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How Race and Class Stereotyping Influence Views**

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**PUBLIC PERCEPTIONS OF AFFORDABLE HOUSING: HOW  
RACE AND CLASS STEREOTYPING INFLUENCE VIEWS**

by

**JENNA LEE TIGHE, B.A.; M.A.**

**Dissertation**

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## **Dedication**

*To my husband, for his unwavering support*

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# **Perceptions of Affordable Housing: How Prejudice and Ideology Influence Views**

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The development of affordable housing often involves a contentious siting process. Proposed housing developments frequently trigger concern among neighbors and community groups about potential negative impacts on neighborhood quality of life and property values. Advocates, developers, and researchers have long suspected that some of these concerns stem from racial or class prejudice, yet, to date, these assumptions lack empirical evidence. My research seeks to examine the roles that perceptions of race and class play in shaping opinions that underlie public opposition to affordable housing. Such opposition often earns the label “Not in my Backyard” (NIMBY). The application of a mixed-methods approach helps determine why the public opposes the development of affordable housing in their neighborhoods and towns. The focus group and survey results provide a rich understanding of the underlying attitudes that trigger opposition to affordable housing when proposed nearby. This study demonstrates that stereotypes and perceptions of the poor and minorities are particularly strong determinants of affordable housing opposition. This research improves our understanding of public attitudes toward affordable housing

attitudes, leading to a more focused and effective policies and plans for the siting of affordable housing. The results provide advocates, planners, developers, and researchers with a more accurate portrayal of affordable housing opposition, thereby allowing the response to be shaped in a more appropriate manner.

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## **CHAPTER 1: INTRODUCTION**

The cost and quality of one's housing are among the most important factors influencing quality of life in America. Housing represents the largest expense as well as the largest investment for most households (Burchell and Listoken 1995). When housing is unaffordable, overcrowded, or unhealthy, it can affect the financial, educational, and emotional well being of individuals and families (Bratt 2002; Dunn 2000; Rivkin 1994). When poor households and low-quality housing is concentrated in a single area, the negative ramifications of individual housing challenges substantially increase (Galster 2005; Jargowsky 2006; Squires and Kubrin 2005). Furthermore, such concentration of poverty often correlates to a concentration of racial and ethnic minorities (Briggs 2005; Katz 2006; Massey 1996). The resulting racial and economic segregation limits residents' access to goods and services, including poor public education and decreased access to employment centers (Jargowsky 2003; Wilson 1987). Developing affordable housing in non-poor areas promotes both racial and social integration, promoting access to opportunity and mitigating many of these negative outcomes. Despite widespread recognition of the need for affordable housing, federal attempts to develop and implement policies to provide adequate housing for all Americans have not succeeded (Orlebeke 2000; Shlay 1995).

According to the 2008 State of the Nation's Housing report, 39 million households have serious trouble affording housing and affordability remains

America's most pervasive housing challenge (Joint Center for Housing Studies 2008). Furthermore, low-income households are those most likely to bear a large housing cost burden, with 47 percent of such households spending more than 50 percent of their income on housing at last measure (Joint Center for Housing Studies 2008). All in all, approximately 90 million people currently suffer from "shelter poverty" – where housing costs are so high that other needs cannot be met (Stone 2006).

The combination of three factors exacerbates an already severe and widespread housing affordability crisis in this country. First, the federal government has not focused on the production of affordable housing in recent decades, and has devolved power to state and local governments; second, the Federal Department of Housing and Urban Development's (HUD) budget authority has steadily declined relative to other social service and health programs; and finally, the private market has not provided nearly enough housing that is affordable to low-income Americans (Dolbeare and Crowley 2002). Consequently, the affordability crisis negatively impacts the economic and social well being of millions of households, particularly the elderly, young families, single women, and minorities (Stone 2006). Continuing the current trend of devolving power to state and local governments, decreasing federal subsidies for housing for the poor, and relying on the private-sector to provide affordable housing will exacerbate the existing economic and spatial gap between the rich and poor as well as whites and non-whites.

Problems in the housing market can have widespread effects beyond household finances. The United States is currently in a fiscal crisis some have called the worst since the Great Depression (Tatom 2008). The primary cause of this crisis was a massive upheaval in the housing market due to widespread foreclosures (Gerardi et al. 2008). The current financial crisis comes at the end of a period of unprecedented growth in the housing market (Ho and Pennington-Cross 2006; Tatom 2008). The 1990s enjoyed the highest homeownership rate in American history, as well as the greatest increase in homeownership rates since the 1940s (HUD 2004). Many of these new homeowners were minority and low-income individuals (Bond and Williams 2007; Haurin, Herbert, and Rosenthal 2007). This increase directly resulted from a combination of public policies encouraging homeownership and poorly regulated mortgage brokers and lenders (Bond and Williams 2007; Haurin, Herbert, and Rosenthal 2007; Shlay 2006; Stone 2006; Weicher 2007). As the homeownership rates increased in the 1990s, so did the subprime (or non-traditional) mortgage market, swelling from, “\$3 billion in subprime mortgages in 1988 . . . to \$38 billion in 1996 and then to over \$500 billion by 2004” (Weicher 2007, 4). As home values stagnated and decreased, many households went into foreclosure, and many large financial institutions failed alongside them (Gerardi et al. 2008; Tatom 2008). The resulting uncertainty and instability in the housing market placed enormous pressure on vulnerable households, as well as causing upheaval in both U.S. financial markets and others worldwide.

Housing has such far-reaching impacts because it affects individuals and families in several important ways. 1) Housing is the primary living space and environmental hazards present a substantial threat to public health (Dunn 2000; Krieger and Higgins 2002). 2) Housing stability is key to emotional, educational, and social development. Frequent moves due to affordability considerations disrupt families' lives, children's schooling, and employment prospects (Bratt 2002; Buerkle and Christenson 1999; Crowley 2003). 3) Housing is also a "bellwether for community well-being" (Davis 2006). The health of neighborhoods and the health of households are intrinsically intertwined. Thus, it is not only individual characteristics, but also the characteristics of neighborhoods, that comprise the key determinants of socioeconomic achievement (Collins and Margo 2000; Goering 2003; Jargowsky 1997).

### **Context: Developing Affordable Housing in Non-Poor Neighborhoods**

Federal policies currently emphasize deconcentrating poverty to encourage equal access to opportunity (Imbroscio 2008). The equitable distribution of affordable housing across regions represents a key factor in encouraging equity and opportunity (Briggs 2005; Galster and Killen 1995; Rosenbaum 1995). Furthermore, providing adequate housing options for low and moderate-income families in every region is vital to our nation's communities (Shlay 1995; Squires and Kubrin 2005). On an individual level, an unstable housing situation has a negative impact on family well-being,

child development, stress, economic achievement, and self-sufficiency (Acevedo-Garcia and Osypuk 2004; Braconi 2001; Bratt 2002; Evans et al. 2000; Shlay 1993). On a broader level, ensuring affordable options for all income strata creates healthier communities – economically, socially, and environmentally (Iglesias 2007; Katz et al. 2003; Davis 2006).

The spatial access to opportunity has been said to be, “the great emerging social challenge of the 21<sup>st</sup> Century” (Jargowsky 2006, 29). As long as structural factors including, “discrimination or institutionalized racism within the private and public sectors” (Pendall 2000, 1), influence housing choices, access to opportunity will continue to elude poor and minority households. The forces that shape individual housing location decisions include constraints placed on the individual by outside forces, including realtors, lending agents, and federal or local housing policies (Hardman and Ioannides 2004; Denton 1999; Yinger 1999; Tisdale 1999; Carr 1999). These structural forces shaped a long history of segregation and poverty concentration that excluded minorities from the broad range of housing options available to Whites (Massey and Denton 1993; Jargowsky 2006; Nier 1999).

Literature in the housing and community development fields demonstrates that housing can act to promote economic mobility and self-sufficiency (Galster and Killen 1995; Musterd and Andersson 2005; Rosenbaum and Popkin 1991). Improved housing conditions increase the physical safety and well being for low-income households (Eaddy et al. 2003;

Mueller and Tighe 2007; Rosenbaum 1995). As Chester Hartman stated, housing “is at the core of one’s social and personal life, determining the kinds of influences and relationships one has and access to key opportunities and services (education, employment, health care). Housing exemplifies an outward sign of status and affects the health and well-being of the surrounding community” (Hartman 1998, 229). Safe, affordable and accessible housing encourages increased self-esteem and decreased stress (Bratt 2002; Tatom 2008). Conversely, poor quality and unaffordable housing represents a significant barrier to achievement (Jencks and Mayer 1990; Shlay 1993). When such housing remains concentrated in particular areas, it magnifies barriers to opportunity.

The spatial concentration of rich and poor is commonly referred to as “residential segregation” (Collins and Margo 2000; Zhang 2003; Darden 2003; Farley 1977; Clark 1986; Massey 2001). While this term is typically associated with the racial characteristics of neighborhoods, it also applies to economic characteristics. Residential segregation results in unequal access to resources and opportunities for the poor and minorities (Anderson 2002; Briggs, Darden, and Aidala 1999; Jargowsky 2006; Wilson 1991). Furthermore, residential segregation by income negatively impacts school quality, (Rivkin 1994) access to jobs (Galster 1991; O'Regan and Quigley 1998) and health outcomes, (Acevedo-Garcia and Osypuk 2004) among poor and minority households. Moreover, segregation limits contact between racial and class groups, exacerbating the effects created by, “inadequate access to jobs

and job networks, the lack of involvement in quality schools, the unavailability of suitable marriage partners and the lack of exposure to informal mainstream social networks and conventional role models” (Wilson 1987, 641).

Spatial inequality also limits democratic participation and undermines democratic principles (Anderson 2002). As Darden points out, “Residential segregation creates and perpetuates inequality on the basis of race by maintaining differential quality of life in such neighborhoods. In a “democratic society,” residential segregation by race is considered unjust because it violates a principle of equality of opportunity and therefore liberty as a basic value” (Darden 2003, 339). Not only does segregation violate the principles of equal opportunity by producing and reinforcing unjust disadvantages, but also “the processes of segregation obscure the fact of their privilege from those who have it. The social and spatial differentiation produced by this privilege makes political communication among the segregated groups difficult” (Young 1999, 240). Thus, segregation prevents different classes and races from recognizing, much less combating, the injustices it incurs (Cashin 2004; Massey, White, and Phua 1996).

### **Problem: Local Opposition to Affordable Housing**

One of the solutions both to the affordability crisis and to segregation by race and class is the development of affordable housing in non-poor neighborhoods (Koebel 2004; Briggs 2005; Anderson et al. 2003; Squires and Kubrin 2005). However, the implementation of this goal presents a number of

challenges. High land costs, inflexible zoning codes, and lack of adequate financing all limit the successful implementation of low-income housing policies (Cowan 2006; Goetz 1993). Exacerbating these structural forces are individual preferences for homogeneous neighborhoods and reluctance on the part of homeowners to take personal risks in order to achieve racial and economic integration (Bobo and Zubrinsky 1996; Orfield 2006; Cashin 2004). The combination of structural barriers and individual preferences has led to neighborhood settlement patterns segregated both by race and by class, which presents a formidable challenge to equality of opportunity for all Americans (Briggs 2005; Bobo and Zubrinsky 1996; Farley et al. 1994; Clark 1992).

Even when developers or policymakers overcome the financial and regulatory barriers created by the present system of affordable housing development, public opposition can sink a project before it even begins (Dear 1991; Koebel 2004; Stein 1992). This neighborhood opposition, often referred to as “Not in My Backyard” or “NIMBY” opposition, can cause delays, force changes to the residential make-up of projects, and make untenable demands that can serve to undermine the successful development of affordable housing (Galster et al. 2003; Gibson 2005). When such opposition succeeds, it limits the effectiveness of public policies driving the development of affordable housing, hindering access to opportunity for moderate- and low-income families (Kean 1991; Pendall 1999; Stein 1996).

Research on NIMBY opposition to affordable housing finds that NIMBY attitudes are complex and often stem from an individual’s ideology,

level of trust in government, and the extent to which they agree with the necessity of the proposed development (Pendall 1999). Since a NIMBY response is characterized as a neighborhood-level response to local costs (Dear 1991; Lake 1993), researchers and writers typically portray opposition to affordable housing as self-interested neighborhood-level concerns regarding the potential negative effects of housing and its residents upon their community (Galster 2002; Kean 1991; Stein 1992). Individuals who articulate such opposition often resist any new development that may carry potential negative impacts (Cowan 2003; Lober and Green 1994; Piat 2000; Somerman 1993; Wolsink 1994).

In the case of affordable housing siting, an additional factor often comes into play: the character of the future residents. Research on housing attitudes demonstrates that those who oppose the development of affordable housing often are suspicious of those slated to live in the new units. Often, the extent to which these future residents are perceived as undesirable strongly shapes the neighbors' support or opposition for the project (Dear 1992; Takahashi 1997; Wilton 2002). This body of research has not successfully examined the underlying reasons for housing opposition, yet numerous researcher speculate as to the underlying causes. As one study stated, "Primarily, the contest is rooted in several interrelated factors that contribute to the NIMBY reaction: fear of adverse impacts on property values, anti-government sentiment, anti-poor sentiment, and racial prejudice and segregation" (Koebel 2004, 3). Others suggested that concerns regarding

property values have become a proxy for racial prejudice (Pendall 1999; Wilton 2002) or that, “Not In My Back Yard has become the symbol for neighborhoods that exclude certain people because they are homeless, poor, disabled, or because of their race or ethnicity” (Ross 2000, i). However, no studies have definitively studied and empirically linked opposition to affordable housing with racial prejudice or anti-poor sentiment.

### **Approach: Identifying Determinants of Opposition**

Numerous researchers’ investigations focus on the extent to which racial stereotyping influences attitudes toward both explicitly racialized public policies – such as affirmative action and school desegregation (Alvarez and Brehm 2002; Kluegel and Smith 1983) – and ostensibly race neutral policies – such as welfare and food stamps (Bobo 1991; Gilens 1995; Hasenfeld and Rafferty 1989). This research shows that public policies with explicit racial connotations – such as affirmative action – receive considerable public opposition, and that this opposition is often based on negative perceptions of racial minorities (Reyna et al. 2005; Kluegel and Smith 1983). However, public policies with implicit racial connotations – such as welfare – also receive little support amongst the public. Studies show that such attitudes often stem from negative perceptions of minorities, despite the race-neutral nature of the policy (Alesina 2001; Gilens 1995, 1999; Henry and Reyna 2004). In this study, I apply the findings of this research to the field of affordable housing.

Throughout the history of neighborhood integration, policies designed to promote racial and economic equality have met with neighborhood opposition. Blockbusting exacerbated racial tensions in the 1950s (Keating 1994); minority households who moved into White neighborhoods in the 1960s were harassed (Farley et al. 1994); school buses bringing minority students into White schools in the 1970s were blocked (Lukas 1985; McConahay 1982); attempts at developing affordable housing in the suburbs in the 1980s and 90s were protested (Field 1997). Today, the first African American president enters the White House amidst a popular culture nearly devoid of overt racism (Erikson and Tedin 2003; Gilens 1999), and public opinion polls demonstrate a significant decline in support for segregation and discriminatory practices (Alvarez and Brehm 2002; Clawson and Kegler 2000). However, it is not clear whether twenty-first century attitudes will reflect the widely professed desire for equality in institutions and communities or whether they continue to harbor misgivings and suspicions based on lingering twentieth-century stereotypes and perceptions.

Should it be demonstrated that prejudice toward the potential residents of proposed housing shapes or influences opposition to affordable housing, the current research and advocacy paradigm will not succeed in changing the minds of neighbors. If concerns about property values and crime simply mask negative views toward minorities and the poor, community outreach and education efforts will fail to resonate with the public. Furthermore, by continuing to acquiesce to community opposition to

affordable housing, planners and policymakers may inadvertently validate racial and class prejudice. As Rolf Pendall (1999) stated, “Such racist and classist antihousing action—still a common occurrence—must be distinguished from other opposition to housing, if only because policy responses to prejudice-based opposition will differ markedly from those based on the real impacts of new housing on neighborhood quality” (p. 115). Public opinion research can contribute substantially to this body of literature by providing planners and policymakers with a greater understanding of why Americans oppose affordable housing.

### **Research Questions**

In order to address the gaps in our current knowledge of affordable housing attitudes, I pose the following questions:

1. How do attitudes toward minorities relate to attitudes toward affordable housing?
2. How do attitudes toward the poor relate to attitudes toward affordable housing?
3. How do attitudes toward government relate to attitudes toward affordable housing?

I apply focus groups and a detailed attitude survey to investigate the extent to which minority stereotyping, poverty stereotyping, and attitudes toward are associated with attitudes toward affordable housing. Because the existing literature and secondary data fail to provide adequate evidence regarding the links between stereotyping, ideology, and the siting of affordable housing, it is appropriate that a public opinion survey serves as the primary research

instrument. Utilizing a survey methodology of this type advances our knowledge of public opinion toward affordable housing. Doing so will significantly increase our understanding of how these opinions are shaped, leading to a more focused and appropriate response when opposition arises. By focusing on determinants of housing attitudes, and in particular, identifying the role of ideology, race perceptions, and class perceptions in shaping those attitudes, this study breaks new ground in the field.

### **Hypotheses**

1. Stereotypes about racial minorities directly and positively influence the propensity for individuals to oppose affordable housing.
2. Stereotypes about the poor directly and positively influence the propensity for individuals to oppose affordable housing.
3. Egalitarian ideology directly and negatively influences the propensity for individuals to oppose affordable housing.
4. Trust in Government directly and negatively influences the propensity for individuals to oppose affordable housing.

### **Contribution**

This study introduces a new and replicable measure of affordable housing opposition, which policymakers and planners can apply in a variety of settings. The development of this index, which measures the propensity for people to view affordable housing as a threat, will provide a valuable tool to future researchers interested in community attitudes toward affordable housing. While various surveys have asked questions regarding attitudes toward housing policy or needs, the researchers conducting such studies

typically use them for descriptive purposes, to identify the most appropriate terminology to use for affordable housing, or to identify the extent of support or opposition to various types of housing (Belden, Shashaty, and Zipperer 2004; Baldassare 2004; Belden and Russonello 2003; Realtors 2006; Goetz 2008). The existing survey research does not provide a basis for analyzing public attitudes and their determinants. By developing a dependent variable that captures a more nuanced and accurate reading of neighbors' concerns regarding affordable housing, we can better analyze the underlying causes for their apprehension.

The crux of this study is to measure empirically the extent to which racial or class stereotyping is related to opposition to affordable housing. Numerous studies point out instances where respondents have voiced racial and class-based stereotypes as their primary concern about affordable housing (Belden, Shashaty, and Zipperer 2004; Koebel 2004; Pendall 1999). Furthermore, even when a racial element to opposition is not overt, the reasons given for such opposition – lower property values; increased crime; negative impacts on schools – remain the same as those voiced in past decades regarding racial integration. This led many researchers to suspect that NIMBY opposition may simply be a façade disguising racial and class discrimination (Fischel 2001; Hartman 2008; Pendall 2000). Such parallels suggest a need to study the connections between opposition to affordable housing and racist or classist sentiment in order to definitively determine the extent to which such attitudes factor into neighborhood opposition to affordable housing.

Understanding public attitudes, and the driving factors behind them, is a key step toward establishing policies, education campaigns, and outreach mechanisms that speak to the real issues driving neighborhood fears and concerns. The delays, project changes, and siting compromises resulting from neighborhood opposition to affordable housing undermine the policy and planning goals of increased integration and access to opportunity for poor and minority households. Pursuing public opinion research of neighborhood opposition will fill a considerable gap in the literature by providing a frame and method for examining the underlying determinants of opposition.

The broader impacts of this study include providing developers and planners with a greater understanding of public attitudes, from which they can produce informed approaches to community opposition. Should it be found that, like attitudes toward other social policies, negative perceptions of the poor and minorities are strongly linked to attitudes toward affordable housing, local political leaders may be more willing to resist neighborhood opposition and support the development of affordable housing. Furthermore, planners and policymakers may be more willing to pursue regulatory changes at the state and federal levels, such as inclusionary zoning, that encourage and enable more equitable development and distribution of affordable housing. Finally, should it be shown that policy goals are impeded by race-based stereotypes, it may be appropriate to strengthen fair housing laws to make them more applicable to local siting conflicts. Each of these outcomes will enhance the ability of practitioners and researchers to pursue more effective

siting strategies in the future and to prompt local governments to enact policies that promote greater equity in affordable housing siting and development.

## **Summary of the Chapters**

**Chapter 2** discusses the history of housing policy and social policy in the context of the United States. Here, I emphasize the importance of both ideology and race in framing housing policy throughout U.S. history. In large part, the actual and perceived failures of public housing initiatives in the past shape attitudes toward affordable housing. The chapter also reviews past and current housing policies geared at both poor households and middle-class households, and how such policies contribute to and perpetuate racial and class segregation. This chapter also discusses the history of laws and regulations that first caused, and later discouraged, discrimination in housing development and lending. While some programs and policies exist that encourage equality of opportunity, these are limited. Devolution and retrenchment by the federal government over the past thirty years made it more difficult for cities and towns to develop adequate affordable housing for their residents. The history of segregation and discrimination in urban and social policy has shaped the way that planners, policymakers, and the public approach integration and inclusion today.

**Chapter 3** discusses the current policy environment related to developing affordable housing in non-poor areas. For the most part, affordable housing today is publicly subsidized, privately developed, and

locally regulated. This creates a number of obstacles to the successful implementation of equitable housing policies, including financial, regulatory, and public opinion challenges. These challenges are discussed in detail, focusing on the role that neighborhood opposition plays in the planning and development process.

**Chapter 4** provides a detailed explanation of the theoretical underpinnings of public opinion research, including how social policy attitudes are shaped by views regarding the target populations of those policies. Such constructions manifest into stereotypes and common beliefs via framing by the media and elites. This chapter also reviews previous research and literature on housing attitudes and opposition, as well as studies that measured various facets of housing opposition. Finally, I discuss gaps in the literature and how detailed opinion research on housing attitudes can fill these gaps in knowledge.

**Chapter 5** is a discussion of the research methodology applied in this study. In this chapter, I discuss the research approach and model. The focus group design and implementation is explained, as well as how these results were used to hone the survey instrument. This chapter includes a detailed explanation of the development of the survey instrument, sampling, and implementation. It concludes with a discussion of the limitations of the study.

**Chapter 6** provides a description of the focus group and survey results. Using both descriptive and interpretive statistical methods, I explain

how I tested my hypotheses, and present the detailed results of data analysis and my statistical models.

**Chapter 7** presents an interpretation of the results, a discussion of the importance of the research findings to both public policy and planning practice, and presents next steps in researching housing attitudes and land use conflicts.

## **CHAPTER 2: HOUSING IN THE U.S.CONTEXT**

Throughout the history of housing policy in the United States, racial mistrust and ideological concerns about dependency hampered attempts to provide housing for the poor (Briggs 2005; Field 1997; Tisdale 1999). Each period of U.S. housing policy wrestled with questions about where and how to provide housing for different segments of the needy population (Vale 2000). Housing policy, and policy relating to urban areas in general, tends to be reactive rather than proactive (Cowan 2006; Iglesias 2002; Tisdale 1999). There has never been a significant long-term planning process attached to federal housing policy, as new programs typically stem from the perceived failure of a previous program or in response to economic, social, or political crises (Hays 1985; Orlebeke 2000; Vale 2000). Because of this nature of urban policymaking, housing programs and policies have evolved considerably. An important component of this evolution involved a transfer of federal control to state and local governments – with increasing responsibility and power of implementation resting with cities and towns (Katz et al. 2003; Nenno, Brophy, and Barker 1982; Mueller and Schwartz 2008).

The history of housing policy ties closely to the history of civil rights and racial discrimination. During the first half of the twentieth century, segregation, exclusion, and limited opportunity for racial minorities was the norm (Briggs 2003; Carr 1999; Massey and Denton 1993; Seitles 1998). Legal regulations excluded minorities from White neighborhoods, cleaving

communities along racial and class lines and limiting spatial and social access to opportunity for these populations (Cowan 2006; Fischel 2004; Ihlanfeldt 2004; Pendall 2000). More recently, irresponsible and predatory lending resulted in widespread foreclosures that were disproportionately borne by low-income and minority homeowners (Eaddy et al. 2003; Haurin, Herbert, and Rosenthal 2007; Shlay 2006).

### **Roots of Housing Policy: Ideology & Housing in America**

Property, and more specifically, the home, has historically been identified with liberty (Iglesias 2007; Marcuse 1978), an association that contributed to the formation of a social hierarchy where property ownership resides at the top (Hays 1985; Vale 2000). The constitutional right to own and enjoy one's property without outside interference is cherished by Americans, and the protection of private property remains one of the most staunchly defended roles of the government (Hartman 1998; Iglesias 2007; Alesina, Glaeser, and Sacerdote 2001). As John Locke wrote, "The great and chief end therefore, of men's uniting into commonwealths, and putting themselves under government, is the preservation of their property" (Locke 1690, ch. 9, sec. 124). Because of this emphasis on private property rights, government policies designed to aid the poor through housing have had to balance the need for such housing with a desire to protect private property and existing neighborhoods.

Throughout U.S. history, two tenets of American ideology – equality and individualism – competed for supremacy in debates over social policies

and anti-poverty programs (Alvarez and Brehm 2002; Peele 2005). The ideals of equality and individualism have shaped American views on work, property, and poverty. These views reflect the broader Protestant Ethic, which assures citizens that through hard work and determination everyone can enjoy success and self-sufficiency (Stein 1996). As Walt Whitman wrote, “Democracy looks with a suspicious, ill-satisfied eye upon the very poor, the ignorant, and on those out of business. She asks for men and women with occupations, well-off, owners of houses and acres...and hastens to make them” (Whitman, 1871 quoted in Vale 2000, p. 93). The belief that the failure to achieve self-reliance can only be the fault of the individual pervaded policymaking throughout American history, and remains so in contemporary society (Alesina, Glaeser, and Sacerdote 2001; Borinstein 1992; Wilson 1996; Zucker and Weiner 1993). This combination of ideology and perceptions of the poor shaped social policies from tenement reform to welfare reform, and has contributed greatly to the formation of housing and land use policies (Hays 1985; Pendall 2000).

All social policies are subject to arguments about the nature of poverty and the poor (Abramovitz 2001; Banfield 1968; Gilens 1999; Jencks 1992; Katz 1996). Public support for such policies often hinges on the perception of whether the poor are perceived to be at fault for their situation, or whether they are instead victims of societal or economic failures (Bobo 1991; Wilson 1996; Zucker and Weiner 1993). In either case, policymakers and the public commonly view the poor as different or distinct from the remainder of society

(Katz 1993; Orfield 2006). As a result, public policies aimed at, “improving ‘human capital,’ correcting ‘community pathology,’ breaking the ‘culture of poverty, healing the ‘broken family’ all tended to restrict the problem to a ‘disadvantaged’ population outside what was considered a basically sound ‘mainstream’” (Jackson 1993, 416). The characterization of the poor as a group culpable for, rather than victims of, their station in life serves to perpetuate both their social and spatial isolation (Briggs 2003; Jargowsky 2003; Katz 2006).

Despite widespread subscription to the tenets of individualism and self-reliance, American individuals, communities, and governments also commonly recognize the need to assist the poor (Henry and Reyna 2004; Hirshmann 2002). However, because of strong adherence to American ideology, this assistance “has always been limited in scope and hedged with conditions and restrictions” (Hays 1985, 370). Therefore, while Americans widely support aid for those who cannot help themselves, the methods, means, and extent of such aid are fiercely contested (Berinsky 2002; Erikson and Tedin 2003; Schneider and Ingram 1993). This rings particularly true when applied to housing policy, for the home holds extremely strong symbolic and economic value to most Americans, whether it is defined as an investment vehicle, a shelter, the foundation of the family, or a part of a neighborhood or community (Hays 1985; Jackson 1985). As a result, government policies designed to improve housing for the poor have always been viewed as contrary to American values.

Ideology and perceptions of the poor have impeded the development of a consistent and sound housing policy in the United States (Hartman 1998; Lang and Sohmer 2000; Listoken 1990; Nenno, Brophy, and Barker 1982). Debates arise over who should receive aid, where housing should be built, and the proper role of government – issues that remain a virtual constant in housing policy debate (Carr 1999; Hays 1985; Shlay 1995; Stein 1996; Vale 2000). From the early settlement of the US, through Industrialization, Depression and Post-War policies, to more recent devolution and financial crisis, each phase of American housing policy reflects the conflict between an adherence to American values and providing for the needs of American citizens.

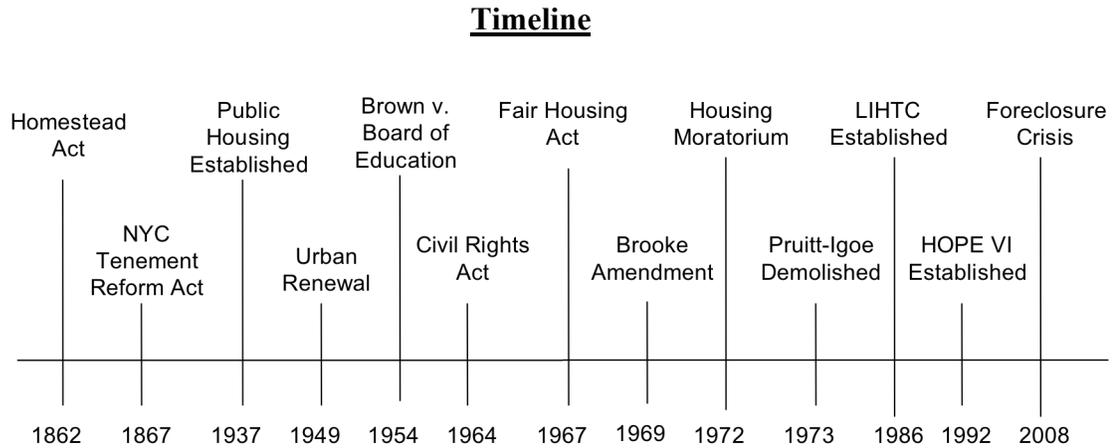
### **Evolution of U.S. Housing Policy**

As early as the first New England Puritan settlements, there has been debate surrounding how – and even if – the poor should be housed (Katz 1996; Vale 2000). This debate discriminated between the “worthy” and the “unworthy” poor. The worthy were those whose poverty was not their own doing: widows, orphans and the disabled, for example. Such members of society received care and assistance from the community (Hirshmann 2002). The unworthy were those whose own behavior or lifestyle choices contributed to their poverty: alcohol and drug addicts or those simply unwilling to work. The Colonial American view held that care of the worthy poor was a collective responsibility, while care of the unworthy poor was a personal responsibility (Katz 1996). Even for those “worthy” of aid, however, work was expected in

return. The poor lived in unpleasant work and settlement houses, that was isolated from the community and included strict behavioral requirements as a condition of aid (Vale 2000).

Community housing policies during this period distinguished between the worthy and unworthy poor both in quality and in location. While placement for widows and orphans consisted of almshouses integrated into the community, “colored persons, insane and idiots, syphilitic patients” (Vale 2000, 45-46) and others who did not fit the criteria of the “worthy” poor were institutionalized away from the community. Even at this early point in the nation’s history, non-White residents and immigrants were lumped in with the unworthy poor, regardless of their background, potential for community contribution, or personal character (Vale 2000). Therefore, while discriminating between the worthy and unworthy poor reflected American society’s firm belief in self-reliance, independence and hard work, it also firmly placed minorities in the “unworthy” category regardless of their work ethic or capacity for self-sufficiency (Marcuse 1978; Vale 2000). As we review major changes in national housing policy, it is clear that these early attitudes and ideologies regarding the location of housing for low income and racially and ethnically distinct households remain important factors in shaping how housing for the poor is perceived, discussed, and developed.

**FIGURE 1: HOUSING POLICY TIMELINE**



The first federally sponsored housing policy – the Homestead Act – fell squarely in line with American ideology (Iglesias 2007). Its mission was twofold: settlement and control of the western frontier; and relief of the concentration of poverty and blight in congested urban areas (Hartman 1998; Vale 2000). This was the federal government’s first step in dealing with the housing conditions of the poor, and part of its goal was to reward those who were willing to work. The Homestead Act “was charity in the service of Jeffersonian liberty: freely given, yet paired with a carefully constructed sense of future responsibility” (Vale 2000, 101). Moreover, the opportunity to gain prosperity through hard work and property ownership provided the worthy poor a way to remove themselves from the negative influences of the increasingly unsavory living conditions found in the cities (Marcuse 1978). However, the Homestead Act failed in its mission. Few city-dwelling immigrants possessed the resources or the ability to farm, ranch, and conquer the American west, and speculators consolidated most of the parcels offered

by the government and sold them for profit (Vale 2000, 98-100). Furthermore, immigrants continued to flock to America's cities, crowding into rapidly deteriorating tenement-housing districts.

### **The Progressive Era**

Jacob Riis's "How the Other Half Lives" (1890) documented the run-down tenements and squalid living conditions, which did much to increase public awareness of the growing housing crisis in American cities (Krieger and Higgins 2002). However, there continued to be little consensus regarding the prudent political action necessary to combat the problem (Bauman et al. 2000; Krumholz 2004; Marcuse 1978). By the late 19th century, journalists, social reformers, and some policymakers were calling for reforms to alleviate the dismal conditions of worker housing and urban tenements. However, these calls did not resonate nationally, so the predominant government action still transpired at the local level (Krieger and Higgins 2002; Marcuse 1978). New York City passed the first Tenement Reform Act in 1867, serving as a model for other cities around the country (Krieger and Higgins 2002; Marcuse 1978). Such regulations, however, did little to alleviate conditions in tenements, since the urban populations continued to grow. As a result, organizers and advocates continued to lobby for federal action to improve tenement conditions (Bauman et al. 2000; Marcuse 1978).

Tenement reform was one element of the broader Progressive Movement (roughly 1890-1920), which sought to increase government regulation of private enterprise. Until the reforms of the late 19<sup>th</sup> and early

20<sup>th</sup> centuries, the free market ran largely unchecked by government (Dreier 2005). During the Progressive period, the labor movement, anti-trust laws, and the establishment of building and fire codes played their part in establishing a precedent for government intervention on behalf of its citizens over free-market interests (Krumholz 2004). Tenement reform marks the first significant instance of government oversight and interference in the private housing market and remains the policy precedent for government regulation of shelter for the urban poor (Marcuse 1978). However, government involvement remained staunchly local and communities' participation voluntary since regulations lacked state or federal mandate (Piven and Cloward 1971).

By the 1920s, tenement reformers had successfully disseminated the idea that "housing reform was necessary to solve the social problems related to urban poverty" (von Hoffman 1996, 425). Despite this recognition, there was no consensus on action. Tenement and housing reformers argued that government intervention was the only way to ensure quality housing for the poor and that improving housing conditions would work to reform the poor and improve quality of life. They "firmly believed that the slums of the city were a malevolent environment that threatened the safety, health, and morals of the poor who inhabited them" (von Hoffman 1996, 442). The idea that desperate poverty was not widespread and that such issues were limited to certain urban neighborhoods in only a few cities reinforced this perception. When the public recognized that the deteriorating conditions of tenement

housing threatened the greater public health, policymakers and the public seriously considered reform (Hall 1988; Krieger and Higgins 2002).

Private sector actors countered the Progressive activists, arguing that philanthropy and charity could address housing problems without government action (Krumholz 2004). Their opposition was rooted in the belief that the responsibility for poverty lay with individual; thus slum-clearance and reform would do nothing to “improve” the urban poor (Vale 2000). Ultimately, most political leaders “believed that the private market, with some help from generous philanthropies, could solve the problems of housing the poor” (Krumholz 2004, 1). Furthermore, there existed no historical or political basis for such governmental action in an arena typically viewed as the exclusive domain of the free market (Alesina, Glaeser, and Sacerdote 2001; Burchell and Listoken 1995; Hays 1985; Shlay 1995).

As perception of the tenements’ increasingly negative impact on society spread, calls for reform grew louder. Policymakers were driven to action by the “fear of what an excluded, alienated, disgruntled, badly housed population, to a large extent immigrant and not imbued with “American” ideals and patterns of acceptable behavior, might produce, particularly if crowded together in congested neighborhoods with only their like” (Marcuse 1978, 73). Therefore, even as newly enacted policies strove to improve their plight, the tenement-dwellers were perceived largely as being the source, rather than the victims, of the public health and safety threats emanating from the slums. As a result, both activists and policymakers, “translated the

conditions and activities that alarmed or disturbed them into questions of behavior, character, and personality, which they approached through...institutionally based programs directed at personal transformation” (Katz 1993, 454). Thus, the emphasis of tenement reform involved not only improving the physical structure of the buildings, but also changing the tenants’ behavior and their familial and social structures.

### **Depression-Era Housing and the New Deal**

The Great Depression created a housing crisis that transcended the tenements and immigrant ghettos, thereby compelling government intervention. “The Depression helped make the reformers’ point that the private market, even assisted by private philanthropy and charity, could not solve the economic and housing problems of the poor” (Dreier 2005, 244). Despite this acknowledgement, philosophical and political disagreements continued to hinder government action (Vale 2000). On one side, public housing advocates sought to reform and aid the poor by creating a living environment, “antithetical to the urban slum” with proper light, heat, and plumbing (von Hoffman 1996, 426). On the other, the real estate lobbies vehemently opposed government involvement in housing production. Most policymakers shared the views of the latter group, repeatedly blocking the establishment of a public housing program (Bratt 1989).

Even at this early stage of government intervention, public opinion played a large role in shaping public policy. Government-sponsored housing earned the moniker of “socialism” – a strong charge at a time when the term

was associated with revolution, anarchy, and generally contrary to “American” values and principles (Krumholz 2004; Marcuse 1978). Policymakers sought a solution to poor housing conditions that focused on individual responsibility, not wanting to create a large, public housing program like those emerging in European countries (Bratt 1989; Vale 2000). Furthermore, private real estate interests viewed public housing as unfair competition that “would destroy the private housing industry [and] the self-reliance of tenants” (Krumholz 2004, 2). Those policymakers swayed by such concerns continually thwarted attempts at establishing a public housing program, and Congressional debates surrounding its establishment took on an increasingly ideological tone. In 1935, a proposal for government provision of housing came under attack for “[exuding] the stench of gross inefficiency and Russian Communism” (Vale 2000, 170). To avoid such charges, the early stages of publicly-provided housing emphasized individual rehabilitation: getting the poor to a point where they were self-sufficient and no longer in need of public assistance (Friedman 1978).

Lacking a strong voice in support of public housing, the New Deal did not include any direct housing production element (Hays 1985; Marcuse 1978). Instead, the first major Depression-Era housing action was the creation of the Federal Housing Administration (FHA) in 1934. The primary purpose of the FHA was to stem foreclosures and spur home construction by insuring loans (Hays 1985; Schill and Wachter 1995). The FHA also established a secondary mortgage market, known now as Fannie Mae, making FHA both

insurer and investor. After WWII, Fannie Mae was reorganized to remove direct federal funding, and later transitioned into a semi-privatized organization. The growth of the secondary market necessitated the establishment of Ginnie Mae to manage the ever-growing mortgage portfolio in the evolving secondary market (Lea 1996). None of these provisions, however, directly aided low-income households.

Together, the creation of these institutions and instruments from the Great Depression to the end of the Second World War dramatically reduced the risk of lending and consequently made homeownership available to a much larger segment of American households than under the former system. Furthermore, these changes “stabilized the flow of funds to housing during the Depression and set the stage for strong growth in the immediate postwar years” (Lea 1996, 163). The policies and insurance mechanisms implemented by the agency changed the way that homeownership was financed in the U.S. and dramatically increased the availability of mortgage financing to households (Shlay 2006). FHA mortgage lending, in conjunction with other policies that promoted and enabled suburban homeownership (including the GI Bill and the National Highway Act), increased the homeownership rate increased from 47 percent before the FHA to 62 percent in 1960 (HUD 2004).

By expanding homeownership by the greatest percentage in U.S. history, the FHA also served to expand the tax benefits of the Mortgage Interest Tax Deduction (which had been available to homeowners since 1913) to a broader section of the population (Hays 1985). This system enabled an

entirely new class – the middle class – to become homeowners. However, it did little to address the needs of the most disadvantaged populations. Despite the dramatic expansion in the availability of mortgage credit, discriminatory practices codified in FHA regulations allowed only White residents to utilize the new system of mortgage finance. As Hays points out, “the FHA program did not, however, address the problems of those too poor to purchase a home, and during its subsequent history, this shift toward service to the white middle class was accentuated” (Hays 1985, 85-86).

Not only were many minority borrowers excluded from obtaining home loans, but entire neighborhoods were off-limits to potential investors (Bond and Williams 2007). In order to obtain a mortgage, lending rules required that the home be located in an area occupied with “substantial, law-abiding, sober-acting, sane-thinking people of acceptable ethnic standards” (Vale 2000, 169). These regulations, commonly known as “redlining,” utilized a hierarchical rating system to rank neighborhood suitability for mortgage investment (Briggs 2005; Jackson 1985; Massey and Denton 1993). This system used four color-coded ratings to determine the health of a neighborhood, and therefore the risk in providing a mortgage in that neighborhood (Burchell and Listoken 1995). Most Black neighborhoods received the least desirable “red” rating, preventing prospective buyers from obtaining financing to purchase or upgrade properties in those neighborhoods (Nier 1999). Together, lending discrimination and redlining excluded minority households from the opportunities afforded whites. Instead,

upwardly mobile Black families, trapped in increasingly poor neighborhoods, received no access to capital for improving their homes or establishing businesses (Bond and Williams 2007; Shlay 2006).

The new system of housing finance left few options for poor and minority families living in neighborhoods suffering from rapid disinvestment. Federally sponsored housing was one of the few options left for those who could not qualify for homeownership. Ultimately, in spite of ideological opposition and economic concerns regarding public housing's impact on the private housing market, the government established a limited program in 1937. The goal of public housing was to provide shelter for the "submerged middle class" until they could purchase their own home (Bratt 1989). The creation of this program represented a huge step forward for government involvement in housing, and by 1960, it facilitated the construction of 400,000 public housing units to accommodate the poor (Burchell and Listoken 1995; Bratt 1989). However, these projects tended to be located on marginal tracts of land on the outskirts of town, in undesirable neighborhoods (Bickford and Massey 1991; Vale 2002). The spatial isolation of public housing deepened the marginalization of its residents. As Bartelt explains, "These new housing units lacked traditional linkages to either available jobs or new housing within the local community. They took on a character of a "warehouse" or, less pejoratively, a "safety net" for the poor, rather than a temporary stop on the road to independence" (Bartelt 1993, 150).

FHA programs centered around assisting the most mobile households to move into homeownership (Hays 1985; Bratt 1989). However, as these upwardly mobile residents left the cities, public housing residents eventually came to represent the poorest and most indigent citizens (Vale 2002; Bartelt 1993). Because the residents of public housing consisted of the working poor, the program's design entailed that rents from residents would cover operating expenses (Orlebeke 2000). However, as the most upwardly mobile poor moved out of public housing, they were replaced by more indigent tenants, reducing the funding for maintenance in public housing (Bratt 1989; Lane 1995; Burchell and Listoken 1995). Furthermore, racial discrimination both in lending and in investment hastened the deterioration of urban neighborhoods. These demographic trends also reinforced the perception that racial minorities overwhelmingly comprised the "unworthy poor" and that they lacked the self-sufficiency necessary to propel themselves into the middle classes (Bartelt 1993; Clawson and Kegler 2000; Freeman 2000).

Redlining and segregation created a differential housing market for Blacks and Whites. The lack of credit meant that housing in minority neighborhoods actually cost more than in white neighborhoods. (Jackson 1985; Squires and Kubrin 2005) Redlining and FHA rules so constrained the supply of housing and housing finance in black neighborhoods, that white neighborhoods, where prices were lower, drew upwardly mobile blacks (Mehlhorn 1998). This unique economic situation led some real estate agents (known as "blockbusters") to target white neighborhoods, spreading fear

among the residents that Blacks were soon to move in. Once one or two Black families did purchase homes, the remaining White families would sell quickly, at low prices, thus allowing the agents to sell at much higher prices to Black households (Massey and Denton 1993). Real estate agents enjoyed large profits, achieved by fear mongering and taking advantage of the lack of housing options in Black neighborhoods and for Black families (Lang and Sohmer 2000; Massey and Denton 1993; Mehlhorn 1998; von Hoffman 2000). These practices formed the basis for the view that property values go down when minority families move into a neighborhood.

### **Suburbanization**

The realities created and reinforced by public policy and housing finance regulations, in which the white homeowners live in the suburbs while minority tenants reside in the declining cities reinforced the view that tenancy walks hand in hand with dependency, while homeownership fosters self-reliance (Rohe and Stewart 1996; Stone 2006; von Hoffman 1996). The housing boom following WWII resulted in an increase of some 30 million units of housing, many of which were located in the burgeoning suburbs (Stone 2006). These new suburban communities felt safe, offered accessibility to jobs, and, due to the wealthier tax base, provided superior access to education and city services (Briggs 2005; Jackson 1985; Keating 1994; Orfield et al. 1986). As cities and their suburbs became increasingly segregated by both race and class, differences in service provision became starker.

The economic boom following World War II eliminated much of the impetus for housing and poverty programs. As America's inner cities became increasingly associated with blight and crime, the public, members of the business community, and policymakers began to take interest in the revitalization of their urban commercial centers (Cutler and Glaeser 1999; von Hoffman 2000). As a result, urban policy shifted its focus to economic development and growth in America's cities, seeking to reverse the deterioration of urban neighborhoods and job centers (Jackson 1985; Orlebeke 2000). These new priorities manifested in the Housing Act of 1949, designed to provide measures to improve the public perception of American cities and to combat the fact that publicly built housing failed to offer relief to those in the greatest need (Lang and Sohmer 2000; von Hoffman 2000). The act is primarily remembered for the laudable goal of providing "a decent home and a suitable living environment for every American family" (Lang and Sohmer 2000, 291). The means to accomplish this were threefold: slum clearance, increased authorization of FHA loans, and the development of more than eight hundred thousand public housing units (Lang and Sohmer 2000). Unfortunately, the strong rhetoric failed to yield the same results.

The majority of the funding stemming from the 1949 Housing Act went into the slum clearance portion of the program (generally known as "Urban Renewal") (Dreier 2000; Krumholz 2004). In place of the slums and disinvestment that blighted American neighborhoods, the housing act authorized the construction of thousands of brand new housing units.

However, the implementation of the urban renewal program landed in the hands of private developers, with very little federal oversight. Consequently, these measures seldom constructed as many units as they condemned (Bennett, Smith, and Wright 2006; Krumholz 2004; Lane 1995). Furthermore, the housing constructed in place of those demolished was generally reserved for middle and upper class households, while housing for low income families followed the previously established pattern of public housing siting – namely, placement in isolated areas far from established residential and job centers, as well as their previous neighbors and community ties (Gans 1962; Bartelt 1993).

By the mid-1960s, one million poor and working class residents of urban neighborhoods had been displaced by Urban Renewal (Marcuse 1978). As Katz points out, “the federal government had subsidized urban freeway construction; guaranteed low-interest mortgages in the suburbs; sanctioned redlining in cities; and, under the banner of urban renewal, destroyed far more of the poor’s housing than it had replaced” (Katz 1996, 256). Furthermore, the destruction caused by Urban Renewal combined with discriminatory lending and investment policies led to even more poor Blacks moving to the projects. (O’Connor 2000) As a result, “stigmas of cultural difference, race and poverty blended very early in images of the undeserving poor” (Katz 1993, 11).

## **Civil Rights and the War on Poverty**

Public housing and its increasing deterioration soon became a symbol of urban poverty, blight, and crime. As units built in the 1940s aged and the wealth of the tenants decreased, less money was available for maintenance precisely when the buildings required significant repair (Bratt 1989). By the 1960s, the crisis escalated to such a point that HUD had two options that could salvage public housing: continue escalating rents in order to cover costs, leaving the neediest families outside of the benefit structure; or re-work the program to increase coverage of operating costs through federal subsidies (Bratt 1989; von Hoffman 1996). It did neither. The Brooke Amendment, passed in 1969, capped public housing payments by residents at 25 percent of their annual income, limiting revenues even further. While the onus of maintenance and operation costs fell on the federal government's shoulders, lack of direct budgetary appropriation led to chronic under funding of public housing operation and maintenance (Lane 1995; Bratt 1989). These economic, demographic, and policy changes directly resulted in the rapid deterioration of many public housing projects while the population in the projects became substantially minority (Schill and Wachter 1995). This led many to believe that, "[Blacks were] to blame for public housing's problems" (Vale 2000, 235).

As it became clear that the public housing program could not meet the needs of those who lacked adequate housing, the federal government embarked on numerous experimental housing programs under the umbrella of the War on Poverty (Katz 1996). These programs included voucher

programs, demonstration mobility programs, and production programs for both rental and owner-occupied low-income housing (Bauman et al. 2000; Bratt 1989). However, even these new high-volume production programs failed to supply units fast enough for the growing demand (Colton 2003; Hartman 1998). Furthermore, as the Civil Rights movement gained momentum, it became clear that federal housing programs could not combat the racial segregation that was deeply entrenched in metropolitan areas. In many areas, housing programs compounded, rather than rectified, racial segregation.

The legal impetus toward the goals of desegregated neighborhoods and institutions was the momentous 1954 Supreme Court Decision in *Brown v. the Board of Education*. The *Brown* decision began to dismantle the institutional structures that marginalized and isolated minorities, stating that “separate educational facilities are inherently unequal” (Orfield et al. 1997, 5). *Brown* overturned decades of racial policy instituted as a result the 1892 *Plessy v. Ferguson* decision, and as such, de jure racial segregation was ruled a violation of the Equal Protection Clause of the 14<sup>th</sup> Amendment. In a follow-up case a year later, the court delegated implementation of *Brown* to the district courts with instructions that they promote compliance, “with all deliberate speed”(Orfield 2004).

After little movement over the subsequent decade, the 1964 Civil Rights Act finally bolstered these steps by expanding equal opportunity and protection to all sectors, not only education (Burchell and Listoken 1995;

Anderson 2002). Furthermore, the Act provided a number of mechanisms to ensure compliance with *Brown* (Anderson 2002). The Civil Rights Act outlawed discrimination by any public agency, and threatened loss of financing by any public or private entity receiving federal money for lack of compliance. It also authorized the U.S. Attorney General's office to file suit against entities in violation. (*Civil Rights Act 1964*) Despite these gains, the actual process of desegregating schools and neighborhoods still fell on local entities, and still fell short of the goals set by *Brown* (Anderson 2002; Orfield 2004).

The precedent set by *Brown* and the 1964 Civil Rights Act, along with the widespread violence in U.S. cities following the assassinations of Robert Kennedy and Martin Luther King, Jr., eventually led to the enactment of the 1968 Fair Housing Act (Yinger 1999; Connelly 2005; Kennedy 1999). This act took the strides made by the Civil Rights Act and applied them specifically to housing. As such, the Fair Housing Act represents the legal foundation for residential racial desegregation. The act outlaws discrimination based on race, color, religion, or national origin in housing searches, purchasing, renting, or financing (HUD 2006). This legislation banned racist housing practices such as redlining, separate public housing projects for different races, and outright discrimination in housing searches.

However, this elimination of de jure segregation did not mean that de facto racial discrimination disappeared from the practice of housing searches, development, and financing (Burchell and Listoken 1995; Yinger 1998). The

Fair Housing Act did not provide strong policy tools to implement its lofty goals. Instead, the onus for rectifying discrimination falls upon the wronged party. Thus, those seeking integration via the application of Fair Housing standards often have “had to confront the inherent conflict between the right of all people to choose where to live and the right of owners to dispose of their property as they wish—rights that compose the two sides of the American dream” (Yinger 1999, 93). As a result, discriminatory practices, though now illegal, continue to pose a threat to true racial equality in the housing market (Yinger 1998; Bond and Williams 2007; Haurin, Herbert, and Rosenthal 2007).

Meanwhile, increasing violence and instability in America’s inner cities resulted in political pressure to de-concentrate poverty and minority households in the urban ghettos. “In the wake of urban disturbances in several larger American cities, no fewer than four national and presidential commissions called for a greater dispersion of federally subsidized housing and, more specifically, for greater development of such housing in suburban areas” (Briggs 2005, 249). While the public and policymakers largely agreed that the de-concentration of poverty should be a core goal of housing policy and government action, they also needed to combat the widespread perception that the poor – particularly those receiving government aid – constitute a negative influence upon mainstream society (Gilens 1996; Feagin 1975; Henry and Reyna 2004; Katz 1996). “From the standpoint of a society that wants at once to protect lower-class people from each other and to

protect itself from them, there are advantages to having them...scattered in a way such that they will not constitute a “critical mass” anywhere” (Banfield 1968, 257). This viewpoint harkens back to the similar concerns expressed through every housing policy since the Homestead Act: that the poor are not the same as mainstream society, are usually a negative influence on society, and therefore must be separated from it to the greatest extent possible.

By the late 1960s, blockbusting and redlining were illegal, but decades of institutionalized racism had created segregated metropolitan areas across the country (Cashin 2004; Massey and Denton 1993; Seitles 1998; Wilson 1987). Residential integration was one of the primary goals of the civil rights movement, yet the obstacles seemed daunting, and the tools limited. (Anderson 2002; Cashin 2004) Local attempts at compliance faced vehement opposition from residents of neighborhoods forced to deal with integration policies such as mandatory busing to integrate school districts (McConahay 1982; Lukas 1985). Such vehement community opposition to forced desegregation hindered the realization of the principles embodied in the Civil Rights Act and:

“Fifty years after *Brown v. Board*, we now profess to believe that the United States should be an integrated society and that people of all races are inherently equal and entitled to the full privileges of citizenship. Here is the reality: While we accept these values in the abstract, we are mostly pretending that they are true” (Cashin 2004, x).

Although the goals of integration are still far off, the public largely views racial discrimination as a phenomenon of the past, and not particularly pervasive in today’s society (Sears et al. 1997; Kinder and Sanders 1996).

*Brown* and the Civil Rights Act remain powerful symbols representing equality in America, despite the evidence that real, measurable progress was, and continues to be minimal (Cashin 2004; Orfield 2004).

### **Devolution and Retrenchment**

By 1970, the public and policymakers' attitudes about federally sponsored housing grew so negative that the programs held little chance to succeed. (Krumholz 2004) Faced with increasing costs and little evidence of success, the Nixon administration placed a universal moratorium on all federal housing production programs, effective January 1, 1973 (Orlebeke 2000; Marcuse 1978). In the American consciousness, the destruction of Pruitt-Igoe later that year – a project considered an architectural masterpiece in its prime, and the most notorious public housing project at its termination, confirmed the failure of public housing (Krumholz 2004; von Hoffman 1996). Stemming in part from the negative outcomes of the concentration of public housing, federal housing programs today typically aim to produce mixed-income housing or dispersing poor households throughout metropolitan regions.

Most programmatic shifts during the post-moratorium period involved a process of devolution and federal retrenchment, consolidating multiple programs and removing the federal government from direct program oversight or management (Davis 2006; Marcuse and Keating 2006). During this period the government consolidated and largely decentralized funding for all housing programs (Haynes and Stough 1997; Nenno, Brophy, and Barker

1982). The federal programs currently in place for the development of mixed-income and affordable housing provide funding to state and local governments through housing vouchers, tax credits, and block grants (Lang and Sohmer 2000; Orlebeke 2000; Shlay 1995; von Hoffman 1996). The Housing Choice Voucher program aims to facilitate mobility for low-income households (McClure 2008); Block Grants (primarily CDBG and HOME) provides funding for housing construction and development without the direct oversight of the federal government, while the Low Income Housing Tax Credit (LIHTC) allocates tax benefits to states in order to spur investment through tax relief.

### ***Vouchers***

Vouchers appeal to many policymakers because they, “Involve less active interference in the production of housing by the private market than any other type of public subsidy” (Hays 1985, 140). From a conservative standpoint, vouchers provided a good alternative to the costly and intrusive government-sponsored production programs of the 1960s (Burchell and Listoken 1995; Krumholz 2004). Liberals, on the other hand, value their flexibility, as well as the effect of de-concentrating the poor by removing them from public housing (Hays 1985; Marcuse and Keating 2006).

Vouchers enjoy popularity because they are recipient-based, providing direct assistance to those most in need. They also take advantage of private-sector housing, not requiring direct construction or management of housing by the government (Turner 2003). However, they have yet to succeed in

providing mobility to most of their holders, limiting the positive benefits they might have in the realm of poverty deconcentration and access to opportunity (McClure 2008). While theoretically, voucher holders can settle anywhere in the metropolitan area, research shows that recipients, “are no more likely than nonsubsidized households to penetrate discriminatory market barriers and find rental accommodations in integrated living environments” (Carr 1999, 143). This primarily stems from the fact that the law does not require landlords (in most states and cities) to accept vouchers. Furthermore, the rent-ceiling imposed on the program prevents most recipients from moving into non-poor neighborhoods (Krumholz 2004).

### ***Block Grants***

States and municipalities receive Block Grants to use, for the most part, at their discretion (Orlebeke 2000). While certain parameters exist regarding income targeting and some preferences for location, states and cities maintain significant control over how they choose to utilize their block grant funding (Burchell and Listoken 1995). Two grant programs specifically address housing affordability: the Community Development Block Grant (CDBG) and the HOME program. The passage of the CDBG in 1974 represents one of the earliest steps in the retrenchment process, eliminating much of the federal oversight and guidelines for housing development and instead distributing funds using specific formulae to states and cities (Orlebeke 2000). But in practice, CDBG did little to stimulate affordable housing production. (Goetz 1995)

As a result, the Reagan administration created a separate, housing-only block grant (Orlebeke 2000). The plan took shape in the 1990 Housing Act as the first installment of the HOME program, which strove to remove the bureaucratic entrenchment of HUD and reinstate local authority over housing (Burchell and Listoken 1995). Today, HOME is, “the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households” (HUD 2004). Rental housing programs comprise more than half of the nearly \$2 billion in annual funding, which is split equally between production and preservation programs (Arigoni 2001).

### ***Tax Credits***

With voucher programs in place to aid low-income families without production, and block grants supplying flexible spending to local governments, the federal government eventually used tax incentives to increase opportunities for private development. Since its inception in 1986, The Low Income Housing Tax Credit (LIHTC) evolved into the principal mechanism for the production of affordable housing in the United States (Burchell and Listoken 1995; Orlebeke 2000). By providing tax credits as incentives for the production of affordable housing, the federal government codified the desire to “bring the efficiency and discipline of the private market to the building of affordable rental housing” (Cummings and DiPasquale 1999, 252).

The Low Income Housing Tax Credit (LIHTC) stimulates housing production, while simultaneously removing the federal government from the

role of overseer. Qualifying LIHTC properties must contain at least 20 percent units affordable to households earning 50 percent or less of Area Median Income (AMI) or 40 percent to households earning less than 60 percent of AMI (Cummings and DiPasquale 1999; McClure 2000). Unit affordability must be maintained for at least 15 years, but in some instances, the term of affordability is longer (Wallace 1995). “For developers, syndicators, and limited partners, investing in low-income housing is a way of doing well by doing good” (Goetz 1995). The program theoretically encourages mixed-income development, thereby avoiding the poverty concentration and isolation issues associated with public housing. In practice, however, developments using LIHTC funding are nearly always fully income restricted (McClure 2008). The LIHTC also contains a preference for development in “qualified census tracts” (QCT) – an area where at least half of the households earn less than sixty percent of the area median income (Cummings and DiPasquale 1999; Mueller and Schwartz 2008). This requirement ostensibly promotes the development of affordable housing in communities where it is most needed, yet it runs counter to the goal of dispersing housing and promoting its construction in non-poor areas to avoid concentrating the poor. As a result of such program guidelines as well as community pressures, development occurs primarily in low income, metropolitan neighborhoods (Cummings and DiPasquale 1999).

## **Poverty Deconcentration and Access to Opportunity**

The trend in social policy, including housing policy, over the past 30 years has been one of steady federal retrenchment and power devolution. Beginning with the Nixon administration, the federal government progressively withdrew from direct provision of housing for low- and moderate-income households (Goetz 1995; Orlebeke 2000). The 1970s and 1980s also witnessed a conservative reaction against entitlement programs of any kind, which many viewed as fostering dependency. Devolution of power is consistent with a conservative view of federalism, but part of the goal of the transfer of authority was retrenchment. (Goetz 1995) By devolving control and limiting funding, many of the programs would simply vanish, particularly those aimed toward the neediest households

However, some important policies were passed during this time – most notable were the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). While not explicitly a housing policy, the CRA aims to combat redlining and discrimination in housing lending and finance by spurring investment in low-income and heavily minority neighborhoods (Schill and Wachter 1995). The Housing Mortgage Disclosure Act (HDMA), instituted in 1974 to measure progress toward racial equality and integration, aimed to gather information on mortgage accessibility and racial steering. The CRA ensures that banks invest in low-income and predominately minority neighborhoods, open branches in “marginal” areas, and provide equal lending opportunities to low-income and minority

borrowers. The CRA remains one of the few methods with which the federal government regulates the private banking and finance sector to ensure equal access and opportunity (Davis 2006).

Despite numerous efforts to strengthen the regulatory tools of CRA, significant inequality remains in lending and access to credit for minority owned-business – particularly those located in predominately minority areas (Immergluck 2002, 2008). In the 35 years of accrued HMDA data, numerous reports analyzed the status of racial discrimination in the housing market (Bond and Williams 2007; Farley et al. 1994; Munnell et al. 1996; Yinger 1998). While their data demonstrates a decrease in segregation by both race and class nationwide as well as overall improvement in access to credit for minorities and low-income households, most analyses suggest that such improvements are not indicative of the elimination of either racial discrimination or racial segregation (Burchell and Listoken 1995). Thus, despite policy initiatives designed to improve access to opportunity, weak implementation at the local level continues to result in discrimination and unequal outcomes.

Furthermore, devolution did little to combat the institutionalized segregation that pervades America's cities. "The linkages among place, race and privilege are shaped by three dominant social forces – sprawl, concentrated poverty and segregation – all of which play out in large part in response to public policy decisions and practices of powerful private institutional actors" (Squires and Kubrin 2005, 48). Due in large part to the

devolution of responsibility to local governments, no court-mandated urban desegregation strategies came down until the 1970s, and each of those met with considerable opposition by local policymakers and community members. (Piven and Cloward 1967) Court-ordered dispersal programs, particularly the *Yonkers*, *Gautreaux*, and *Mount Laurel* decisions, induced municipalities to develop scattered-site housing to desegregate their neighborhoods. However, “The public resistance to (and essentially limited efficacy of) such efforts ...each of which sought to force racial or socio-economic residential diversity results beyond antidiscrimination remedies — seem to be ample evidence of the futility of any such government action at this point in time” (Eaddy, et. al 2007, 14).

Despite barriers to integration, federal housing policy can be characterized as having a strong formal position favoring the dispersal of affordable housing options throughout the community, but major structural and institutional barriers remain (McClure 2008). These policies seek to limit concentration of poverty and racial segregation through mixed income development strategies and vouchers (Imbroscio 2008; Squires and Kubrin 2005). Two programs – Chicago’s court-ordered *Gautreaux* program and the HUD demonstration program, *Moving to Opportunity (MTO)* – test the effects of moving poor families into non-poor neighborhoods. They provide low-income people with access to better schools and services in non-poor neighborhoods and of exposure to middle class peers and social norms

(Galster and Killen 1995; Jencks and Mayer 1990; Levanthal and Brooks-Gunn 2000).

The programs, while limited in scope, illustrate that improved neighborhood conditions do often result in benefits for many families (Galster 2005; Kleit 2001; Krumholz 2004; Rosenbaum 1995; Rosenbaum and Popkin 1991). Gautreaux, in particular, emphasized the improved educational and employment outcomes for the children who participated in the program (O'Regan and Quigley 1998; Rosenbaum and Popkin 1991). The MTO program demonstrated that moving to a non-poor neighborhood provides families with safer and higher quality housing. (Goering 2003; Orr and al. 2003) Improved housing promotes economic mobility and self-sufficiency, enhances safety, and promotes financial stability for low-income households. (Braconi 1999; Bratt 2002; Briggs, Darden, and Aidala 1999; Collins and Margo 2000; Darden 2003; Freeman 2003; Goering 2003; Jargowsky 1997; Jencks and Mayer 1990; Rosenbaum and Popkin 1991) Thus, "housing policy can be a tool for enhancing families' economic opportunities." (Shlay 1995, 490) Conversely, poor-quality and unaffordable housing presents a significant barrier to achievement and self-sufficiency. By improving the housing of low-income families, both adults and children can achieve greater success in work and in school activities (Braconi 1999; Bratt 2002; Katz et al. 2003; Morra 1994; Rumberger 2003; Sanborn et al. 2003; Wilson 1991; Young 2001).

Despite the findings from the MTO and Gautreaux programs demonstrating the importance of providing equal access to opportunity, the

federal government continues to prioritize homeownership incentives over policies promoting rental housing affordability. One of the most aggressively pursued strategies during the past decade strives to increase access to mortgage credit for low-income and minority households. (Shlay 2006) While such a promotion represents a worthy attempt to increase opportunity among these populations, the means of doing so lacked planning and regulation (Ho and Pennington-Cross 2006; Tatom 2008).

Policy priorities designed to increase access to opportunity and to promote mixed-income development also pervade the public housing program. While no new public housing is produced under the original program, existing public housing developments continue to operate. Many of these projects have been revitalized through the HOPE VI program, enacted in 1993. HOPE VI aims to relieve the social isolation that plagued public housing over the first 50 years of its existence by attracting working and middle-class households into “the projects.” Over time, such redevelopment of public housing projects resulted in the complete revitalization of some 235 housing developments into mixed-income communities (Katz 2006). The program aimed to, “transform public housing communities from islands of despair and poverty into a vital and integral part of larger neighborhoods” (Orlebeke 2000).

Dispersal programs are not without their critics, who argue that the HOPE VI program aims not to help public housing residents, but to deconcentrate them in a way that undermines existing communities and

neighborhoods and diminishes the networks and social capital of the poor (Bennett, Smith, and Wright 2006; Imbroscio 2008; Smith 1998). In many aspects, the HOPE VI program achieved great success, yet it also resulted in the net loss of 60,000 housing units for the most needy families and individuals (Bratt, Hartman, and Stone 2006)

### **Housing Policy Today**

American poverty policy has a strong history of seeking to reward hard work and encourage self-sufficiency (Piven and Cloward 1971; Jencks 1992; Katz 1996; Feagin 1975). Today, the vast majority of federal housing initiatives promotes and protects homeownership. American housing policy today reflects its historical roots in trying to distinguish between the worthy and unworthy; encouraging the “submerged middle class” yet discouraging permanent dependency (Bratt, Hartman, and Stone 2006; Friedman 1978; Hays 1985; Jackson 1985; Radford 1996; Vale 2000; Iglesias 2007; Bond and Williams 2007; Stone 2006; Orfield 2006; Jargowsky 2006; Squires and Kubrin 2005). Policies designed to do so, such as the mortgage interest tax deduction, are not perceived as a “handout,” despite the enormous outlay of federal tax dollars involved. (Bratt 1989; Colton 2003) Such policies fall in line with the desire to promote stable middle-class communities, yet do little to aid families who are “shelter poor” (Stone 2006). Such public policies also often result in continued racial and economic segregation and exclusion (Pogodzinski 1991; Pendall 2000; Fischel 2004; Cowan 2006).

Furthermore, changes in the mortgage market – including deregulation in the secondary markets – resulted in the creation of a subprime mortgage market (Bond and Williams 2007). The subprime market originated loans to households who did not fit the criteria required by standard mortgage lenders. While these changes resulted in greater access to capital for low-income and minority borrowers, many of the lenders took advantage of their clients by pushing them into mortgages they had little ability to pay back. These “predatory” lenders charged grossly high interest rates to vulnerable populations, particularly poor and minority families (Haurin, Herbert, and Rosenthal 2007). Spurred on by a mortgage system that diluted the risk of lending to marginally qualified applicants, the subprime market grew by 900 percent during the 1990s. By 2008, subprime loans comprised a substantial portion of the housing market, making up nearly 15 percent of all loans in 2008 – increasing from only 7 percent in 1989 (Bond and Williams 2007).

Furthermore, between 2006 and 2008, the foreclosure rate increased by 225%, largely as a result from defaults in the subprime sector (RealtyTrac.com 2009) and a disproportionate number of these foreclosures occur in low income and minority communities (Haurin, Herbert, and Rosenthal 2007; Immergluck and Smith 2006). As foreclosures increased and the value of homes fell, the mortgages held by banks and the quasi-public institutions Freddie Mac and Fannie Mae lost tremendous value (Wheelock 2008; Tatom 2008; Gerardi et al. 2008). As banks across the country close

and the federal government institutes bailouts, national debate once again centers on housing policy. The current housing crisis demonstrates not only the importance of housing policy to the overall U.S. economy, but also how minority and low-income households routinely pay the price for poor policymaking.

The housing policies of the past forty years reflect a view of the poor similar to that of the puritans, and a belief that “the delivery of housing services must ... eventually foster family economic self-sufficiency” (Shlay 1993, 457). This perspective, along with, “a growing public opinion that recipients were abusing income-maintenance programs” (Rohe and Kleit 1999, 335), all contributed to federal budget cutbacks and continued devolution. In the United States, the widespread image of the ‘welfare queen,’ “who sits at home watching television while her AFDC checks come pouring in, having baby after baby as a way to fill her coffers, has dominated reform efforts of the past two decades” (Hirshmann 2002, 341). These views shape debates over social policy in Congress, classrooms, and coffee shops, and are indicative of the desire to limit dependency on government programs and encourage individualism and self-reliance.

The continued contraction of federal subsidies and HUD appropriations signifies the ambivalence felt by both policymakers and the public toward providing housing for poor and low-income households (Burchell and Listoken 1995; Hays 1985; Marcuse and Keating 2006; Shlay 1995). While there is widespread recognition that affordability and lack of

adequate housing present major obstacles to economic success, a return to direct federal provision of housing in the form of public housing lacks support (Belden, Shashaty, and Zipperer 2004; Field 1997). Furthermore, racial and class segregation and concentration of poverty continue to present a major problem for U.S. communities (Eaddy et al. 2003; Orfield 2004; Bond and Williams 2007). The tools and policies in place do not provide a strong impetus to achieve equal access to opportunity for low-income and minority households, as the federal government continually shies away from policies and programs that might achieve such equity.

## **Chapter 3: Developing Affordable Housing in Non-Poor Areas**

The principles of self-reliance, limited government, and the free market clearly shaped housing policy over the past century. While funding for affordable housing comes from the federal level, siting and development decision-making occurs locally. Today, as in Colonial times, the responsibility to respond effectively to the housing needs of the poor rests with each individual community (Pendall 2000; Goetz 1995; Nenno, Brophy, and Barker 1982; Stegman and Holden 1987). In the current policy context, “Affordable Housing” is most often privately built and publicly subsidized. While politically expedient and in line with American values, this system does not perform without challenges. Implementation of federal housing goals necessitates the construction of delicate financing systems, the navigation of local regulatory systems, and the assessment and mitigation of public opposition.

The obstacles to the development of affordable housing in non-poor areas are many and varied. In the wake of federal retrenchment and devolution, municipalities struggle to promote policies and projects that balance their need to expand their tax base with the provision of adequate and affordable housing for all segments of their population. The reliance on private developers to produce affordable housing presents a situation where those with the most capacity and capability to develop adequate housing are

steered – through policy guidelines or profitability constraints – to produce housing at the top-end of the affordability spectrum. This leaves the production of very low income housing to CDCs and other non-profit providers who often lack the capacity to overcome exclusionary land use regulations or public opposition (Bratt 2009).

As both financial and land use constraints make the development of affordable housing increasingly difficult, developers remain extremely vulnerable to any delays or changes to their plans. Requirements for public participation in the siting process mean that a well-organized opposition can have considerable power over siting decisions (Stein 1996; Galster et al. 2003; Stover 1994; Gibson 2005; Connelly 2005). If a community perceives a project to have a negative impact on neighborhoods and communities, opposition can prevent its success.

Throughout the twentieth century, challenges to implementation thwarted the success of public policies designed to alleviate poor and unaffordable housing conditions (Cowan 2006; Davis 2006; Dear 1991; DiPasquale and Cummings 1990; Euchner 2003; Fischel 2004; Galster et al. 2003; Goetz 1995; Heudorfer 2002; Iglesias 2002; Johnson and Pacific Institute for Public Policy 1982; Koschinsky and Swanstrom 2001; Pogodzinski 1991; Stegman and Holden 1987). The most difficult challenges arise when attempting to develop affordable housing outside of poor areas. Financial challenges and local capacity constraints (Stone 2006; Davis 2006; Stegman 1989; Stegman and Holden 1987; Wallace 1995), local regulations

(Goetz 1993; Heudorfer 2002; Katz et al. 2003; Pendall 2000; Cowan 2006; Ihlanfeldt 2004; Nenno, Brophy, and Barker 1982), and public opposition (Pendall 1999; Kean 1991; Ross 2001; Dear 1992; Iglesias 2002) can all impede the development of affordable housing. These challenges become particularly problematic when attempting to build such housing in non-poor neighborhoods and communities.

### **Financial Challenges & Local Capacity Constraints**

The steady decline in funding from the federal level over the past thirty years resulted in a shift in authority to municipal governments. Municipalities today possess significant discretion over federal funds, but they receive pressure from many sides including the development community, local interest groups, and the public itself. Municipalities must balance housing needs with economic development, debates over land use, and public attitudes about growth (Basolo 2000; Mueller and Schwartz 2008). Such pressures create a difficult political environment for implementing housing policy at the local level, and each proposed project invites scrutiny from neighbors, local businesses, and other interest groups.

As the federal government continues to withdraw from direct provision of housing for low-income households in favor of devolution to state and local jurisdictions, housing policy becomes more fragmented and increasingly lacks direction and clarity of purpose (Bratt 1994; Bratt, Hartman, and Meyerson 1986; Colton 2003; DiPasquale et al. 1990; Dolbeare and Crowley 2002; Dreier and Keating 1990; Friedman 1978; Goetz 1995; Haynes and Stough

1997; Koschinsky and Swanstrom 2001). Despite the efforts of non-profit and community development agencies to step into the void, the lack of simple or clear financing mechanisms impedes their ability to provide housing for low and moderate-income households. As a result, the goals of improving housing for the poor, increasing opportunity for poor and minority households, and establishing guidelines that limit discrimination in the housing market remain unfulfilled (Bratt, Hartman, and Stone 2006; Briggs 2005; Hays 1985; Iglesias 2007).

The historic lack of a coherent vision for housing policy at the federal level adversely affected municipalities' abilities to determine adequate administrative processes for program implementation (Mueller and Schwartz 2008). Furthermore, the shift from public to private sector housing provision places the responsibility for the implementation of housing policy on the private, market-driven sector, which seeks profit maximization, and nonprofit housing agencies, which have limited capacity (Bratt 2009; Herbert and Wallace 1998; Keyes et al. 1996; Koschinsky 1998). Finally, realities on the ground often can produce outcomes that run counter to the stated goals of federal policies and funding mechanisms. Each of these challenges inhibits the production of enough affordable housing to meet the needs of low and very-low income households.

### **Local Government Capacity and Resource Constraints**

The shift from federal to state and local control over affordable housing production is intended to produce innovative programs which can respond to

local and regional needs better than oppressive, federal policies (Orlebeke 2000). However, when devolution pairs with retrenchment and considerable cuts in funding, as it was during the 1980s, municipalities lack the requisite resources for developing innovative programs, (Goetz 1995; Davis 2006; Mueller and Schwartz 2008) resulting in local housing policies plagued by inadequate production, cost overruns, and poor planning (Buki 2002). A lack of state action further compounds this problem, leaving municipalities on their own to develop housing plans and policies in line with their needs (Downs, DiPasquale, and Keyes 1990; Katz et al. 2003). Studies show that, “states are not using their discretion to target income groups below those specified at the federal level” (Mueller and Schwartz 2008, 131). Thus, the increased flexibility resulting from devolution did not result in more housing targeted to the neediest populations.

Furthermore, devolution of power to cities and states results in opportunities for local interest groups to have a larger influence on funding, siting, design, and income targeting decisions than when policy rules are made at the federal level. Mueller and Schwartz (2008) find that local government programs are those least likely to produce housing for the poor, due in large part to “the difficulty of raising substantial funds for redistributive purposes at the local level, and the opposition of middle-class residents to siting affordable rental housing in their neighborhoods” (p. 133). In short, devolution has resulted in “less money for lower-income housing;

less targeting for lower-income people and lower-income communities, and more political clout for interests inimical to both” (Davis 2006, 385).

### **“Creative Finance” and Challenges for Nonprofit Developers**

There are numerous factors that influence the use of debt and equity in developing affordable rental housing and these depend largely upon the financing practices of individual lending institutions (Vandell 2000). For decades, the federal government held the role of primary provider of very low-income rental housing via public housing (Wallace 1995). Today, nonprofit and private developers are the principle providers of federally subsidized housing. Nonprofit housing agencies currently provide nearly 1.5 million households with affordable housing – nearly 25% more than the current stock of public housing (Bratt 2009).

Recent research also demonstrates that nonprofit developers are much more likely than for-profit entities to provide housing to low and very-low income households (Bratt 2008). Nonprofit housing agencies also tend to develop larger units that can be made available to families (Bratt 2008). These agencies also are more apt to redevelop distressed areas and develop housing with little to no profit potential (Keyes et al. 1996; Koebel 1998; Herbert and Wallace 1998). However, the challenges of housing finance often limit smaller nonprofits’ ability to obtain funding for such projects (Bockmeyer 2003; Cummings and DiPasquale 1999). Instead, for-profit developers obtain the vast majority of the public and private funding available for housing construction (Bratt 2009) and these entities typically produce

smaller, more expensive units, in areas with strong or healthy housing markets. In other words, nonprofit housing agencies target households and neighborhoods with the greatest need for affordable housing, yet they are at a disadvantage when competing for funding and are extremely vulnerable to delays or loss of financing mechanisms that might sink a project (Bratt 2009; Keyes et al. 1996; Stoecker 1997).

The LIHTC, with HOME and CDBG grants, are the principle financing mechanisms in the development of affordable housing (Cummings and DiPasquale 1999; McClure 2000). However, federal funds alone are not sufficient to develop housing affordable to low income renters. Because of programmatic regulations, high land costs, and limited profit margins, developers must often utilize numerous funding streams in order to finance affordable housing (Wallace 1995). This system of layering or “creative finance” is a, “Highly inefficient, costly, and labor-intensive means of producing low-income housing” (Stegman 1989, 358). In order to provide adequate financing, developers of affordable housing need to combine – on average – between six and eight funding sources (Koebel 1998; Koschinsky 1998). Such requirements put small, nonprofit developers at a disadvantage: “The ability of for-profit developers to cover the costs of acquiring land or buildings, as well as the up-front development costs, often allows them to move more quickly and efficiently than nonprofits” (Bratt 2008, 336). The difficulties in layering financing put immense pressure on these agencies

whose organizational capacity is already stretched due to budgetary and personnel constraints.

Developers often cite high land costs as the primary constraint on their ability to develop affordable housing (Estes 2007). This is particularly problematic when developing housing in non-poor neighborhoods where by definition, the land costs are higher than in lower-rent areas. The lack of innovation in local policies, coupled with increased reliance on private and nonprofit developers highly dependent upon traditional financing, limits developers' ability to target their projects to very low-income households or to build units suitable for poor families (Bratt 2009; Stoecker 1997). Furthermore, the need for multiple financing mechanisms makes affordable housing development extremely vulnerable to cost overruns, delays, and other financial woes (Bockmeyer 2003; Herbert and Wallace 1998; Koschinsky 1998). While numerous organizations (many of which are federally-funded) exist to aid community development corporations (CDCs) and other nonprofit housing agencies, including NeighborWorks America, LISC, and the Enterprise Foundation (Bratt 2009), they cannot always help small community enterprises address issues inherently local in nature.

### **Federal Funding Rules and Impediments**

Federal policy today emphasizes the development of housing outside of poor areas; however, this typically means higher land and construction costs. Furthermore, rules and regulations in major federal housing programs often run counter to the overarching goals of economic integration and providing

greater access to opportunity. For example, the LIHTC program provides added incentive for developers to build in “qualified census tracts.” A qualifying tract must consist of at least 50 percent households with an income less than 60 percent of the area median family income (McClure 2000). As a result of this preference, 54 percent of LIHTC developments are located in central cities (McClure 2000). Furthermore, research concludes that “the program has been used most often to provide better housing in poor neighborhoods rather than housing opportunities for poor households in higher-income neighborhoods” (Cummings and DiPasquale 1999, 303). While improving housing in poor neighborhoods is truly valuable, tax credits have not directly succeeded in deconcentrating poverty or in providing opportunities for the poor in more affluent areas.

Devolution and retrenchment at the federal level resulted in an overall decrease in subsidies, meaning that developers feel more pressure to develop projects likely to succeed. Today, developing affordable housing requires even more careful financial and political management to avoid any costly delays in permitting or acquisition – skills that many small, nonprofit developers simply do not have (Koschinsky 1998; Herbert and Wallace 1998). Since these organizations provide housing for the neediest populations, the housing targeted for poor families is that which is most vulnerable to financial failure. Thus, even when developers are motivated to build affordable housing in non-poor neighborhoods, efforts can be undermined higher land costs and program regulations such as those in LIHTC limit the ability of developers to

compete for tax credit financing thereby restricting the number of units targeted to very low income households (Cummings and DiPasquale 1999).

HOME financing also includes provisions that can prove challenging for developers. HOME rules stipulate that projects obtain local approval and that municipalities proactively involve the community in decisions regarding distribution of HOME funds (Nyden et al. 2003). While the HOME program does not contain explicit language regarding the location of projects using its financing, the requirement for community support introduces the potential of neighborhood opposition to projects sited in more affluent neighborhoods. As Hamilton (Nyden 2003) states, “local level decision-making can be impacted by activists or advocacy groups who may be pursuing their own narrow interests. This adds a dimension to public policy decision making as the agendas of these activists and neighborhood groups may be contrary to the broader needs of the area” (p. 37).

The financial rules of federal funding programs drive production of affordable housing. Furthermore, the need to layer multiple financing mechanisms presents a challenge when the rules of those programs conflict. Many state and local-level financing mechanisms provide funding for projects at 100% of AMI, or even 120%, but developers wishing to use HOME or LIHTC financing must target most of their units at 60% of AMI. Thus, instead of providing flexibility to produce a mix of units at a variety of income levels, most affordable housing is produced for those earning 50%-60% of AMI. While very little housing for low income households would be

constructed without the subsidy provided by these programs, some have criticized the income targeting criteria while claiming that the program rules produce a glut of housing at certain income levels and ignore the needs of many millions of needy Americans (Nelson 1994).

The current system of housing finance is extremely inefficient and costly. Nonprofit agencies play an increasingly prominent role in the development of affordable housing. As the government removes itself from direct production, the difficulties in layering financing puts immense pressure on these agencies. As a result, nonprofits are pressed, “To focus their creative energies on financial packaging rather than on ensuring that the families who will occupy their housing receive the services they need to be more productive, self-sufficient members of the community” (Stegman 1989, 358). Furthermore, such challenges limit the ability of developers to successfully navigate other obstacles to housing development, including local land use regulations and opposition from neighbors and communities.

### **Regulatory Challenges**

Property rights and homeownership are revered and protected through numerous regulatory and legal mechanisms that present obstacles to the development of affordable housing in non-poor neighborhoods (Pendall 2000; Ihlanfeldt 2004). Such regulatory mechanisms historically deepened segregation by both race and class, and continue to do so, albeit in a less obvious and explicit manner than the overt policies of the pre-Civil Rights Act era (Orfield 2006; Seitles 1998). Zoning and land use regulations, which

receive very little oversight from higher levels of government, comprise some of the most effective legal mechanisms to separate the poor from other parts of society. While such regulations are designed to protect the property of all Americans, they limit the ability of minorities and the poor to move out of inner-city neighborhoods and into suburban areas (Pendall 2000). While state governments sometimes enact guidelines to encourage municipal governments to regulate in certain ways, specific land use regulations fall under the purview and responsibility of individual cities and towns (Nenno, Brophy, and Barker 1982).

## **Zoning**

Land use and zoning ordinances lie at the heart of the protection of the public's health, safety, and welfare. Zoning has been the dominant form of local land control since it was first applied in the early 20<sup>th</sup> century (Valente et al. 2001). Before zoning laws, only nuisance laws – a strictly reactive measure that dealt with noise, safety, or health complaints from neighbors – regulated use of private property. Zoning, in contrast, is inherently proactive and preventative in that it identifies and codifies allowable uses for private property. While zoning fulfills the task of protecting residential areas from environmental and noise hazards, it is important to note that, “all local zoning ordinances affect the cost and supply of housing” (Valente et al 2001, 370). Local zoning regulations influence the location and type of jobs available in a community as well as the type and location of housing available in the community.

Before 1950, zoning regulations explicitly prevented minority households from moving into White neighborhoods (Pendall 2000; Fischel 2004). However, due to the legal changes and mandates proscribed by *Brown* and the Civil Rights and Fair Housing Acts, “anything that looked like racial zoning was almost never tolerated by the courts. Zoning could, however, be used to reduce potential contact between races, or between high- and low-income people, by the facially neutral expedient of insisting on large lots and single family homes in residential districts” (Fischel 2004, 330). While some states limit large lot zoning, most cities and towns may zone however they wish, so long as the language does not include any overt references to exclusion of any protected classes, including members of any specific races, genders, or religions.

Restrictive zoning measures can effectively exclude lower income residents from moving into a community by limiting residential development at a scale affordable to them (Cowan 2006; Ihlanfeldt 2004). Towns widely employ such policies to ensure that residential areas stay separate from industrial and commercial developments in order to avoid undue exposure to the potentially harmful health, safety, and environmental externalities associated with many commercial or industrial uses (Pogodzinski 1991; Fischel 2004). However, since zoning regulations commonly group multi-family residences together with commercial and industrial uses, multi-family developments are typically severely restricted in primarily residential areas (Ihlanfeldt 2004). Furthermore, multi-family housing does not enjoy the

same status and protection from any deleterious effects associated with proximity to industrial or commercial facilities accorded single-family homes. For the most part, multi-family housing is much more affordable than its single-family counterparts (Cowan 2006). Therefore, zoning multi-family residential separate from single-family residential not only separates renters from homeowners, but also serves to restrict the amount of affordable housing that can be developed in suburban and rural areas in which a very small percentage of the land is zoned for commercial development (Ihlanfeldt 2004).

### **Growth Patterns and Management Policies**

While suburban growth initially reflected increased opportunities, urban sprawl exacerbated economic separation in metropolitan areas. Unchecked growth during the middle part of the 20<sup>th</sup> century and reactions from the burgeoning environmental movement contributed to widespread public attitudes favoring growth management by the 1970s (Fischel 2004). Growth management encourages the implementation of regulations to limit or stop growth outside of the city centers thereby limiting sprawl and protecting the environment as well as agricultural uses and open space (Downs 2004; Buki 2002). While such techniques limit sprawl, checks on development “will not always benefit low-income or minority residents. It may instead promote gentrification” (Pendall 2000, 125-6). The “smart growth” regulations that seek to protect low-density land and limit sprawl include growth boundaries, building permit caps, utility district lines, and zoning

restrictions on multifamily housing (Downs 2004). While these measures ensure environmental protection and limit the ability for cities to grow unsustainably, they also can increase the cost of living substantially (Danielson, Lang, and Fulton 1999; Downs 2004; Arigoni 2001).

Exclusionary land use mechanisms have a profound effect upon the supply and location of affordable housing:

State and local regulations have a powerful role in shaping the housing market. Traditional, exclusionary land use and zoning policies – such as banning the development of multi-family housing and zoning to require large lots – and growth controls, which impose strict limits on housing supply without accommodating projected growth, can be big deterrents to building affordable housing and frequently excludes lower-income and minority households from parts of a metropolitan area” (Katz et al 2003, xi).

While growth management mechanisms can, and have been designed to accommodate housing for all income levels, more often, “the mottos of no-growth, slow growth, managed growth and (currently) smart growth are all facially neutral watchwords which nonetheless are effective substitutes for more selective means of keeping the poor out of the suburbs” (Fischel 2004, 332). By adopting “smart growth” techniques and mechanisms, local governments can effectively, whether intentionally or not, restrict entire regions from access by the lower classes.

### **Racial Segregation and the Politics of Exclusion**

The preservation of racially segregated communities has long been recognized as one of the motives behind exclusionary land use ordinances (Massey and Denton 1993; Pendall 2000). Exclusionary zoning practices and

poorly designed smart growth plans often serve to maintain and even to deepen racial and class-based divisions:

By prohibiting the development of housing that only the better off can afford, these local policies effectively exclude the poor and people of color from the places that erect those policy fences. Together with fragmented school districts that institutionalize the racial segregation of students, practices such as exclusionary zoning unnecessarily burden both the affected individuals and metropolitan regions (Orfield 2006, 1270).

Despite civil rights and fair housing laws designed to prevent *de jure* segregation, research shows that exclusionary land use regulations continue to contribute to *de facto* racial segregation.

Furthermore, since the advent of smart growth and anti-growth regulations, spatial segregation actually increased. Until the mid-1970s, spatial isolation was declining – Americans were increasingly likely to live in mixed-income as well as mixed-race neighborhoods. However, since the mid-1970s, this trend reversed – at least in terms of income, creating by 1990, “a social environment that was far more homogeneously privileged than at any other time in the previous 20 years” (Massey 1996, 395). While class (or income-based) segregation technically is legal, racial discrimination and exclusion is not, and it has been shown that, “Low-density only zoning has historic and current connections with racial exclusion” (Pendall 2000, 140).

The groundwork for the segregation of U.S. cities and suburbs was established decades ago through numerous mechanisms, including the public housing program and FHA lending policies (Briggs 2005; Collins and Margo 2000; Squires and Kubrin 2005). Various structures and institutions,

exacerbated by public policy, kept the poor and minorities from moving outward and upward, and caused stagnation and disinvestment in low-income neighborhoods (Jargowsky 2006; Squires and Kubrin 2005). Those same policies enabled working and middle class Whites to obtain housing in communities far superior to those they left behind in the inner cities. “This isolation is perpetuated not only by the concentration of existing affordable housing in central cities and older suburbs, but by the barriers to developing affordable housing in most outlying suburbs” (Orfield 2006, 102). Such barriers limit contact between classes and races, resulting in increased mistrust and reducing the ability for people in different neighborhoods to recognize and address common goals (Young 1999).

Further complicating the goals of those seeking residential integration through the development of affordable housing are the limited legal tools available to promote inclusionary policies. Over the past thirty years, the courts steadily reversed many of the desegregation and civil rights advances of the 1950s and 1960s (Anderson 2002; Orfield 1995, 2004) and in the 1990s the Supreme Court handed down three major decisions that authorized the reversal of schools desegregation plans. “In *School Board of Oklahoma City v. Dowell*, *Freeman v. Pitts*, and *Missouri v. Jenkins*, the Court permitted a return to segregated neighborhood schools, in part because of the belief that desegregation was neither feasible nor democratic” (Orfield 1995, 825). As the courts back away from desegregating schools, residential integration remains

the most promising method of promoting equality of opportunity (Rivkin 1994; Cashin 2004; Ellen 2000).

However, just as *de facto* school segregation continues, residential integration also faces considerable legal obstacles. “Federal constitutional case law suggests that even if a land use control system has racially exclusionary effects, it will survive challenges unless plaintiffs can prove that the local government in question explicitly intended to exclude suspect classes when it adopted the regulations” (Pendall 2000, 126). Therefore, segregation does not qualify as explicitly illegal unless it can be demonstrated that it results directly from a discriminatory act. These changes in tone and content indicate that, “the courts have turned away from racial integration as a positive ideal for civil society, narrowing their focus merely to remedying discrimination. This narrowing of vision ignores the ways segregation operates as an independent race-based barrier to equality of opportunity that is properly addressed by state intervention” (Anderson 2002, 1198). As a result, racial segregation remains a barrier to equal opportunity and the mechanisms available for dismantling it are steadily disappearing.

### **Public Opposition**

Because the federal government does not directly regulate housing production, private and non-profit developers must amass numerous financing mechanisms in order to create a viable proposal (Mueller and Schwartz 2008; Stegman 1989; Wallace 1995). Restrictive local zoning and other land use regulations often make it very difficult to site affordable

housing without obtaining zoning variances (Euchner 2003; Field 1997; Koebel 2004). Such variances often require public approval, and the process of obtaining a variance through public hearings can be quite contentious (Cowan 2006). Public opposition tends to be more sophisticated in middle and upper class neighborhoods, where community engagement and agency are stronger (Gibson 2005; Nyden et al. 2003; Stein 1996; Pendall 1999; Kean 1991). Because affordable housing development involves such a delicate process, even a slight delay can sink a project. Often a sophisticated public opposition spurs such delays, and as a result, neighborhood opposition can be a significant factor in preventing the development of affordable housing – particularly in non-poor areas (Iglesias 2002; Wilton 2002; Wolsink 1994).

Americans almost universally value equal access to opportunity and racial integration at the neighborhood level (Alesina, Glaeser, and Sacerdote 2001; Erikson and Tedin 2003; Krysan 2000). However, they seldom show as much support of the specific policies designed to achieve those goals. This is particularly true when the means to that end is the development of affordable housing in suburban or middle-class neighborhoods (Schaffer and Saraf 2003; Dear 1992; Stein 1992). Americans take action when their property is threatened, and subsidized housing is almost always perceived as a threat (Koebel 2004; Stover 1994). As Pendall concludes, “New housing developments, both market rate and subsidized, sometimes also look harmful. Every community has and needs housing, but the effects of a new residential development can spill over its borders to be borne by the entire community.

Consequently, established residents have long been vigilant about and even opposed new houses” (Pendall 1999, 113). This community opposition, termed “Not in My Backyard” (NIMBY) has been the focus of much academic debate.

### **NIMBY and Non-Housing Facilities**

The term “NIMBY” was originally coined to describe struggles over the siting of contentious environmental and energy facilities, namely waste disposal and energy facilities. (Dear 1992; Lake 1993) The term is applied to debates over the siting of land uses that are typically viewed as societal necessities, yet produce local costs and therefore elicit concern when they are placed nearby. (Galster 2002; Pendall 1999) As outlined in Dear (1992), the main areas of concern for NIMBYs include threats to property values, decline in public safety, and burdens on neighborhood amenities. When proposals include energy facilities (Dear 1992) or waste management sites (Lober and Green 1994) such concerns are primarily voiced in terms of health or safety, thus the conflict often revolves around the potential environmental or health impacts of the facility. Yet when human services facilities – including mental health facilities (Piat 2000), housing for AIDS patients (Takahashi 1997), or housing for the homeless (Somerman 1993) are proposed, the environmental argument is replaced by concerns regarding the prospective residents or clients of the facility.

Dear identifies a number of factors that contribute to the likelihood of a NIMBY response, as well as the strength of that response. These include client characteristics, the type and size of the facility, the structure of the community

and local program considerations (Dear 1992). Dear also finds that siting unwanted land uses in more homogenous communities elicit a stronger NIMBY response than more diverse areas. This typically means that suburban areas with more homogeneous populations and land uses are more likely to notice a different proposed land use, and are more likely to oppose it. (Dear 1992) Much of the literature on non-housing NIMBY attitudes cites this framework established by Dear. The studies find that larger facilities, facilities catering to a less-desirable clientele (e.g. the poor or homeless) or clients seen as culpable for their situations (e.g. drug users or AIDS patients) will elicit a stronger NIMBY response. Thus, programs and facilities that cater to populations the public identifies as “unworthy” will receive less support than those providing aid to the worthy.

Applying the term “NIMBY” to a land use conflict elicits a number of assumptions about those voicing opposition. Wolsink (1994) outlines the most ubiquitous of these. The first assumption Wolsink questions is that the facility or land use carries significant local costs, yet produces broad public benefits that are more spatially diffuse. Thus, people living in the targeted neighborhood perceive themselves as being unfairly burdened by negative externalities. The second assumption is that the siting process is pursued in a rational and scientific manner to select the ideal location for the facility. Thus, the neighborhood selected must bear the burden because it represents the ideal location for the land use. The third assumption is that there is universal agreement that the proposed facility or land use is desired by the community

as a whole, and fulfills a significant need. Thus, opposition to these proposed facilities are characterized as being self-interested, “free-rider” responses to a universally acknowledged public need. (Wolsink 1994) Wolsink cautions planners to take care with the terminology applied in such cases, arguing applying the term “NIMBY” unfairly or excessively could erode public agencies’ legitimacy in the future.

Over the past two decades, other researchers have also questioned these assumptions. Studies in three different fields: wind energy (Wolsink 1994) waste management (Lober and Green 1994), and deinstitutionalization of mental health patients (Piat 2000) found that agreement with the “public good” argument toward the facility were far from universal. Furthermore, it became clear that the siting process for such facilities was seldom perceived to be either scientific or rational. Instead, these authors find that what had previously been characterized as NIMBY can often represent perfectly legitimate opposition to the decision-making process, disagreement that the facility is “necessary” or skepticism regarding the “rationality” of the siting process. This realization has had a profound effect on the academic literature on NIMBY opposition to energy and hazardous waste facilities. Authors focusing on these land uses no longer presume universal agreement on whether a proposed facility is perceived to be a public or societal good. (Koebel 2004; Wolsink 1994)

## **NIMBY and Housing**

Stemming from such studies is additional research regarding the underlying reasons for NIMBY response that involve ideological or value-driven attitude determinants. Such research approaches are particularly prevalent in the field of human services facility siting (Somerman 1993; Wilton 2002) but also have appeared in studies relating to hazardous waste facilities (Lober and Green 1994). This body of research concludes that, in general, NIMBY responses are complex, and dependent on respondents' trust in government, ideology, and their views about the need for the proposed facilities (Pendall 1999). In the case of human services siting, one of the most important influences on NIMBY attitudes is the perception of the character or anticipated behavior of the residents or clients of proposed facilities (Dear 1992; Takahashi 1997; Wilton 2002).

Since a NIMBY response is characterized as a neighborhood-level response to negative local effects, (Dear 1991; Lake 1993) researchers and writers typically portray opposition to affordable housing as neighborhood-level concern regarding the potential negative effects of housing and its residents upon their community. (Galster 2002; Kean 1991; Stein 1992) Such opposition is often resistant to any new development that might carry with it negative impacts (Cowan 2003; Lober and Green 1994; Piat 2000; Somerman 1993; Wolsink 1994). Research focusing on the potential negative externalities brought by affordable housing in order to determine the validity of such concerns, and consequently, the legitimacy of the opposition emerged from

these findings (Freeman 2002; Galster 2002; Galster et al. 2002; Nguyen 2005; Werwath 1996).

Declining property values is the most oft-stated concern of those living nearby a proposed affordable housing project. For the most part, research on the potential negative effects of affordable housing on neighborhoods has shown that there are few demonstrable negative outcomes that result from the construction of affordable housing, and that it often can improve, rather than depress, the value of neighboring properties. (Freeman 2002; Galster 2002; Nguyen 2005) One review of the connection between affordable housing and property values finds that any adverse impacts on property values depend on, “Design and management of affordable housing, compatibility between affordable housing and host neighborhood, and concentration of affordable housing” (Nguyen 2005, 1). Despite the evidence that affordable housing does not typically result in lower property values, crime, traffic, or overcrowded schools, these assurances do little to placate opposition that is concerned with the potential effects of the proposed housing.

### **Overcoming NIMBY Opposition**

When confronted with neighborhood opposition, it is common for planners, developers, and policymakers to present a case for affordable housing that demonstrates its value to the community as a whole, and shares evidence demonstrating the lack of negative externalities. (Dear 1991; Field 1997; Stover 1994) However, such outreach efforts seldom calm neighbors’ fears, and local opposition to affordable housing continues to hinder the

successful implementation of federal housing goals. A number of studies provide guidance for municipalities, advocates, and developers to manage NIMBY opposition. (Dear 1992; Katz et al. 2003; Koebel 2004; Pendall 1999; Stein 1996; Stover 1994) Others present examples of cases where these techniques have been applied. (Dear 1991; Stover 1994; Field 1997) Advocates, planners, and developers have utilized various techniques to overcome this opposition, including education, negotiation, and litigation.

### ***Education***

Numerous states and cities have pursued educational campaigns to garner support for affordable housing. In Fort Collins, Colorado, posters and flyers were distributed showing the “faces of affordable housing” – including teachers, firefighters, and auto mechanics – and the “places of affordable housing” – portraying attractive single and multi-family affordable homes. (Koebel 2004, 3) Advocacy groups in Chicago, Minnesota, and elsewhere have applied similar strategies. (Belden and Russonello 2003) By highlighting working people who are essential components of communities, these strategies seek overcome the negative stereotypes typically voiced toward affordable housing. These education and advocacy campaigns portray affordable housing and its residents as average working Americans, not as dependent, jobless vagrants. Including pay rates for these types of workers as well as the amount needed to rent or own a home in the community presents evidence that affordable housing is targeted to the “submerged middle class” – people who simply need a leg up to succeed, not those who might abuse

government subsidy. (Belden and Russonello 2003; Dear 1991; Goetz 2008; Koebel 2004)

While education might be effective as a proactive measure, there is little evidence to show that it effectively counters an already established opposition. As Pendall (1999) points out, the opposition has little reason to trust those advocating for a particular development. Furthermore, some cases show that the opponents agreed with the basic premise that affordable housing was necessary in the area, but argued with the siting. (Koebel 2004, 71) Thus, education on the community need for affordable housing would do little to mitigate this type of opposition. Consequently, a more typical first step is negotiation.

### ***Negotiation***

Numerous articles and studies have described negotiation strategies (Dear 1991; Stover 1994; Field 1997; Koebel 2004), yet not all provide cases where these techniques overcame opposition and explain how well they worked. Examination of these works reveals a number of general techniques applicable to overcoming or managing opposition. These include proactive and early meetings with citizens, education and media outreach methods; partnerships with local supporters and advocates of affordable housing; gaining support from political leaders where possible; and open and honest dialogue (Stein 1992).

Many advocates and developers respond to opposition by making aesthetic changes, or otherwise altering the project to make it more acceptable

to neighbors, with varying degrees of success (Koebel 2004; Dear 1991; Stover 1994; Dear 1992; Stein 1992; Iglesias 2002). In many cases, these changes increase the cost of development, reduce the number of affordable units, and generally decrease affordability – undermining public policy and planning initiatives (Heudorfer 2002; Stover 1994). Constant opposition or fear of opposition can also result in developers preemptively proposing more “acceptable” types of housing perceived to have fewer negative impacts, such as single family homes, housing for elderly populations, or housing for higher income residents (Galster et al. 2003; Koebel 2004; Stover 1994; Field 1997). Developers may also choose to site affordable housing in neighborhoods that offer less resistance – either in more peripheral areas with lower populations or in neighborhoods that lack the political and social capital to present a coordinated resistance (Estes 2007; Buki 2002). However, such strategies do not placate opposition that is concerned primarily with the *residents*, not the appearance or size, of the project.

### ***Litigation***

The courts have a long history of involvement in housing battles, whether based on discriminatory sale or rental practices (Shelley v. Kraemer; Jones v. Mayer Co.) to the overturning of exclusionary zoning (Mt. Laurel). Less well known, however, is the role of litigation – or the threat of litigation – in particular siting conflicts. In many cases, the race of the residents or other unconstitutional discrimination underlies opposition to affordable housing. One such example of this is a NIMBY battle that occurred in Yuba

City, California over proposed farm worker housing. According to the study, “Opponents, who had initially raised objections running from property value decline to the inappropriateness of spending federal funds on assisted housing, eventually focused their arguments on school overcrowding” (Stover 1994, 52). This argument proved successful in blocking the permitting required for the development, despite the fact that the project met all the criteria set up by the city council. Because the rejection was based on the argument that the minority residents tend to have more school age children than their white counterparts, the non-profit developer sued based on discrimination and won.

Litigation is typically considered a last-resort for developers of affordable housing, but in some cases, it has been used to excess, even “including preemptory threats of litigation to silence opposition” (Koebel 2004, 46). While threats of lawsuits may quell some opposition, many perceive it to be an overly aggressive and unfair tactic. Furthermore, suits filed requesting monetary damages due to NIMBY delays largely failed (Koebel 2004, 47), suggesting that land use battles should be resolved at the project, municipal, or even state level rather than in the courtroom.

### **Confronting Development Challenges**

Ensuring equitable distribution of affordable housing, rather than concentration in poor and minority neighborhoods, embodies an important component of successful housing policy. Doing so promotes racial and economic desegregation, deconcentration of poverty and overall equality of

access to opportunity (Anderson et al. 2003; Briggs 2003, 2005; Eaddy et al. 2003; Freeman 2003; Galster and Killen 1995; Harkness and Newman 2000; Musterd and Andersson 2005; O'Regan and Quigley 1998). Despite housing policy's emphasis on siting projects in a geographically equitable manner, implementation challenges and market forces thwart efforts to develop housing outside of poor areas. As a result, subsidized housing continues to be located primarily in central cities and low-income communities (Anderson et al. 2003; Briggs 2005; Cowan 2006; Turner 2003).

The public continues to perceive affordable housing as a threat to neighborhoods – particularly non-poor neighborhoods – despite evidence to the contrary. None of the techniques typically applied to siting conflicts differentiate between self-interested, fear-based opposition and legitimate concerns regarding inappropriate development. Furthermore, the outreach mechanisms typically employed in land use conflicts seldom prove effective in countering opposition to affordable housing. Research on how and why the public opposes affordable housing can provide a greater understanding as to how to more successfully approach siting conflicts, whether through changes in policies framing siting goals or in the way that local governments set priorities and make siting decisions.

## **CHAPTER 4: PUBLIC OPINION and SOCIAL POLICIES**

Housing and race policies in this country were inexorably intertwined for nearly a century. While public support for the ideals of equal opportunity and integration has broadened over time, it remains unclear how strongly either the public or policymakers support the implementation of those ideals through policies and private action to plan, finance, and develop affordable housing. Public opposition, usually particularly strong in non-poor areas, often thwarts housing policy implementation. The existing literature on NIMBY attitudes generally does not draw upon public opinion research as a means of studying what the underlying determinants of such opposition are. A review of the existing literature, research, and surveys on the subject helps us determine how the public perceives both social and housing policies. By understanding what we do and do not yet know about public attitudes toward affordable housing, planners and policymakers can adjust their actions to more successfully achieve housing goals.

A tangible connection between public opinion and government action legitimizes democratic government. “The study of public opinion is justified by the simple notion that democratic institutions should result in government decisions that reflect the views of everyday people” (Erikson and Tedin 2003, 1). Public opinion research denotes an important part of the democratic process in that it enables policymakers to understand public beliefs about governmental policies. However, political theorists, public opinion experts,

and political psychologists continue to debate the ability of “the masses” to make weighty and responsible decisions (Converse 2000; Mettler and Soss 2004). Despite these misgivings, Americans place great importance on the idea that their government has the obligation to respond to public opinion when governing. Consequently, polls, surveys, and other measures of public attitudes continue to have a significant influence upon the formation of public policies (Mettler and Soss 2004).

Public opinion research offers a valuable tool that influences both policymaking and planning practice. However, it is imperative to understand how attitudes are shaped, how values and ideology frame issues, and how stereotypes that may bear little resemblance to reality influence perceptions of target populations. Such factors strongly influence social policy attitudes, particularly when poor and minority populations are the beneficiaries. Understanding how each of these factors can shape the public’s opinion toward public policies is integral to any study seeking to analyze public attitudes toward affordable housing.

### **Public Input and the Planning Field**

The field of urban planning strongly values the ideals of public participation and public debate (Arnstein 1969; Brooks 2002; Davidoff 1965; Forester 1993; Friedmann 1998). The code of ethics of the American Institute of Certified Planners states, “We shall give people the opportunity to have a meaningful impact on the development of plans and programs that may affect them. Participation should be broad enough to include those who lack formal

organization or influence” (American Planning Association 2005). Thus, planners seek and highly value public opinion and public input when managing the development process.

However, urban planning during much of the twentieth century seldom lived up to these goals. During the 1950s and 1960s, many federal planning programs, including Urban Renewal and highway construction, destroyed vibrant urban neighborhoods despite strong neighborhood opposition (Gans 1962; Hall 1988; Jacobs 1961). As a result, numerous researchers and practitioners contested the assertion that the planning process accurately and fully measures the attitudes of the entire affected population of a proposed plan or project (Davidoff 1965; Forester 1993; Imbroscio 1997; Krumholz 1982). These authors argue that planning is not democratic enough in that it does not reflect the needs and desires of all affected parties, and even serves to exclude certain stakeholder groups from the deliberative process. This presents a huge challenge for those who value public input, for, “if the planning process is to encourage democratic urban government then it must operate so as to include rather than exclude citizens from participation in the process” (Davidoff 1965, 279).

During the 1960s and 1970s, the planning field shifted toward more inclusive techniques, and to increased citizen activism aimed at protecting urban neighborhoods and the natural environment (Fainstein 2000; Gans 1962; Jacobs 1961). Today, many planners seek, “to interpose the planning process between urban development and the market to produce a more

democratic and just society” (Fainstein 2000, 473). Despite these theoretical shifts, planners today tend to gather public input through public meetings, charettes, or focus groups – measures which tend to gather opinions from a small, self-selected group of individuals rather than the entire affected community (Carr and Halvorsen 2001). As a result, many individuals and groups continue to be excluded from the planning process (Alfasi 2003; Lowry 1997).

When applying communicative and deliberative planning processes at the neighborhood level, regional needs – such as affordable housing or racial integration – can be overlooked. As Fainstein points out, planners are, “committed to equity and diversity, but there is little likelihood that such will be the outcome of stakeholder participation within relatively small municipalities” (Fainstein 2000, 460). Thus, when seeking the public’s opinion during the planning process, it is important to do so broadly, so as not to confine public participation to a self-selected, homogeneous population who may act in self-interest rather than the public interest. Broad public opinion surveys can rectify the narrow, local focus of many participation and outreach mechanisms.

### **Attitude Formation and Application**

Public opinion research has the advantage of concrete sampling, data collection, and analysis techniques that provide a much more valid and legitimate understanding of public attitudes than the techniques commonly applied by planners. It is certainly not, however, a panacea: there are a

number of drawbacks that can hinder analysis of public attitudes. Inconsistent and unstable survey responses represent one of the biggest obstacles to gathering accurate data on public attitudes (Berinsky 2002; Converse 1964, 2000). Passage of time, changes in question wording, framing by the media or by the interviewer all can influence answers to survey or poll questions.

Such inconsistencies can result from a lack of strong feelings on the given issue: survey respondents may simply choose a response when they have no concrete answer in mind (Converse 1964). A rival approach suggests that, while Americans do not necessarily consistently hold opinions on every topic at hand, they do hold “core values” that drive their reasoning on public policies (Alvarez and Brehm 2002). Yet another explanation asserts that individuals maintain sets of considerations, not fixed answers to questions, and factors such as question effects, wording, and ordering, most often produce variability and inconsistencies in survey responses (Zaller 1992).

Each approach recognizes that information strongly shapes public attitudes. Experts in a particular subject will have much clearer, more distinct, and more nuanced opinions on a particular issue than someone only vaguely aware of the topic (Tourangeau, Rips, and Rasinski 2000). For the most part, the public is largely uninformed about most issues, yet there is a high degree of variance in information levels across the population (Alvarez and Brehm 2002; Converse 2000; Zaller 1992). Attention and information depend on the level of interest a particular individual has in a particular issue. Such interest

can depend on their personal stake in the issue, or on their background or ideology. Thus, “although citizens are often poorly informed about politics in general, they still manage to learn about matters that are especially important to them” (Zaller 1992, 18). When survey respondents perceive a particular policy or program to affect them directly, they will likely gather more information about that policy, thus leading to more refined opinions.

### **Values and Ideology**

Numerous public opinion scholars argue that, while education and knowledge certainly shape responses, values and ideology are also important (Hurwitz and Peffley 1992; Alvarez and Brehm 2002; Chong, Citrin, and Conley 2001; Reyna et al. 2005). However, “identifying which value is relevant may not be obvious for the respondent. As a result, there is also a great deal of malleability or fickleness in public opinion. The malleability or fickleness may come from a simple lack of information about the issues...or it may come from conflict among values and beliefs” (Alvarez and Brehm 2002, 9). This argument asserts that while Americans may not necessarily identify with an overarching ideology, core values and beliefs influence their opinions. Thus, when posed with a question on a policy or issue that the respondent knows little about, a respondent will fall back on their basic values and apply those values to their knowledge about the issue at hand (Alvarez and Brehm 2002).

For Americans, the core values and beliefs typically discussed in the political behavior literature are freedom (or liberty) and equality (Alesina,

Glaeser, and Sacerdote 2001; Bobo 1991; Hurwitz and Peffley 1992; O'Connor 2000). These two values clearly recur in the study of American public opinion, dating back at least to Tocqueville's observations on nineteenth-century America (Alvarez and Brehm 2002, 7). The extent to which such values shape public attitudes has been studied at length in the public opinion literature (Hurwitz and Peffley 1992; Lippmann 1922; McClosky 1984; Page and Shapiro 1992). "In academic work, 'freedom' may more often be referred to as 'individualism,' and 'equality' as 'egalitarianism'" (Erikson and Tedin 2003, 39). Ideology and values are almost universally recognized as significant determinants of public opinion (Alvarez and Brehm 2002; Erikson and Tedin 2003). "Abstract values such as egalitarianism or conservatism are important to politics because they cause people to have opinions when they have no direct stake in a particular issue" (Erikson and Tedin 2003, 52). Therefore, even when respondents may not know much about a particular subject or have a personal stake in an outcome, they may still express and hold opinions that are consistent with a particular ideology or value set.

Public opinion research supports the theory that core beliefs and ideologies heavily influence policy attitudes. This holds particularly true when dealing with social or anti-poverty policies. Gilens (1999) Alvarez & Brehm (2002) and Bobo (1991) each discuss the role of ideology in driving public opinion on social issues. Those with individualistic ideologies tend to view socioeconomic status as justified: material success demonstrates that a person made the most of their opportunities and worked hard. They also view

differences in socioeconomic status as necessary to provide incentives to “get ahead.” Individualists tend to view the economic system as working well and justly – they believe that business profits are distributed fairly and according to what has been justly earned. Therefore, interfering in business or industry will tend to reduce overall societal welfare (Hurwitz and Peffley 1992; Wilson 1996; Bobo 1991; Zucker and Weiner 1993). Egalitarians tend to view the government as responsible for securing the basic needs of its people, including adequate job opportunities and affordable goods. They believe everyone deserves a dignified existence, regardless of the work effort expended. They also view success as dependent on family background, networking, or nepotism rather than hard work or pulling oneself up by one’s bootstraps (Berinsky 2002; Bobo 1991; Alvarez and Brehm 2002).

A person’s ideological frame also influences how one views government action. “If people are to accept government decisions, they must believe that their political actions can be effective and that they can trust the government to respond to their interests. If political alienation becomes sufficiently intense and widespread, it may pose a threat to democratic stability” (Erikson and Tedin 2003, 143). Trust in government, in turn, affects how individuals view particular policies. If an individual does not trust the government to act in their interest on a particular issue, they will not support public policies that seek to remedy a particular social ill (Rahn 2001).

## **Stereotypes**

While information and ideology certainly influence the public's ability to form opinions, this does not mean that those who lack information or a strong ideological stance do not hold opinions regarding social policies. Given the generally low levels of information among the public, how do people form opinions on issues they know little about? According to Lippmann, "The only feeling that anyone can have about an event he does not experience is the feeling aroused by his mental image of that event" (Lippmann 1922, 9). The research suggests that such respondents often rely on cognitive shortcuts in order to answer survey questions. These shortcuts include impressions, stereotypes, and beliefs about particular aspects of public policies, or perceptions of their target populations (Lippmann 1922; McConahay 1982; Sears et al. 1997).

Perception – how we view the world – determines how we behave toward other people, how we identify our interests, and how we view politics and policies. Lippman describes perceptions as "the pictures in our heads." It is the picture, rather than the reality, he argues, that determines how we form opinions. Public opinion research strives to see these pictures, and to identify how perceptions of reality contribute to the formation of attitudes toward people, places, and policies (Lippmann 1922). While perceptions influence our attitudes toward any number of things, considerable evidence exists in the literature that such cognitive shortcuts prove particularly influential in

attitude formation toward social welfare policies (Gilens 1996; Krysan 2000; Soss 1999).

Stereotypes – generalizations of individuals or populations based on popular beliefs about their appearance, ethnicity, gender, class, sexual preference, or any other characteristic – often shape perceptions. These stereotypes, “are often uncomplimentary ... motivated by an ethnocentric bias to enhance one’s own group and to disparage outgroups” (Sigelman and Tuch 1997, 9). Therefore, perceptions based on stereotypes can, “also contribute to the development of ideologies that justify discriminatory behavior” (Sigelman and Tuch 1997, 88). Furthermore, “if people believe a particular group poses a threat to cherished values, they may be more willing to subscribe to a whole range of disparaging beliefs about the group in question” (Hurwitz and Peffley 1992, 397). This research suggests that when studying perceptions and attitudes toward social policies, particularly those that seek to reduce poverty, it must incorporate both ideology and stereotyping, as they likely interact when respondents form opinions on particular policy prescriptions.

### **Public Opinion and Social Policy**

Public opinion research indicates that values strongly shape attitudes toward public policies such as abortion (Alvarez and Brehm 2002), welfare (Gilens 1999), national health insurance (Erikson and Tedin 2003), and many others. However, there are often inconsistencies in public attitudes whereby the professed ideology of the respondent does not match up with the expected support or opposition to a particular policy proposal (Zaller 1992).

Researchers suggested that this inconsistency results in part from specificity. Vague values such as “equality” are easy to support, and have no negative connotations – while specific public policies such as “welfare” could affect tax rates and have negative societal impacts (Erikson and Tedin 2003; Sears et al. 1997).

Another explanation for the lack of support for policies designed to implement widely held values is that there might be a conflict between core values. People commonly may value both *equality* and *self-reliance*. Thus, an individual who values egalitarianism may desire equality, but the importance they place on self-reliance may cause them to oppose a program designed to achieve equality. This contradiction represents what Shuman, et al. (1985) refer to as the “principle-implementation gap” (Schneider and Ingram 1993, 341), where there can be widespread support for the goal of alleviating social problems, yet strong opposition to specific tools or policies necessary to achieve that goal. Numerous studies present evidence of the principle-implementation gap, but it is particularly pervasive in social policy attitudes. For example, Erickson and Tedin (2003) present data showing that over 90 percent of White Americans agree that Black and White children should attend the same school; yet, less than 30 percent of those same respondents favor busing for integration (Erikson & Tedin, 2003, 88).

Another factor impeding the implementation of social policies is the fact that those populations who are the natural supporters of egalitarian programs and policies are those most often left out of both the democratic

process and the survey process (Berinsky 2002). In his research on welfare attitudes, Berinsky argues:

Both inequalities in politically relevant resources and the larger political culture surrounding social welfare policy issues disadvantage those groups who are natural supporters of the welfare state. These supporters - the economically disadvantaged and those who support principals of political equality - are less easily able to form coherent and consistent opinions on such policies than those well endowed with politically relevant resources. (Berinsky 2002, 1)

Therefore, those who have the most at stake in the successful implementation of social welfare policies are neither included in the policy or planning processes that affect them, nor are typically studied by public opinion researchers analyzing relevant social policy attitudes.

Like attitudes toward other public policies, social policy attitudes are largely influenced by perceptions, stereotypes, and ideology. In their review of the psychological literature surrounding how and why the public forms attitudes, Tourangeau, et al. (2000) suggest that when respondents do not have information regarding the specific question readily available, they rely on “impressions or stereotypes, general attitudes or values, [and] specific beliefs or feelings about the target” (p. 172). Surveys on determinants of social policy attitudes strongly suggest that stereotypes and perceptions regarding the worthiness of the beneficiaries of such policies strongly define social policy attitudes. Furthermore, when negative constructions of the target population interact with core values such as individualistic ideology or a lack of trust in government, levels of support for policies such as welfare (Alesina, Glaeser, and Sacerdote 2001; Gilens 1999), affirmative action (Alvarez and

Brehm 2002; Kluegel 1986) or integration (Bobo and Zubrinsky 1996; Hurwitz and Peffley 1992; McConahay 1982) fall precipitously.

### **Attitudes toward the Poor**

Research on policy preferences demonstrates that attitudes about the beneficiaries of public programs significantly influence support for or opposition to those policies. One of the most important manifestations of social constructions is the extent to which such perceptions shape the way people view the worthiness of themselves and others (Berinsky 2002; Schneider and Ingram 1993; Checkel 1999). This holds particularly true when discussing the beneficiaries of government policies: “The personal messages for the positively viewed, powerful segments of society are that they are good, intelligent people...when they receive benefits from government, it is not a special favor or because of their need but because they are contributing to the public welfare” (Schneider and Ingram 1993, 341). Such social constructions mirror the theme of worthy versus unworthy in social policy debates.

One of the most common debates in the literature on poverty issues and perceptions encompasses the identification and perception of needy populations, often described as a debate over the “deserving” versus the “undeserving” poor (Erikson 2003; Vale 2000). Social policy in the United States has attempted to separate these two groups throughout history, a goal rooted in the values of individualism and self-reliance expressed throughout the history of this country (Vale, 2000). Americans remain largely optimistic about the American system and its advantages. While the beliefs of equal

opportunity are widely held among Americans, most also recognize that the rich are provided greater levels of opportunity than the poor are (Kluegel 1996, 51). Furthermore, a majority of Americans agree that the rich tend to get richer while the poor tend to get poorer (McCall and Brash 2006).

While equality of opportunity is a widely held value, fewer support equality of outcomes. Americans value equality and equal opportunity but may oppose specific measures intended to achieve those goals (Schneider and Ingram 1993). Furthermore, Americans regard with suspicion policies that seek to achieve equality of outcomes or redistribute wealth, such as affirmative action or welfare. Recent studies showed that these views not only transcend races and classes, but also that they remain highly stable over time, and seldom subject to significant variability based on such external factors as economic recessions (McCall and Brash 2006).

### **Attitudes toward Minorities**

Perceptions of worthiness prove particularly salient when discussing public policies that directly benefit minority populations. Public opinion toward racial minorities, particularly African Americans, has evolved considerably in the last 40 years, with Americans moving from an attitude supporting nearly complete separation between the races to one promoting nearly complete desegregation (Page and Shapiro 1992, 68).

One striking feature of public opinion in this domain is the paradoxical shift documented in Whites' attitudes toward Blacks over the past several decades. White America is far more likely to reject racial segregation in housing schools, and public accommodations, and is far less likely to adhere to beliefs in the

inborn inferiority of Blacks compared to forty years ago (Hurwitz 1992, 397).

However, “while opposition to racial discrimination is almost universal, attitudes about government intervention are anything but consensual” (Erikson & Tedin, 2003, 88). It is clear from public opinion surveys that overt racial antagonism has lessened over time, yet racial unease and distrust remains. Furthermore, shifts in attitudes do not necessarily translate into support for public policies designed to alleviate racial inequality.

Erikson and Tedin (2003) suggest two rival explanations as to why support for policies designed to improve racial equality achieve little public support, despite increasingly widespread support for the goals of equality and integration. The first (evident in the research of Sears (1997) Green (Green, Staerke, and Sears 2006), Tarman (2005), Henry (2002) and Reyna (2005)) suggests that the dramatic shift in public attitudes is partly due to political correctness. As a result of the *Civil Rights Act* and the criminalization of racial discrimination:

People learned it was socially unacceptable to express overtly racist opinions. Instead, racial hostility is expressed indirectly by a glorification of traditional values such as “the work ethic” and “individualism,” in which blacks and some other minorities are seen as deficient” (Erikson 2003, 90).

A rival explanation suggested by a number of researchers (most notably Sniderman and his colleagues (Sniderman and Piazza 1993; Sniderman et al. 1991)) challenges this conclusion, suggesting that,

The central problem of racial politics is not the problem of prejudice. [Rather], the agenda of the civil rights movement has changed from one of equal opportunity to equal outcomes.... in

the eyes of many, the new civil rights agenda of racial quotas and affirmative action very much clashes with the principle of equal treatment for all” (Sniderman and Piazza 1993, 90).

These researchers suggest that the persistence of resistance to policies designed to promote racial equality result from the focus on equality of outcomes rather than equality of opportunity.

The similarity of views toward both racial minorities and the poor lead many to conclude that Americans highly correlate poverty status with minority status (Branton and Jones 2005; Clawson and Kegler 2000; Gandy et al. 1997; Gilens 1999; Harris 1999; Hoyt 1998; Weeks and Lupfer 2004). Misconceptions about numbers and percentages of minorities in poverty, particularly African Americans, run rampant in this country. Gilens (1996) summarizes numerous surveys and studies that demonstrate the misconceptions Americans have about race and poverty. This data shows that “Americans substantially exaggerate the degree to which Blacks compose the poor.

Evidence also exists of contradictory and conflicting attitudes toward social policy and race:

On the one hand, a belief in equality encourages Whites to support racial integration (at least in principle). On the other hand, they often resent attempts to force racial integration on them because they feel it violates their individual freedom, and they often oppose preferential treatment because such largess is often seen as unearned” (Hurwitz and Peffley 1992, 396).

Views regarding whether minorities *deserve* preferential treatment go hand in hand with suspicion toward policies aimed at helping the poor. White Americans with the most exaggerated misunderstandings of the racial

composition of the poor are most likely to oppose welfare” (Gilens 1996, 516). Research by Weeks and Lupfer (Weeks and Lupfer 2004) also finds that stereotyping depends highly upon class. Whereas lower class Blacks are primarily categorized by race, middle-class Blacks are primarily categorized by social class. This intertwining of race and class in America further complicates attitudes toward social policies and programs.

Americans also vary in their views regarding the causes of racial inequality, some attributing them to societal or structural failures, and some to individual failures. Alvarez and Brehm (2002) analyzed a variety of measures and questions regarding racial status, racially targeted-public policies, and racial equality. They found that both racial prejudice and ideology influenced beliefs about racial policies. However, when studied together, racial stereotyping has been shown to have a stronger effect than ideology in determining social policy positions (Alvarez and Brehm 2002). Numerous other studies corroborate these findings, which show that racial stereotyping has a significant influence on public attitudes toward minorities, race-targeted policies, and social welfare policies. (Bobo 1991; Krysan 2000; Sears et al. 1997; Weeks and Lupfer 2004)

### **Attitudes toward Integration**

Residential and institutional integration remains the most demonstrative symbol of racial equality. Yet economic or class integration is not something that is particularly desirous to most Americans. To some extent, neighborhood differences are part of America’s ideology: “Rising

above humble origins to make it in the new and better neighborhood is central to our social tradition” (Leven et al 1976 202-3 in Bobo 1996). However, when it comes to racial mixing at the neighborhood level, negative perceptions of minorities often obscure these ideological pillars. These negative stereotypes, “are simplistic, resist disconfirming evidence, and create self-fulfilling prophecies when mutually stereotyping groups interact” (Sigelman and Tuch 1997, 87). The perception that minorities typically are poor leads many Americans to view neighborhood racial integration with skepticism and to believe that integration might have a negative affect on their property values and their quality of life.

The spatial patterns of concentrated race and poverty reflect such attitudes. Despite an overall decrease in concentration of minorities in central cities during recent years, most Americans continue to live in homogeneous communities (Briggs 2005; Denton 1999; Jargowsky 1996). A recent study of fifteen large metropolitan areas found that 63 percent of Whites live in neighborhoods that are more than 90 percent White. Blacks and Hispanics are also spatially segregated in metropolitan areas, with 71 percent of Blacks and 61 percent of Hispanics living in largely minority neighborhoods (Orfield 2006, 2). These numbers represent significant improvement from the levels of segregation found during the 1980s. However, research analyzing the 1990 and 2000 census found that the deconcentration of race and poverty in central cities is largely the result of minority migration from the inner city to

the suburbs, and does not necessarily indicate strides toward Black-White integration (Katz 2006).

It is widely accepted that segregated living patterns are largely the “market driven outcomes of individual preferences” (Hardman and Ioannides 2004, 370). According to microeconomic theory, these preferences include a complex interaction between affordability, location, and amenities that comprise an individual’s “housing bundle” (Gyourko and Tracy 1999; Shlay 1993). However, another aspect of the housing bundle that not captured in the economic literature is what sort of neighbors one prefers. Studies show that changes in the racial composition of neighborhoods often spurs property owners to move. Beliefs that property values go down when Black families move into the neighborhood contributes to White flight, lessening the possibilities for integration, and minimizing its benefits (Harris 1999). As more stable households flee the neighborhood, the value of property in the neighborhood may indeed go down, making the initial concerns a self-fulfilling prophecy (Farley et al. 1994). All of these attitudes encompass some of the most influential elements in maintaining segregation.

According to Bobo and Zubrisky (1996), three theories dominate discourse regarding why people prefer racially segregated neighborhoods, all of which are relevant to the study of income-homogeneity as well:

1. Perceived or actual differences in socioeconomic status
2. Ethnocentric preferences (in-group preference)
3. Prejudicial attitudes toward non-like groups (out-group avoidance) (Bobo and Zubrinsky 1996, 883)

To determine which of these theories presents the strongest argument, Bobo and Zubrisky implemented an attitude survey. They find that perceived differences in socioeconomic status and in-group preference do indeed contribute, but neither demonstrates enough significance to be considered the primary determinant of segregation attitudes. Out-group avoidance presents a stronger correlation to segregation attitudes, particularly among Whites (Bobo and Zubrinsky 1996). Additionally, the study finds a high correlation between racial stereotyping and preference for segregated communities. Among all groups, stereotyping presented the *strongest statistical case* for why Americans segregate themselves. Finally, the authors show that these attitudes correlate highly to reported neighborhood composition – with those reporting preferences for segregated neighborhoods typically living in them (Bobo and Zubrinsky 1996).

### **Attitudes toward Affordable Housing**

While housing policy generally falls within the purview of social policy, its uniqueness lies in its ties to a particular place: a neighborhood, a street, a community, and therefore it also adopts the properties inherent to land use policy. The construction of affordable housing is promoted as a tool to alleviate concentrated poverty, enhance access to opportunity, and improve affordability for many populations viewed as necessary or desirable to a community (Freeman 2003; Hartman 1998; Shlay 1995; Briggs 2003; Musterd and Andersson 2005; Pendall 2000; Rosenbaum 1995; Iglesias 2007). How Americans view the beneficiaries of housing policies certainly

influences public perceptions of various government interventions in the housing market. However, some housing policies receive more opposition than others – a fact due in part to the way the perceptions of beneficiaries of such policies (Koebel 2004; Field 1997; Wheeler 1993; Belden and Russonello 2003; Goetz 2008; Nyden et al. 2003),

The perception of those capitalizing on affordable housing policies is even more important to those who live near proposed housing. Supporting increased spending for welfare, or for Medicaid requires little personal or household-level risk, but a much higher risk perception exists when affordable housing is proposed nearby (Chong, Citrin, and Conley 2001; Fort, Rosenman, and Budd 1993; Wassmer 2004). Whether such risks reside in fact or even a logical progression of thought does not necessarily lessen the perception of the risk-level. For, “under certain conditions men respond as powerfully to fictions as they do to realities, and that in many cases they help to create the very fictions to which they respond” (Lippmann 1922, 10). As the literature on environmental pollutants and property values explains, the perception of risk can have as much of an impact – if not more of an impact – on property values than actual harm or threat of harm (McCloskey 1994, 42). Just as perception and fear fueled white flight during the blockbusting period when blacks first began moving into white neighborhoods, fear that affordable housing will lower neighboring property values can also become a self-fulfilling prophesy if alarmed neighbors sell at below-market prices. Thus,

what may have been a benign threat to property values can become a very real phenomenon if owners act upon that fear.

NIMBY is by no means a characteristic only of middle or upper class neighborhoods. Poor neighborhoods are also likely to oppose siting of unwanted land uses. In most cases, the motivation of poor neighborhoods is characterized responding to historical injustice, “in order to change the community identity from one of a ‘dumping ground’ or ‘site of least resistance’” (Takahashi 1997, 911). However, this study focuses primarily on how non-poor households and neighborhoods respond to the potential incursion of low and moderate-income neighbors.

Anthony Downs (1957) suggested, “citizens translate information into opinions using the rules of instrumental rationality – that is, for the issue at hand citizens form opinions based on the personal costs and benefits that accrue to them” (Downs 1957, 56-7). This idea that self-interest drives opinion is one that quite commonly applied to affordable housing siting conflicts. The phrase, “Not in my Backyard” implies that those who oppose its construction do not necessarily disagree with the need for such housing, but take issue with the proposition that it be built near them. Pure self-interest is widely assumed to be the primary grounds for expressing such attitudes. (Dear 1992; Field 1997; Koebel 2004; Schaffer and Saraf 2003) When affordable housing proposals surface, the most often voiced objections concern such issues as loss of property value, increased crime, unsightly design, and poor management (Belden and Russonello 2003; Belden, Shashaty, and Zipperer 2004).

## **Neighborhood Effects**

In response to concerns voiced by neighbors, housing researchers have committed considerable time and money to study the evidence supporting or refuting claims by those opposing the development of affordable housing nearby. For the most part, the research demonstrates that well-managed housing that fits the scale of the neighborhood seldom produces the negative impacts mentioned above (Freeman 2002; Galster et al. 2002; Nguyen 2005; Schaffer and Saraf 2003; Werwath 1996). Despite this evidence, neighborhood opposition continues to be a major barrier to the successful development of affordable housing.

NIMBY attitudes are typically analyzed and discussed in a case-specific manner. However, it is important to understand broad public attitudes about affordable housing and its siting before making assumptions about its determinants. Debra Stein suggests three possible methods for understanding opposition to affordable housing – all of which have been employed: 1) “make wild guesses about what the community thinks”; 2) “rely on gut instinct and pray that it’s right”; 3) “use public opinion research” (Stein 1992, 101). Unfortunately, public opinion research is seldom employed in the field, so attitude information is gathered haphazardly and usually late in the siting process, from public meetings, editorials, and sporadic interactions with neighbors. Therefore, outreach techniques are applied with only a partial, and potentially false, understanding of neighborhood concerns, and very little

understanding of attitudes beyond the immediate neighborhood or study area.

### ***Results from Survey Research***

A number of national, statewide, and local surveys have been implemented to measure American attitudes toward affordable housing (Pendall 1999; Realtors 2006; Stein 1992). The results of these surveys show widespread acknowledgement of a considerable need for affordable housing, and demonstrate strong support for policies that promote affordable housing. One national study (Realtors 2006) found that 87 percent of Americans felt that affordable housing is a problem for families earning under \$25,000. However, other surveys show significant support for housing policy as an abstract goal: 75 percent of Americans “support spending more on housing for poor people.” (Belden, Shastahay, and Zipperer 2004, 25) Yet, only 66 percent strongly or somewhat support “building more low and moderate income housing where I live” (p. 33), and only 56 percent strongly or somewhat support “changing local zoning laws to allow more apartment buildings in communities without many apartments” (p. 36). These findings may indicate the principle-implementation gap, where support is strongest for vague, value-laden statements, yet fades as policies become more specific, or are proposed closer to home (Alvarez and Brehm 2002; Berinsky 2002; Gilens 1999).

Despite declining with proximity, a full 65 percent of Americans say they would support affordable housing next door (Realtors 2006). However,

such attitudes do not appear to translate into behavior. There are a number of reasons for this. First, people may answer survey questions in a socially desirable manner, i.e. telling the interviewer what they think is the correct or appropriate answer (Alvarez and Brehm 2002). Second, the survey does not define affordable housing, so many may not truly grasp the meaning of the term. This leads to potential problems with the validity of the results. Furthermore, the questions include both homeownership and rental housing in the same sentence; other surveys revealed much lower support for rental housing than homeownership (Belden, Shashaty, and Zipperer 2004).

While few surveys ask questions specifically relating to the determinants of opposition, those that do found that a variety of triggers cause concern among respondents. One study summarized their findings by stating that opposition to affordable housing is largely based on the following:

- A reputation of poor maintenance;
- The perception that crime accompanies affordable housing;
- A sense of housing programs as give-aways;
- The oft-repeated concern with property values; and
- That it is unattractive. (Belden and Russonello 2003, 8)

Many of these concerns – particularly those of property value decline, poor maintenance, and increased crime, are reminiscent of concerns regarding racially integrated neighborhoods. Such a coincidence leads a number of authors to suggest that NIMBY attitudes toward affordable housing may be shaped by negative attitudes toward minorities (Field 1997; Hartman 2008; Pendall 1999).

A general lack of salience for the issue itself also may influence opposition to housing policies. Housing consistently ranks lower in terms of importance than other social concerns such as health care, unemployment, education quality, and immigration (Belden, Shashaty, and Zipperer 2004). This indicates that housing is not a highly salient issue in the minds of Americans and therefore the public's information levels may be particularly low. Low information and knowledge may influence the reliability of survey questions that do not definition their terms clearly.

Numerous surveys on affordable housing attitudes find that people recognize the need for affordable housing and the public generally supports the idea of increased affordability in the housing market. However, it does not suggest that the public supports the construction of affordable housing in middle-income neighborhoods since opposition continues to plague the implementation of housing policies. The results from public opinion research also do not suggest that the public is willing to pay higher taxes to house the poor. Overall, there little evidence showing that the public will support the construction of affordable housing in their neighborhoods, even if they abstractly support the need for or idea of such housing.

### **Gaps in the Literature**

The research to date suggests that perceptions about the residents of affordable housing, ideological views toward social welfare policy, and self-interest frame attitudes toward housing policy. Each of these factors needs to be incorporated into any study attempting to identify the determinants of

opposition to affordable housing. The fact that the statements made by NIMBY opposition in editorials or at public meetings may not reflect their true motivations holds particular significance, and that a complex set of issues determine attitudes (Fischel 2001; Pendall 1999; Stover 1994; Wheeler 1993).

Public opinion is one of the driving forces behind the creation and maintenance of public policies. That racial and economic segregation continues to exist reflects the public's ambivalence toward policies designed to promote racial and economic integration. Opposition to the development of low-income housing may be a product of this ambivalence, as the introduction of poor and minority households into otherwise homogenous neighborhoods often produces concern that the urban problems associated with concentrated poverty and racial minorities will be transferred to middle-class and affluent communities.

Environmental and human services research recognizes that the NIMBY syndrome is much more complex than merely selfish, irrational responses to local controversies (Takahashi 1997). However, most of the studies on NIMBY attitudes toward affordable housing have not absorbed the conclusions reached by the research on waste or energy facilities, nor the public opinion research demonstrating how perception shapes social policy. Instead, they continue to assume that the driving force behind opposition is self-interest. Consequently, much of the housing-related NIMBY research constructs opposition to the siting of affordable housing primarily as a response mechanism to perceived negative externalities accompanying

proposed developments. (Koebel 2004; Stover 1994) However, it is unclear what particular aspects of affordable housing or its' residents causes neighbors to consider it such an insidious threat.

The existing survey data on housing issues has shed little light on the extent to which the public willingly accepts the development of affordable housing in their own neighborhoods or communities. The continued incidence of NIMBY battles over the siting of affordable housing casts doubt on the premise that the public is willing to share their neighborhoods with the individuals and families who benefit from affordable housing. Such attitudes reflect broader trends in public opinion in which, "There has been a dramatic increase in support for the principles of equality and integration, [yet] this positive trend has clearly not been extended to support for policies designed to implement these goals" (Hurwitz and Peffley 1992, 395). For the most part, attitude studies and measures have not been developed to determine the extent of these views, particularly in the realm of affordable housing. Understanding these broad, public attitude trends and their determinants could shed significant light on many urban issues – particularly land use conflicts. Such questions require the implementation of a broad public opinion study in order to achieve a greater understanding of how and why the public supports or opposes the construction of affordable housing in their cities, towns, and neighborhoods. Pursuing such research would provide a baseline of understanding that could be applied at the neighborhood level, rather than starting from scratch at each new land use conflict.

Two major concerns emerge when examining the existing survey data. The first is the notable lack of concrete information regarding the role that race and class play in shaping attitudes. While racial bias may lie behind opposition to affordable housing, these facts prove difficult to discern from existing polling data. As Chester Hartman recently pointed out, the extant surveys, “nowhere mention race, and frankly, my antennae go up when I see the consistently high levels of agreement in respondents’ statements of support for more affordable housing in their communities if the development ‘fits with the area’” (Hartman 2008, 254). As in local siting battles, survey respondents seldom mention race as a factor in their opposition. Yet racial overtones often emerge in responses to questions about why families lack affordable housing, and why people hesitate to support its construction nearby (Dear 1992; Kean 1991; Pendall 1999).

The ease with which support can be shaped or manipulated by question wording also provides ample cause for concern. Many of the existing polls were designed to test different frames for housing by using different language, which evokes particular groups or types of benefits of programs. The strongest support for affordable housing comes when questions emphasize the benefits of housing stability for children and for neighborhoods, or the self-help aspects of programs (Belden and Russonello 2003). Conversely, the weakest stemmed from respondent questions specifically asking about affordable rental housing or about housing types other than single family (Belden and

Russonello 2003). Discomfort with housing types other than single family may be another indication of opposition to rental housing.

The continuing struggle over siting despite the lack of evidence proving neighborhood effects has led many researchers, developers, and advocates to believe that factors other than those publicly discussed may shape public attitudes. Numerous scholars have suggested that unspoken, underlying beliefs drive opposition, including stereotypes toward minorities and ideological views about housing and the role of government, and that these attitudes that influence opposition. (Pendall 1999; Wilton 2002) Much of the literature on social policy preferences recognizes that misconceptions, stereotypes, and ideology regarding the poor contribute to public support for these policies. Therefore, it is reasonable to extend similar assumptions to public attitudes toward affordable housing. Furthermore, widespread speculation exists in the field that NIMBY concerns regarding property values, crime, and school crowding are simply publicly professed concerns that serve to disguise privately held prejudice (Pendall 1999; Somerman 1993; Takahashi 1997; Wilton 2002). Regardless of the particular factors at play in each siting battle or NIMBY attitude, it remains important to understand *who* opposes affordable housing and *why* they hold such attitudes. Such research must incorporate race and class perceptions, as well as ideology, into the current body of literature on housing attitudes.

## CHAPTER 5: METHODOLOGY

This study seeks to determine whether attitudes toward minorities and the poor, as well as ideology, influence public attitudes toward affordable housing. The existing literature and secondary data fail to provide insight on links between stereotypes, ideology, and attitudes about affordable housing, as previous studies and surveys focused primarily on the “what” of housing attitudes rather than the “why”. Public opinion research focusing on determinants should prove extremely valuable in filling those gaps. By focusing on determinants of these attitudes, and in particular, identifying the role of ideology, race perceptions, and class perceptions in shaping those attitudes, this study breaks new ground in the field.

I chose to implement a broad attitude survey as the primary research instrument. Quantitative methodology is appropriate to tackle this particular question because it tests theory, seeks to determine correlations between specific variables, and seeks generalizability. The biggest advantage of a survey is that it rates high in terms of external validity if probability sampling is applied. A survey also is a widely used tool, making its results easy to interpret from any disciplinary position. While generalizability is one of the strengths of survey research, they “rarely achieve perfection on this dimension” (Groves et al. 2004, 33). Thus, survey research design typically focuses on minimizing the threats to external validity inherent in the survey construction process.

Because attitude surveys prove quite sensitive to question wording, question order, and framing effects, it remains especially important to mitigate any ambiguity before implementation. In cases such as this, where issues of language hold particular concern, focus groups prove useful prior to pre-testing in the field (Morgan 1996). Focus groups provide respondents with the ability to qualify their responses, rather than being subjected to an artificial set of answers on a survey (Stewart and Shamdasani 1990, 12). The focus groups conducted for this study pressed respondents to provide detailed information regarding their views on affordable housing, their neighborhoods, and what constitutes a threat to their self-interest. Investigating respondents' reactions to various question styles and question wording in focus groups yielded a more sophisticated and accurate survey instrument, enhancing the validity of the conclusions drawn from the survey results (Morgan 1996).

### **Stage 1: Focus Groups**

Focus groups are commonly applied as a preliminary method of investigating attitudes prior to a survey (Groves et al. 2004; Morgan 1996). “At an early stage of survey development, focus groups might help the researcher learn about the common nomenclature of concepts, how terms are used, what common perspectives are taken by the population on key issues, etc” (Groves et al. 2004, 244). Focus groups present three main advantages when applied as a precursor to survey development:

1. Determining what potential respondents know and do not know about the topic, and how they structure that knowledge.
2. Identifying the terms that respondents use in discussing the topic and exploring how they understand these terms
3. Getting a sense of the range of experiences or perceptions that respondents draw upon to form their answers (Groves et al. 2004, 244-5).

Focus groups complement survey research by providing, “a direct, sensitive, and interactive method of assessing public opinion, accomplishing what telephone studies cannot” (Luntz 1994, 2). In addition, focus group research presents a way of establishing (or fortifying) the validity of previous survey questions or indexes (Morgan 1996).

The primary goal of the focus groups in this particular case was to investigate attitudes toward the development of affordable housing in non-poor areas, since these areas typically elicit the strongest negative response to such housing. When compared to previous studies, results from these focus groups, helped identify the main concerns of NIMBY opposition. These efforts served to hone the construction, wording, and order of the questions comprising the dependent variable. These results also provide context and depth to the survey responses. Conducting focus groups ensured that the survey construction utilized clear language that represents the underlying concepts that the questions intend to measure, thus improving the validity of the survey instrument as a whole.

**TABLE 1: FOCUS GROUP PRIORITIES\***

Priority	Topic
1	How do participants interpret the terms, “affordable housing”; “low-income housing”; “housing for low-income people”?
2	What are participants’ concerns about affordable housing being built close by?
3	What sorts of people do participants believe live in affordable housing?
4	How close by would the housing need to be proposed in order for participants to be concerned?
5	Would participants consider moving if affordable housing were built nearby?
6	Are there certain neighborhoods where affordable housing should be constructed or avoided?
7	How much does tenure matter?
8	How can affordable housing be built so as to avoid the problems or threats to neighboring property?
*For Complete Focus Group Instrument, see Appendix 4	

One of the primary goals of the focus groups was to more fully understand how respondents utilize and interpret the language of affordable housing. For instance, the conversation must qualify the meaning of terms like “community” and “neighborhood” to yield valid results. Should these terms appear on a survey instrument, a mutual understanding of their boundaries is essential in order to establish validity. This is equally important for the term “affordable housing.” Finally, this study explored views regarding the potential threats affordable housing poses to participants’ own self-interest. These sessions resulted in a highly detailed depiction of public attitudes as expressed in participants’ own terms, which contributed greatly to the development of a robust survey instrument.

## **Selection of Participants**

Three focus groups convened a sample of people (8-12 individuals) from the general population – people who might one day be presented with a proposal for affordable housing in their neighborhood or who already have been through this type of experience. I selected participants by advertising the session in local media outlets (including craigslist), by placing flyers in various locations (i.e. libraries, bookstores, and coffee shops) and by offering a monetary incentive for participation (\$25). I took every care to eliminate those with a personal or professional stake in the affordable housing debate. Thus, people who currently live in affordable housing or work in the field were screened out in order to ensure responses more representative of the general public. Each interested party completed a preliminary survey to determine their eligibility (see Appendix 3). All eligible and interested individuals received invitations to participate in the groups.

## **Selection of Moderator(s)**

An impartial moderator was hired to conduct the focus groups in Texas and California, while the author moderated the Massachusetts group. Moderators received a detailed interview guideline (see Appendix 4) to ensure that the focus group leaders understood the terms used and the purpose of the sessions.

## **Location of Sessions**

The three focus groups convened in suburban areas of Austin, TX; Boston, MA; and San Diego, CA. I suspected that housing attitudes remain fairly consistent across regions, and therefore there would be only marginal variability in focus group responses. In order to test this hypothesis, I planned the focus groups in three different states. Each suburban community was chosen because of its rapid growth rate and urbanization, placing strain on the housing market. These states and municipalities have drastically different approaches to the development of affordable housing, ranging from state override of local zoning decisions (MA) to voluntary inclusionary zoning laws (CA) to state regulations banning inclusionary zoning (TX). Choosing such distinctive locations determines whether any significant regional variations in attitudes or understanding of terminology between different regions with different regulatory approaches to land use. Furthermore, since I designed the proposed survey for national implementation, I wanted to ensure that my terms held nationwide applicability.

While the responses between the three locations exhibited mild variations between the three locations, the overall reactions to the questions stayed fairly consistent in the themes identified by participants. There was much concern about the high cost of housing in general, but little support for government-sponsored or financed low-income housing development. Participants expressed support for the development of smaller, “starter” homes without government subsidy, which they described as “affordable

housing” as well as for a vague policy goal of making housing “more affordable.”

### **Focus Group Findings**

One of the primary goals of the focus groups was to determine what terminology should be used in the survey to describe affordable housing. Studies – both survey-based and otherwise – use a range of descriptors when investigating attitudes toward housing, including “affordable,” “low-income,” and “workforce.” Some research suggests that using terminology other than “affordable” or “low income” may increase support (Goetz 2008), but regardless of the terminology applied, any description remains subject to each individuals’ own perception and understanding of that term. Questions to the study participants also include their reactions to each of these terms, and whether they perceived them to be describing the same thing, or different things, and what constitutes those differences.

Focus group participants largely expressed support for affordable housing, and recognized the need for it. However, questions regarding the actual definition of “affordable housing” elicited quite a range of responses. Some viewed it as, “Programs that help people buy houses, whether it’s lotteries where you sign up to win the opportunity to buy a condo or something like that.” Another respondent stated simply, “Affordable to me would be where the local workforce can live in the area.” When asked about those who might live in such housing; however, study participants offered less support. For example, “You do have more crime when you have more single

parents, and the people in low income housing are not necessarily going to be as law abiding as people who live in [our community].” Overall, focus group participants lacked clarity as to what constitutes “affordable housing.” but remained generally favorable toward single-family homes and starter homes while strongly negative toward anything that resembled “projects.”

Such responses differed distinctly from participants’ perceptions of “low-income housing.” When asked how “low-income” housing might be different than “affordable” housing, respondents felt that “low income housing is more the idea of projects and community housing whereas affordable housing to me is more about housing for working families, first-time homebuyers, that sort of thing.” Furthermore, respondents also equated “low-income” with both government subsidy and rental housing, “For me when I hear ‘low income housing’ I hear not only subsidy but that it’s rentals. As opposed to affordable housing, which is more homeownership.”

Participants were not very familiar with the term, “workforce housing.” Most had not heard the term, but when asked what they thought it meant, applied a variety of meanings. For example, one participant ventured, “I guess I think of it in terms of . . . people coming in to do a job, so again you know with a lot of Hispanic people coming in, they’re here for a shorter period.” Another equated the term with company housing, “Where I grew up, there were housing developments that were created for the workforce that my father in law worked at. The company had lots of houses built in the 50s for the workers. That’s what I think of.” Thus, while respondents seemed

generally positive toward “affordable housing,” they expressed concern about the physical construction and residents of “low-income housing” and lacked familiarity with “workforce housing.”

One of the most important findings from the focus groups stemmed from the data demonstrating that participants responded most positively to the term, “affordable housing.” However, they showed little agreement regarding the meaning of that term. Taking cues from these results, I chose to provide a definition of affordable housing in my survey. By including a definition, respondents all will receive a base level of information to utilize when responding to the survey questions. I researched and chose a definition that provides respondents with a clearer understanding of the term itself. The definition applied reads, “Housing developed through some combination of zoning incentives, cost-effective construction techniques, and governmental subsidies that can be rented or purchased by households who cannot afford market rate housing in the community.” This definition is neutral regarding housing tenure and financing mechanism, which holds the added benefit of not framing the following survey questions. However, because of its vagueness, the actuality of particular aspects of the nature of housings’ density, tenure, size, or appearance, remain open to the interpretation and to the discretion of the individual respondent.

The results from the focus groups indicate that existing surveys may have misinterpreted their results due to the use of imprecise language, and by failing to properly define their terms. For the most part, the survey research

performed to date investigated the circumstances under which the general public supports affordable housing. However, since they do not define what they mean by affordable housing, it is difficult to draw concrete conclusions or use the results to shape policy or planning initiatives. In many of these surveys, the researchers conclude that the population supports the development of low-income housing (particularly, the development of units subsidized through LIHTC, HOME, and state and local programs) much more than typically thought. However, the focus groups demonstrate that while the public widely recognizes a need for more affordable housing and in some cases remains quite willing to live near it, they do not support housing subsidized through government programs, hold partiality to owner-occupied housing, and regard with suspicion and concern the people who may live there.

This last issue actually invited the most passionate discussion in the focus groups. Respondents continually regarded with curiosity “what kinds of people” would live in affordable housing, and how the particular demographics or behaviors of those people might affect not only their property values but also the quality of life in their neighborhoods. Furthermore, in most cases respondents’ support level depended in large part on the answers to those questions.

## **Stage 2: Preliminary Survey Development**

Because a tested measure for the dependent variable – attitudes toward affordable housing – does not yet exist, the first step of this study is

development of a reliable measure of these attitudes. A number of previous surveys explored housing attitudes, but they have not been used to study underlying determinants. For the most part, such studies simply asked a variant of “do you support or oppose the development of affordable housing in your community?” Such a question invites social desirability and does not provide any ability to determine what aspects of affordable housing or its residents might prompt respondents to express support or opposition.

**Dependent Variable:**

The dependent variable aims to establish a measure for opposition to affordable housing, commonly referred to as “NIMBY.” Such a measure should incorporate all of the most common reasons that neighbors provide for opposing the development of such housing in their neighborhoods. Previous surveys showed that a number of such concerns, including declining property values, overcrowding schools, and increased traffic provide common explanations given for opposition to affordable housing. The focus groups corroborated many of these concerns, as respondents mentioned traffic, schools, property values, crime, changing community character, and attractiveness when discussing affordable and low-income housing.

The focus group participants only mentioned one additional concern that did not appear in the literature, that of a deep concern about real estate developers taking advantage of affordable housing policies, a concept brought up frequently in the Boston area group. Such attitudes are likely a response to experiences with Massachusetts’ “Anti-Snob Zoning Law” (Chapter 40B).

Chapter 40B requires each city and town to develop enough subsidized housing so that ten percent of its housing stock is affordable to low and moderate income households (Cowan 2006). Any community that has not reached such a level can be subject to state intervention by barring developers (by zoning or other impediments) from pursuing affordable housing development in that community (Heudorfer 2003). This may have led to a belief among many residents that developers hold too much power over city regulations regarding the proposals of affordable housing.

Each concern evolved into a survey question, with the anticipation that a group of these questions could be incorporated into an index to validly and reliably represent “NIMBY” attitudes. The preliminary survey instrument presented the definition of affordable housing described previously, followed by each of the following questions (rated on a four point scale from ‘strongly agree’ to ‘strongly disagree’)

1. People who live in affordable housing are good neighbors.
2. Building affordable housing in my neighborhood would increase crime.
3. Building affordable housing in my neighborhood would lower property values.
4. Building affordable housing in my neighborhood would have a negative impact on local schools.
5. New and rehabilitated affordable housing makes communities more attractive.
6. Building affordable housing in my neighborhood would change the character of the community.
7. Building affordable housing only benefits developers.
8. Building affordable housing in my neighborhood would increase traffic.
9. Building affordable housing is good for the local economy.

By asking the respondent whether they agree with these statements, these questions measure the propensity for that individual to view affordable housing as a threat to their personal or their neighborhood interests with the anticipation that the final index measures the respondent's overall propensity to oppose affordable housing. The final index construction is discussed in detail in the "Data Analysis" section of this chapter.

### **Independent Variables:**

The independent variables included in this survey include ideology, racial stereotypes, and poverty stereotypes. Most of these measures are based on indexes constructed by others, and used previously as variables in a variety of studies. However, no study has applied these particular variables to the investigation of housing attitudes.

**Ideology:** Various ideology measures have been developed and applied in surveys. I included a number of measures of ideology, including the egalitarianism scale, a standard liberal-conservative item, and three questions that measure various aspects of trust in government. In addition, I chose these facets of ideology because each of them influence dependent variables related to social policy attitudes when applied in surveys. The most demonstrative of these was a 1991 study, which found that "both social responsibility and economic individualism influence social welfare policy attitudes" (Bobo 1991). In this case, the increment to the r-square for social responsibility (referred to in this study as egalitarianism) was .12, higher than

any other single variable in the model. (Bobo 1991, 82-83) Variants on the egalitarianism scale were also used in the General Social Survey (GSS) in 1988 (these questions are coded in the GSS as “USCLASS” and “EQUAL”).

**Racial Stereotyping:** To measure racial stereotyping, I used the “symbolic racism” scale developed by Henry and Sears (2002). Use of this index in surveys showed that many Americans view minorities as lazy and undeserving of special treatment or attention. Research that applied this scale (Tarman and Sears 2005; Sears et al. 1997) suggests that these underlying attitudes, which reflect discrimination, stereotyping, and misconceptions about minorities, are significant determinants of attitudes toward many social policies. According to the creators of the scale, two major assumptions inspired the scale’s construction: 1) Discriminatory attitudes toward minorities causes Americans to place minorities into the “undeserving poor” group; and 2) Americans typically view minorities and the poor as overlapping populations, thus policies aimed at the poor are overwhelmingly seen as targeting the “undeserving poor” (Henry and Sears 2002). Studies applying the scale to policy attitudes have shown fairly strong correlations between symbolic racism and race-targeted policy attitudes (correlation of .58) (Henry and Sears 2002).

**Poverty Stereotyping:** Most surveys that incorporate attitudes about the poor utilize a set of questions about the causes of poverty. Essentially, such measures approach the issue in order to determine whether respondents view poverty as caused by individual choices or structural (institutional)

factors (Hunt 2004; Kluegel 1986). Most studies utilize the poverty index as a dependent variable, in which both ideology and respondent's race are significant predictors of beliefs regarding the causes of poverty. Studies applying this measure also demonstrate that views regarding the causes of poverty maintained extreme stability over time, and do not vary based on the state of the economy.

However, this particular study aimed to determine how stereotypes about the poor and stereotypes about minorities act, either separately or together, to predict attitudes about affordable housing. The poverty measures applied in most studies do not measure stereotypes about *the poor*, but rather measure beliefs about the causes of poverty. A thorough search revealed only two potential sets of questions for an index that measures poverty stereotyping – one in an unpublished poster presentation (Hoyt, Doyon, and Dietz-Uhler 1998); the other in a study on rape myth acceptance (Aosved and Long 2006). However, both scales contained questions that spoke to policy preferences as well as attitudes about the poor, which poses problems if applied as an independent variable in a regression analysis seeking determinants of policy attitudes. Therefore, a new index was developed from selected items from both scales that attempts to measure only attitudes and stereotypes toward the lower classes, not social or poverty policy preferences. A first draft of the scale included the following items:

1. People who don't make much money are generally unmotivated.
2. Poor people commit more crimes than wealthy people.
3. Poor people are lazy.

4. Most poor people should not have children until they can afford to take care of them.
5. Most poor people aren't very smart.
6. If given the chance, a poor person would be able to keep a job.
7. Most poor people can't manage their money.
8. People living in poverty would rather commit crimes for financial gain than work for a living.
9. In general, poor people have the same moral values as other Americans.
10. Poor people don't supervise their children enough.

### **Cognitive Interviews**

The focus group sessions proved very helpful in pinpointing participant concerns about affordable housing, as well as in determining the most resonant wording of certain questions. However, focus research cannot help to predict potential issues of concern that may arise during survey implementation. The most important of these issues is the lack of information regarding the cognitive process involved in participant' response generation. As Groves et al. point out, "A focus group is not a good venue for evaluating wording of specific questions or for discovering how respondents arrive at their answers.... assessing the wording of specific questions and evaluating the cognitive issues associated with the questions are done more easily with a one-on-one testing protocol" (Groves et al. 2004, 245).

In order to compensate for this drawback, the next stage of survey development involved a process of "cognitive interviewing," which is based on a technique called "protocol analysis." Protocol analysis asks subjects to think aloud as they work on questions and, in turn, records their verbalizations

(Groves et al. 2004). With the application of cognitive interviewing, the survey researcher can more fully understand the thought-process of the respondent when thinking about a question. Such interviews cover a range of procedures including concurrent think-alouds – in which the respondent verbalizes how they come to an answer while responding; retrospective think-alouds – in which the respondent answers the question, and then explains how he/she came to that answer; confidence ratings – in which the respondent rates their confidence in their answer, and in their understanding of the question; and paraphrasing – whereby the respondent paraphrases the question after they consider and answer it (Groves et al. 2004).

In the five cognitive interviews I conducted, the survey questions were read to the respondents one at a time. I primarily used retrospective think-alouds and confidence ratings during these sessions. Respondents were asked each survey question and reported the thought-process they used to come to an answer. After reading the questions, the respondents were asked to explain how they came to their answer, and to identify any difficulties that developed in answering the questions. Through the process of cognitive interviewing, I hoped to identify potential problems including unclear question wording, lack of information, tiring due to survey length, and framing effects prior to survey implementation and data collection. This process revealed instances where interviewees understood certain questions in a different way than intended, usually due to unclear or imprecise question wording. In other cases, it was clear that respondents answered some questions because earlier questions

framed their thoughts. In these cases, adjustments were made to the questionnaire to minimize such misunderstandings and question order effects.

As a result of these interviews, a number of changes were made to survey questions to increase clarity (See Appendix 1 for final survey question wording). These included wording changes to A006 [Building affordable housing in my neighborhood would change the character of the community] in order to specify whether the change to the community's character is positive or negative. The wording of question B005 was changed from [is it appropriate for the government to provide a certain standard of living for people who do not work] to [The government should provide a decent standard of living for the unemployed], and again to the final question wording: [The government should provide temporary assistance for the unemployed.]. This question proved particularly problematic due to its vague wording. The first version lacked specificity regarding what a "certain" standard of living was, as well as why the people in question did not work. In fact, respondents felt that the phrase "do not work" implied unemployment by choice, not unemployment due to circumstances beyond their control. Thus, I employed a more neutral wording of the question. The final version of the survey instrument was more specific, and alleviated the problems identified by the interviewees.

Other questions changed along the way as well. The original scale of government trust was removed. This set of three questions originally asked

respondents to identify “the percentage of the time you can trust local/state/federal government.” Cognitive interviewees typically did not have a clear opinion either way, and tended to answer in the “middle” on these questions. When discussed, the cognitive interviewees (and dissertation committee) felt that a more direct approach to trust in government would be appropriate. Therefore, I included a new set of questions in pre-test version of the survey, adding items BO07 (“How much of the time do you think you can trust the government to do what is right”); BO08 (“Would you say that special interests have too much influence on the government, the right amount of influence, or not enough influence?”); and BO09 (“Do you think that people in government waste a lot of the money we pay in taxes, waste some of it, or don’t waste very much of it?”). These items were sourced from the National Election Study and consistently appeared as significant determinants of policy attitudes (Erikson and Tedin 2003; Kinder and Sanders 1996; Sniderman and Carmines 1997).

The cognitive interviews also revealed that the type of neighborhood one lives in also might influence perceptions of affordable housing. As a result, three questions were added to account for neighborhood type and satisfaction: A006 - Would you say that your neighborhood is very racially diverse, somewhat diverse, or not very racially diverse; A007 - Would you say that your neighborhood is mostly young people, a mix of ages, or mostly older folks; And A008 - Overall, would you say that your neighborhood is a great

place to live, a good place, an okay place, or would you say that where you live now is not a very good place to live?

Finally, the cognitive interviews resulted in a number of changes to the question wording of the poverty stereotypes scale. As can be seen in the final survey instrument (Appendix 2), I changed some items to a less aggressive wording, including “most poor people aren’t very smart.” In the same vein, it seemed appropriate to delete the item “poor people are lazy” from the scale because it was deemed to be so strongly worded that it would be subject to social desirability.

### **Pretests**

The goal of pre-tests is to identify problems with question wording or question order that may not have been captured in focus groups or cognitive interviews. According to Groves et al, pretests “Provide quantitative information based on the responses . . . The survey designer may look for items that have high rates of missing data, out of range values, or inconsistencies with other questions. In addition, items with little variance may be dropped or re-written” (Groves et al. 2004). Twenty-five pretests were conducted using the same methods and population as the final survey (random digit dialing telephone survey on a national sample). While focus groups and cognitive interviews provide qualitative information regarding the psychological processes of question response, pretest can reveal patterns in the survey responses that may constitute a threat to validity, as was the case with two variables. One of the dependent variable items: “affordable housing

only benefits developers” received no agreement in the pre-tests. This lack of variance demonstrated that this particular concern about affordable housing does not resonate with the public, which led to its removal from the final instrument. Since this issue only surfaced in the Boston focus group, it is likely a regional issue related to the particular policies in place in Massachusetts, rather than something indicative of more widespread attitudes regarding affordable housing development. Conversely, “A poor person can keep a job if given the opportunity” also lacked variance – no one disagreed with this statement. It, too, was deleted from the final instrument.

Analyzing the pre-test results brought some unanswered questions to light. There was some concern among committee members that the closed-ended questions comprising the dependent variable were too constraining, as the respondents were not given the chance to explain their opposition to affordable housing in their own words. To combat this issue, I added an open-ended question (AO11: “What is the primary reason you feel that way about affordable housing?”) to the final survey instrument. The results of this question also provide richness to the survey data, something often absent in purely quantitative methodology. Completing each of these steps – focus groups, cognitive interviewing, and survey pre-testing – allowed me to identify problems or concerns with the survey instrument prior to data collection. In each instance, individual questions, the survey as a whole, and interviewer protocols were adjusted to maximize validity and reliability of the final data.

### **Stage 3: Survey Implementation**

When constructing the final survey, I sought to minimize response bias, and thus, threats to validity. In particular, I strove to diminish social desirability, non-response, and satisficing. When constructing the survey, I utilized standard response categories using a 4-option likert scale (strongly agree, somewhat agree, somewhat disagree, strongly disagree), along with a volunteered “don’t know” response option. Using a standard scale creates “easy” questions for the respondent, reducing the time needed to complete the survey, and potentially lowering refusal rates. Social Desirability was an initial concern since the survey asks questions about perceptions of race. However, cognitive interviewing and pre-testing demonstrated little hesitation on the part of the respondents when answering such questions, and therefore it was determined that incorporating a social desirability index was unnecessary.

Survey researchers differ on the subject of providing a neutral response category. On one hand, providing a neutral category allows respondents who do not have concrete opinions about the question to accurately describe those views. On the other hand, a neutral response category can lead to satisficing on the part of the respondent. Satisficing involves taking cognitive shortcuts to answer a survey question, leading to a biased response (Groves et al. 2004, 208). The number of responses offered, the presence of “no opinion” or “don’t know” options, and difficult question wording can cause respondents to satisfice. This can seriously undermine the validity of the survey instrument as a result of response error. Therefore, a neutral option was not provided but

rather a volunteered “don’t know” and “refused” option allowed the interviewers to appropriately code such responses. Lengthy questionnaires also can lead to satisficing on later questions as respondents become tired or bored with the survey. For this reason, I made the final instrument as parsimonious as possible and placed demographic and other easy to answer questions near the end of the survey.

### **Sample Design**

The sample for this survey was purchased from Survey Sampling International (SSI). SSI takes their sample from a database of all “directory-listed” households. Using area code and exchange data, the file is then cleaned and validated to eliminate disconnected or otherwise ineligible phone numbers. This survey used SSI’s “Random B” sampling technique. According to the company, “Allocation is at the county level based on established telephone households. Each exchange and working block will have a probability of selection equal to its share of listed telephone households” (Survey Sampling 2009). All blocks within a county are grouped in ascending order by area code, exchange, and block number. Once the quota has been allocated to all counties in the frame, a sampling interval is calculated by summing the number of listed residential numbers in each eligible block within the county and dividing that sum by the number of sampling points assigned to the county. From a random start between zero and the sampling interval, blocks are systematically selected in proportion to their density of listed households. Once a block has been selected, a two-digit number is

systematically selected in the range 00-99 and is appended to the exchange and block to form a 10-digit telephone number. (Survey Sampling 2008).

### **Data Collection**

The University of Texas Office of Survey Research (OSR) implemented the survey under my supervision. OSR employs the most advanced computer technology available in collecting and analyzing data. Data collection and entry are implemented using Computer Aided Telephone Interviewing (CATI) facilities. Using CATI minimizes interviewer error, allows for flexible questionnaire wording, and increases the speed and accuracy of data entry and analysis (Groves et al. 2004). Using CATI requires programming telephone survey questionnaires and samples into the computer. Once completed, survey questions appear on each interviewer's terminal screen and interviewers enter data directly into a computer file, reducing time and error in transferring data to a final data file (Provost 2008).

OSR used within-household sampling once a call is successful to obtain a more appropriate population sample rather than the household-level sample obtained through random digit dialing. Once connected to a call, the interviewer asked the respondent how many persons live in the household, and used a date-of-birth method to select the household member to be interviewed. Thus, when someone answers the phone, the interviewer asks for the adult in the family who has had the most recent birthday, rather than simply interviewing the household member who answered the phone (Provost 2008). While such methods may result in lower sample rates, due to

unavailable household members, using this technique increases the representativeness of, and thus the ability to generalize from, the final sample.

#### **Stage 4: Data Analysis**

The final dataset consisted of 303 cases. Since there was no given neutral category on the attitude variables, many volunteered “don’t know” responses. There were not many “refused” questions. However, five of the final 303 cases contained too many missing responses (greater than 50 percent) to include in the final analysis. Thus, the final sample size was 298 cases.

#### **Cleaning**

The first step in cleaning the data was determining the appropriate method for integrating (or removing) the missing (“don’t know” and “refused”) responses. Standard practice in survey methodology either 1) imputes the item mean when an item contains no response or 2) removes cases with missing items from the analysis (listwise deletion). In order to determine whether the missing items would significantly influence the end results, a sensitivity analysis was conducted on each variable that contained greater than 10 percent missing data. To determine whether the missing data adversely affects the ability to draw valid conclusions, I created a dummy variable in which 1=missing; 0=valid. This dummy variable was then regressed on the dependent variable along with the original variable (with the mean imputed for missing data). If the dummy variable appeared significant

in the regression analysis, or altered the coefficient of the original item, it indicates non-response bias. Non-response bias occurs when respondents answering “don’t know” (or refused) on that question show a pattern of attitude holding different from the population as a whole. Therefore, using such cases in an analysis incorporates bias into any model that includes those variables.

The missing data analysis demonstrated that none of items used for the independent variables used in the model held properties that introduced bias into the analysis. One item in the potential index used for the dependent variable did demonstrate bias. Furthermore, this item was missing more than 25 percent of its cases (Item A015 – “Residents of affordable housing make good neighbors”). Because the missing instances were so high for this item, it was not included in the model. Finally, any cases missing 50 percent or more of the remaining dependent variable items (i.e. more than two) were removed from the analysis. 13 such cases were identified, and removed from the sample. Thus, the final N used in the modeling and analysis was 285. All analysis performed using this final sample imputed the mean for missing items.

### **Final Variable Creation**

Once the dataset was cleaned, I established the final version of variables to be used in the regression analysis. In some cases, this involved creating dummy variables to allow for the use of nominal-level items as

independent variables. This stage also established the items to be used in the indexes (NIMBY; Poverty Stereotypes; Racial Stereotypes).

### ***Dummy Variables Used***

A number of dummy variables were created in order to utilize nominal-level data in the regression. The variables of interest created were the following:

**TABLE 2: DUMMY VARIABLE CREATION**

Dummy Name	#	Question Text	Coding
White	E002	What is your race?	If White then “1”; else “0”.
Home-owner	A001	Do you own or rent your home?	If own then “1”; if rent or other then “0”
SF Home	A004	How would you describe your home?	If single-family home then “1”; else “0”
SF NH	A005	How would you describe the houses in your neighborhood?	If all single-family homes then “1”; else “0”
Kids Present	E003	Do you have children under 18 living in your home?	If yes then “1”; if no then “0”
Suburb	A003	How would you describe the area in which you live?	If “suburb” then “1”; else “0”
Female	INT2	Gender	If female then “1”; if male then “0”
Age > 65	E003	What is your age?	If 65 > then “1”; else “0”
Trust Gov	B008	How often can you trust the government to do what’s right	“Almost Always” or “Some of the Time”=1; “Almost Never” =0
Diversity	A006	How racially diverse is your neighborhood?	If “not very diverse” then “1”; else “0”

The first seven variables in Table 2 represent nominal level data. “Age > 65” is derived from a continuous measure of age in order to measure cohort effects. “Trust Gov” and “not diverse” are both ostensibly ordinal variables, but the distribution of the results was not normal, so I created dummy variables to produce a clearer measure of attitudes. Trust in government was

particularly problematic in that its did not receive many responses to the option, “almost always trust the government to do what’s right.” As a result, it was not feasible to retain the variable as a three-response measure, and it instead was included as a dummy.

### ***Reliability Analysis***

Four index variables were created to use in this study. They include the dependent variable (NIMBY) and three independent variables (Race Index, Poor Index, and Egalitarianism Index). Each of these indexes was created by averaging the scores on each item included in the index. Using a mean index (rather than a sum index) allows more cases to be utilized in the study, because single cases missing on one or two items can still be used in the analysis. Using a sum index requires that every case included in the analysis include an answer for each variable. Because of the small sample size, it was necessary to keep as many cases in the final data set as possible, thus I produced a mean index for the dependent variable.

Before conducting reliability tests, the components in each of the indexes applied in the regression analysis were normalized so that the questions were all coded in the same direction. A number of items were reverse-coded to achieve this outcome.

**TABLE 3: NIMBY INDEX**

#	Question Text	Included in NIMBY Index?
A012	Building affordable housing in my neighborhood would lower property values	YES
A013	Building affordable housing in my neighborhood would increase crime	YES
A014	New and rehabilitated affordable housing makes communities more attractive	YES
A015	People who live in affordable housing make good neighbors	NO
A016	Building affordable housing in my neighborhood would negatively impact the community's character	YES
A017	Building affordable housing in my neighborhood would increase traffic	NO
A018	Building affordable housing in my neighborhood would have a positive impact on the local economy	YES
A019	Building affordable housing in my neighborhood would have a negative impact on local schools	YES

The index used as the dependent variable in this study shows strong reliability as a 7-item index ( $\alpha = .832$ ). However, question A017 (“building affordable housing in my neighborhood would increase traffic”) showed only a .345 correlation with the remaining index items, and removing this item increases the alpha score to .846. Therefore, the stronger, more parsimonious 6-item index will be used as the dependent variable. As previously discussed, Item A015 was deleted because of the high incidence of missing values in the dataset.

The final index demonstrates strong validity, as it strongly correlates to questions A009 (“would you support the development of affordable housing in your city or town?”) and A010 (“would you support the development of affordable housing in your neighborhood”). The correlation between the index and the response to Question A009 was .652, while the correlation with

Question A010 was .697. This indicates that not only a strong relationship between the NIMBY index and professed support for affordable housing exists, but also that the correlation grows stronger as the proposed development grows closer, thus embodying the “NIMBY” response. Furthermore, the correlation between the index and question A010 is much stronger than what occurred between Question A010 and any of the individual items included in the index (correlations ranging from .471-.557). This indicates that the index as a whole provides a stronger measurement of opposition to affordable housing than any single item contained therein.

**TABLE 4: EGALITARIANISM INDEX**

Question Number	Question Text	Included in EGAL Index?
B001	It is the responsibility of the government to reduce the differences in income between people with high incomes and those with low incomes	YES
B002	The government should provide more chances for children from poor families to go to college	YES
B003	The government should provide a job for everyone who wants one	YES
B004	The government should provide everyone with a guaranteed basic income	YES
B005	The government should provide temporary assistance for the unemployed	NO
B006	The government should spend less on benefits for the poor	YES

The Egalitarianism index has been applied in numerous studies, as well as consistently appearing in the National Election Study. The six-item scale demonstrated strong reliability, with a Cronbach’s alpha score of .809. However, one item (“the government should provide temporary unemployment assistance”) had a substantially lower correlation with the

remaining items in the index (.378). Deleting this item increased the index's alpha score to .818; thus, the final index consisted of five items.

**TABLE 5: RACIAL PREJUDICE INDEX**

Question Number	Question Text	Included in RACE Index?
C001	Irish, Italian, Jewish and many other ethnic minorities overcame prejudice and worked their way up. Other minorities should do the same	YES
C002	Minorities work just as hard to get ahead as most other Americans	YES
C003	Generations of slavery and discrimination have created conditions that make it difficult for many minorities to work their way out of the lower class	YES
C004	Minority groups demand too much from the rest of society	YES
C005	Minorities are responsible for creating much of the racial tension that exists in the United States today	YES
C006	Minorities generally do not complain as much as they should about their situation in society	YES
C007	It's really a matter of some people not trying hard enough; if minorities would only try harder they could be just as well off as Whites	YES
C008	Discrimination against minorities is not longer a problem in the United States	YES

In previous studies, the Racial Stereotyping index demonstrated high reliability using an 8-item index. This was also the case here, where the 8-questions included demonstrate high reliability, with a Cronbach's Alpha score of .801. Therefore, all eight items were included in the final Racial Stereotyping index.

**TABLE 6: POVERTY PREJUDICE INDEX**

Question Number	Question Text	Included in POOR Index?
D001	People who don't make much money are generally unmotivated	YES
D002	Poor people commit fewer crimes than wealthy people	YES
D003	Poor people should not have children until they can afford to take care of them	YES
D004	Wealthy people are generally smarter than poor people	YES
D005	Most poor people can't manage their money	YES
D006	People living in poverty would rather commit crimes for financial gain than work for a living	YES
D007	In general, poor people have the same values as other Americans	YES
D008	Poor people don't supervise their children enough	YES

The poverty-stereotyping index was more difficult to establish. A number of methods, including factor analysis, were applied to determine the strongest statistical measure for this variable. Reliability analysis demonstrates that the 8-item index holds together moderately well, with a Cronbach's alpha score of .703. I applied factor analysis to determine whether the eight items consisted of more than one factor, and thus should be broken up into more than one variable. Factor analysis did not result in any conclusive evidence that the questions included in the variable should have been organized in a different manner, and Cronbach's alpha analysis shows that removing any variable would reduce the reliability of the index. Therefore, the final poverty-stereotyping variable consists of the full eight items.

## **Modeling**

In order to test the main hypotheses, I applied Ordinary Least Squares (OLS) linear regression since the dependent variable is a mean index, and thus a continuous variable. The purpose of this study focuses on the determination of whether race stereotyping, class stereotyping, and ideology significantly relate to NIMBY opposition to affordable housing. In the first model, only the hypothesized items of interest were regressed on the dependent variable (RACE index, POOR index, and the Ideology variables: EGAL, Lib-Cons, and Trust in Gov). Each of the independent variables is normally distributed and the data does not indicate a non-linear relationship between any of the independent variables and the dependent variable. Nor is there any reason to believe that there are high enough correlations between any of the independent variables to constitute multicollinearity (see Correlation Table in Appendix 4). The highest correlations between independent variables included in this study occur between “Race Index” and “Egalitarianism” ( $r=.533$ ) and “homeowner” and “lives in single-family home” ( $r=.552$ ). While both of these scores demonstrate a strong correlation, they are not in the .8 or higher range that would be considered problematic in terms of multicollinearity. In that the variables included in the model satisfy the basic OLS regression assumptions, OLS should provide the best, linear unbiased estimate of the relationships between the variables, as well as the strongest model of the effects the independent variables have on the dependent variable.

In order to minimize specification error and ensure that no important variables were excluded from the model, a second model was constructed to incorporate variables that have been mentioned in other studies as potential influencers upon attitudes toward social policy, neighborhood choice, and housing opposition. Many of these variables constitute indicators of “self-interest.” The dominant theory in the NIMBY literature proffers that opposition to affordable housing results primarily from the perception that affordable housing constitutes a threat to self-interest. Thus, I include individual and neighborhood level variables that reflect self-interest in the second model. These include whether the respondent is a homeowner, whether they live in a suburban area, whether they live in a single-family home, whether their neighborhood constitutes only single-family homes, income, and the presence of children under 18 in the household.

In addition to these indicators of self-interest were a number of demographic variables shown to influence policy attitudes. As Erikson and Tedin state, “group characteristics can clearly make a difference in how people see the political world. Belonging to a group is part of one’s self-identification” (Erickson and Tedin 2003, 205). One of the most common of these is age. Cohort, or generational effects, demonstrates a significant influence on policy attitudes – particularly opinions toward social policies (Erikson and Tedin 2003). In order to capture the potential influence of these effects, a dummy variable measuring the retired cohort was also added to the model (Age is 65+). The public opinion literature also suggests that education is “strongly

correlated with political tolerance and support for democratic values...[and] college generally has a liberalizing effect on noneconomic political opinions” (Erikson and Tedin 2003, 127). Thus, education also warrants inclusion in the second model. Gender also plays an important role in shaping policy attitudes. For example, women are more likely than men to support public policies aimed toward social justice (Erikson and Tedin 2009). Finally, since this study measures racial attitudes, the race of the respondents is likely a strong determinant of policy preferences. A dummy variable for white/Caucasian respondents in the second model captures this potential effect.

### **Methodological Limitations**

Despite the strong advantages of using survey research to measure public opinion, there still exist a number of limitations to survey research in general, including social desirability, non-attitudes, and satisficing. In addition to these limitations, this particular study presents some challenges that must be addressed and taken into consideration when weighing the results and conclusions of this research.

### **Social Desirability**

Social Desirability involves, “the tendency to present oneself in a favorable light” (Groves et al. 2004, 208). When presented with an uncomfortable question, respondents may answer in a way that does not reflect their actual opinions; rather they respond in a way that they believe the

interviewer or researcher wants them to respond or that is most socially acceptable or politically correct. Questions regarding attitudes toward race are highly susceptible to this type of bias, as few respondents will answer questions in an overtly racist manner (Groves et al. 2004). I aimed to mitigate these issues by asking questions that were worded in such a way as to minimize social desirability effects, particularly by using questions previously tested and utilized in other academic studies. An active effort to limit these effects was made by asking questions that are balanced, not leading, and do not provide hints at social desirability.

Another method of combating social desirability effects is to include a social desirability scale in the survey. Such a scale is used to measure the extent to which the respondent answers survey questions in an honest manner, and its inclusion in the model can correct for much of the social desirability bias inherent in the survey. The most likely questions at risk of social desirability are those that constitute the race stereotypes and poverty stereotypes scale. However, the results of the survey pre-tests demonstrated most respondents' willingness to agree with most of these statements, indicating that they were not responding in a socially desirable manner. Thus, a social desirability scale was not included in this study.

### **Question Non-Response**

Question non-response involves respondents skipping or refusing to answer questions. This suggests that a respondent deems a particular question unsavory, either because it is difficult to understand or asks

something the interviewer would rather not divulge such as income or sexual behavior (Krosnick 1991). Mitigating non-response is possible when utilizing telephone or in-person survey methodology – the interviewer can probe the respondent to obtain an answer, explain the question, or assure them of confidentiality. In this study, sensitive questions were placed near the end of the survey to minimize hang-ups and interviewers were trained to probe “I don’t know” answers and refusals to minimize question non-response.

### **Satisficing**

Satisficing involves taking cognitive shortcuts to answer a survey question, leading to a biased response (Groves et al. 2004, 208). The number of responses offered, the presence of “no opinion” or “don’t know” options, and difficult question wording can cause respondents to satisfice. The instrument does not provide “no opinion” or “don’t know” options in the questionnaire, but these responses were included when volunteered. Questionnaires that are too long can also lead to satisficing on later questions as respondents become tired or bored with the survey. For this reason, the final instrument was kept as short as possible in order to minimize boredom. Furthermore, demographic and other easy to answer questions were placed near the end of the survey to avoid satisficing.

A credible survey design must address any and all potential threats to validity potentially found in the question choice, question order, question wording, and response options. As Fowler states, “Designing a good survey instrument involves selecting the questions needed to meet the survey

objectives, testing them to make sure they can be asked and answered as planned, then putting them into a form that maximizes the ease with which respondents and interviewers can do their jobs” (Fowler 1993, 94). In order to produce valid results, the design process must be meticulous. Furthermore, survey design must ensure logical validity – do the measures or results make sense at face value (Babbie 2004, 141)? When analyzing survey responses, statistical conclusions prove meaningless if the questions do not logically link to the concepts they intend to measure.

### **Response Rates**

Surveys typically do not have high response rates. In recent years, telephone surveys in particular experienced a sharp decline in response rates. This decline results primarily from larger percentages of unlisted phone numbers due to increased cell-phone use and to the public response to telemarketing; the public increasingly does not distinguish between telemarketing and sales calls and survey requests, and thus experience much higher refusal rates than in the past.

There are a number of different ways to calculate response rate. Four are applied here.

1. Response Rate: The response rates are the proportion of completed interviews in the total number of eligible respondents (includes no answers, calls going to voicemail and answering machines). Rate: 9 percent
2. Cooperation rate - The proportion of all cases interviewed of all eligible units ever contacted (i.e. no-answers and answering machines not included). Rate: 15 percent

3. Contact rate – The number of eligible persons contacted, out of all eligible cases. Rate: 60 percent
4. Refusal rate - The proportion of all cases in which a housing unit or the respondent refuses to be interviewed, or breaks-off an interview, of all potentially eligible cases. Rate: 50 percent

These rates are low. A full 50 percent of those people to whom interviewers actually spoke refused to participate in the survey. Whether this resulted from a poor sample, training issues, or inadequate callbacks cannot be definitively concluded. The University of Texas Office of Survey Research operates using the guiding principles of the American Association of Public Opinion Researchers to establish criteria for their interviewers (Research 2009). Thus, OSR does not push those who refuse to participate in the survey to take the survey, or call back those who have previously refused. Other survey organizations may employ these tactics, which can often result in higher response rates and lower refusals.

Another challenge stems from the small size of the sample. As with most small samples, the results skewed in certain ways. The chart below details broad demographic characteristics for the US population (18+); the population who voted in the 2004 election (self-reported); and the sample for this survey. I obtained all data for the US Population and US Voters categories from a report analyzing voting behavior in the 2004 Presidential election by the US Census Bureau (Holder 2006).

**TABLE 7: SAMPLE ANALYSIS**

		US Population	US Voters	Sample
Age				
	18-24	12.9%	9.3%	3.9%
	25-34	18.1%	14.5%	11.4%
	35-44	20.0%	19.5%	16.0%
	45-54	19.3%	21.3%	26.0%
	55-64	14.0%	16.0%	23.5%
	65+	16.1%	19.0%	19.2%
Gender				
	Men	48.1%	46.5%	36.9%
	Women	51.9%	53.5%	63.1%
Race				
	White	81.9%	84.8%	79.7%
	Black	11.5%	11.1%	6.9%
	Hispanic	12.6%	6.0%	8.7%
Education				
	<HS	15.4%	8.1%	3.4%
	HS Grad	31.8%	28.5%	29.0%
	Some coll	27.3%	31.0%	19.6%
	BA Degree	17.0%	21.1%	31.0%
	Grad Degree	8.5%	11.3%	17.0%
Income				
	<\$25K*	11.6%	7.8%	14.1%
	\$25-\$50K*	28.4%	26.0%	24.2%
	\$50-\$75K	18.6%	21.1%	19.8%
	\$75K+	26.0%	33.0%	32.1%
	Unknown	15.0%	12.1%	9.7%
Tenure				
	Owner	73.0%	81.8%	82.2%
	Renter	27.0%	18.2%	17.4%
*Measures for the lowest income tiers do not match up exactly				

In this case, the respondents are slightly older, more educated, have a higher percentage of women, and a higher percentage of homeowners than the US population. However, when compared with the voting population, the sample matches up more closely. It is this population (voters) who are most

likely to participate in local elections and referenda, and most likely to voice their opinions regarding affordable housing when confronted with actual development (McDonald 2007). Furthermore, Dear (1992) found that those most likely to participate in NIMBY opposition are more likely to be higher educated and homeowners.

The single-most likely predictor of NIMBY opposition according to Dear is income: “the more affluent tend to be less welcoming” (Dear 1992, 293). As indicated by the asterisks in the table, income in the census is measured in slightly different categories than in my sample (the census bureau categories are <\$20K; \$20-50K; mine are <\$25K; \$25-50K) (Holder 2006, 4) so the low-end of the income spectrum may match better than the table indicates. In many ways, this sample over-samples those whose demographics line up with the expected opposition to affordable housing. The sample also skews toward those with a conservative ideology. The respondents in this study are much more conservative (50 percent) than liberal (20 percent). According to the most recent National Election Study, (2004) the population self-identifies as 40 percent conservative and 29 percent liberal, so our sample skews toward those expressing a more conservative ideology.

These drawbacks must be kept in mind when interpreting the results and conclusions detailed in the following chapters. Such conclusions cannot be generalized to the population as a whole. A much larger and more

representative survey sample should be collected before suggesting that the American public as a whole expresses the opinions reflected by this study.

## CHAPTER 6: RESULTS

Land use policies, financial policies, and racial policies have promoted segregated and exclusionary residential living patterns, limiting access to opportunity for the poor and minorities. Public opposition to affordable housing presents a considerable barrier to the creation of inclusionary policies as well as their implementation. The approach undertaken in this study provides an opportunity to examine not only *what* the public thinks about affordable housing, but also *why* they hold these views and *how* they express their opinions. Where we live relates to socioeconomic status and both of these factors shape attitudes on a variety of issues. Results from this study shed light on the extent to which the American public is willing to share their neighborhoods with different races and classes. It demonstrates that people seem supportive of affordable housing, yet uncertain about its development nearby. It strongly suggests that stereotypes shape this uncertainty, particularly negative perceptions of the poor and racial minorities.

The survey used in this study was designed specifically to investigate the determinants of attitudes toward affordable housing. As detailed in Chapter 5, the dependent variable is a six-item, mean index of attitudes about affordable housing. Each item measures agreement with a specific concern regarding the development of affordable housing nearby. The index therefore represents an overall measure of the intensity of opposition toward the development of affordable housing in one's neighborhood, or "NIMBY." This

index showed strong reliability, and should inspire a high level of confidence in its validity to measure opposition to the development of affordable housing in one's community.

The telephone survey was implemented on a national scale, and received 285 valid responses. As noted in the previous chapter, respondents differ from the general public on several demographic measures that may affect their views of affordable housing. However, differences between the respondent pool and people who vote are much smaller. Thus, the respondent pool closely resembles those who actively participate in the democratic process and thus public discussions surrounding the development of affordable housing.

The respondents are overwhelmingly homeowners. Eighty-two percent own their homes, and 46 percent have lived in those homes for more than 10 years. Most respondents (60 percent) live in metropolitan areas (large city, small city, or suburb) and the overwhelming majority (80.4 percent) resides in a single-family home in a predominantly single-family neighborhood (65.8 percent). Not surprisingly, almost all of the respondents consider themselves "middle class" (84 percent), and nearly all of the respondents think their neighborhood is a great (42.3 percent) or good (44 percent) place to live. Respondents also state that they live in diverse areas. More than half (53.7 percent) say they live in a "somewhat" (35.2 percent) or "very" (18.5 percent) racially diverse neighborhood. They also live in neighborhoods that consist of a mix of ages, and 35 percent have children under 18 living in their home.

The survey results discussed below explain how these predominantly middle-class homeowners view various aspects of affordable housing. First, I will discuss how survey respondents view affordable housing and its residents. Following this section is a discussion of participants' responses regarding their general ideology and agreement with egalitarian principles; their attitudes toward racial minorities; and their attitudes toward the poor. Following those descriptive results is a discussion of the regression models employed in order to analyze the variables that may influence attitudes. Finally, I discuss the results of the two models and how these findings correspond or diverge from how people openly express their opinions about affordable housing and the people who live there.

### **Attitudes toward Affordable Housing**

**TABLE 8: DIRECT SUPPORT FOR AFFORDABLE HOUSING**

<b>Question</b>	<b>Definitely (1) or Probably (2) Would</b>	<b>Definitely (4) or Probably (3) Would not</b>	<b>Mean</b>
If affordable housing were proposed in your <i>town</i> would you say that you would or would not support it?	78%	22%	1.96
If affordable housing were proposed in your <i>neighborhood</i> would you say that you would or would not support it?	66%	34%	2.16

As found in the previous surveys discussed in Chapter 4, respondents typically state that they would support the development of affordable housing, even if it were proposed nearby. Despite this finding, a significant proportion of respondents to our survey do not express support affordable housing.

Twenty-two percent of respondents said they would not support the development of affordable housing in their city or town, and 34 percent stated opposition to development of affordable housing in their neighborhoods. The rise in opposition as the proposed housing moves spatially closer to the respondent is consistent with the literature on NIMBY attitudes, which asserts that concerns or perceptions of risk will grow stronger as the unwanted land use moves closer.

### Specific Concerns about Affordable Housing

**TABLE 9: QUESTIONS COMPRISING “NIMBY” INDEX\***

Question	Strongly (4) or Somewhat (3) Agree	Strongly (1) or Somewhat (2) Disagree	Mean
Building affordable housing in my neighborhood would lower property values	62%	38%	2.8
Building affordable housing in my neighborhood would increase crime	43%	57%	2.5
Affordable housing makes communities more attractive**	64%	36%	2.3
People who live in affordable housing make good neighbors***	72%	28%	2.3
Building affordable housing in my neighborhood would negatively affect the community’s character	38%	62%	2.4
Building affordable housing in my neighborhood would increase traffic***	67%	33%	2.8
Building affordable housing in my neighborhood would have a positive impact on the local economy**	63%	37%	2.3
Building affordable housing in my neighborhood would have a negative impact on local schools	32%	68%	2.3
* Index mean = 2.41 ** Items were reverse-coded during index construction to ensure uni-directionality *** Items were not included in the NIMBY index due to a lack of correlation with the remaining items. Scores on these items are also not reflected in the “index mean” score.			

The survey data also demonstrates strong concerns about both the housing type and the residents. Despite widespread support for developing affordable housing nearby, when paired with specific questions regarding the potential negative externalities affordable housing may bring, support decreases. For instance, 62.5 percent of respondents agree that building affordable housing in their neighborhoods would lower property values (22.7 percent strongly agree) And 43.6 percent of respondents are concerned that developing affordable housing nearby would increase crime (12.7 percent strongly agree). Numerous respondents also agree that affordable housing might burden local infrastructure or community services. Sixty-seven percent are concerned about increased traffic associated with affordable housing (17.6 percent strongly so) and 32 percent worry that building affordable housing would negatively impact local schools (11.3 percent strongly agree). Respondents also agreed with a number of less tangible concerns: thirty-eight percent agree that developing housing nearby would negatively impact the community's character.

Despite these numerous concerns, the public certainly does not universally oppose to affordable housing. Seventy-two percent agree that residents of affordable housing would make good neighbors (5.6 percent strongly agree). Respondents also see the potential benefits of developing affordable housing in their communities. Sixty-five percent agree that new and rehabilitated affordable housing improves the appearance of neighborhoods (11.9 percent strongly agree) and Sixty-three percent agree

that building affordable housing would have a positive impact on the local economy (10.3 percent strongly agree).

When asked directly why they felt the way they did about affordable housing (Question A011, open ended: Why do you feel that way about affordable housing?), most respondents identified fairness and access to opportunity as the primary reasons for their support. For example, one respondent stated, “I think it’s important to give people equal opportunity regardless of their background. People need assistance from time to time.” Respondents also recognize the potential benefits of developing affordable housing in their communities, particularly how important stable housing is for children. One particular respondent supports the development of affordable housing, “because I am a real advocate for children and it’s not their fault their families don’t have money. I want them to have a home in a decent area. And have the same start as other children in the area.”

Other respondents looked beyond their immediate neighborhoods, pointing out the harm that a lack of affordable housing can wreak on entire regions. As one respondent explained, “people can’t live here without affordable housing. People are leaving the state.” Such responses indicate that many individuals do recognize the link between housing and regional economies, as well as the need for housing affordable to the local workforce. These responses indicate that many people in the country value opportunity and support housing as a means to achieving access to that opportunity.

Such agreement with providing opportunity does not necessarily translate into support for building affordable housing in one's own neighborhood, however. One respondent felt that affordable housing "brings low income people to one place which brings crime and brings down the quality of area that you are living in." Another stated, "People who are authorized to be taken into these housings are riff raff. They bring problems into the neighborhood." Such replies may indicate that, while Americans may be in favor of giving the poor greater opportunities, they do not necessarily favor providing those opportunities in their own backyards.

### **Potential Determinants of Housing Attitudes**

Research on housing opposition has speculated as to the underlying determinants of neighborhood opposition, but has not presented any definitive conclusions. As one study stated, "Primarily, the contest is rooted in several interrelated factors that contribute to the NIMBY reaction: fear of adverse impacts on property values, anti-government sentiment, anti-poor sentiment, and racial prejudice and segregation" (Koebel 2004, 3). Others suggested that concerns regarding property values have become a proxy for racial prejudice (Pendall 1999; Wilton 2002) or that, "Not In My Back Yard" has become the symbol for neighborhoods that exclude certain people because they are homeless, poor, disabled, or because of their race or ethnicity" (Ross 2000, i). With this study, I intend to determine which of these potential factors truly shape neighborhood opposition to affordable housing. The main variables tested here include ideology, racial prejudice, and poverty prejudice.

## Ideology

Respondents' answers to numerous questions regarding their ideology, agreement with egalitarian values, and willingness to support government intervention to achieve equality also indicate the degree to which they value access to opportunity. The responses indicate that attitudes in favor of egalitarianism are not particularly widespread, and there is even less support for the government enabling or guaranteeing equality of outcomes.

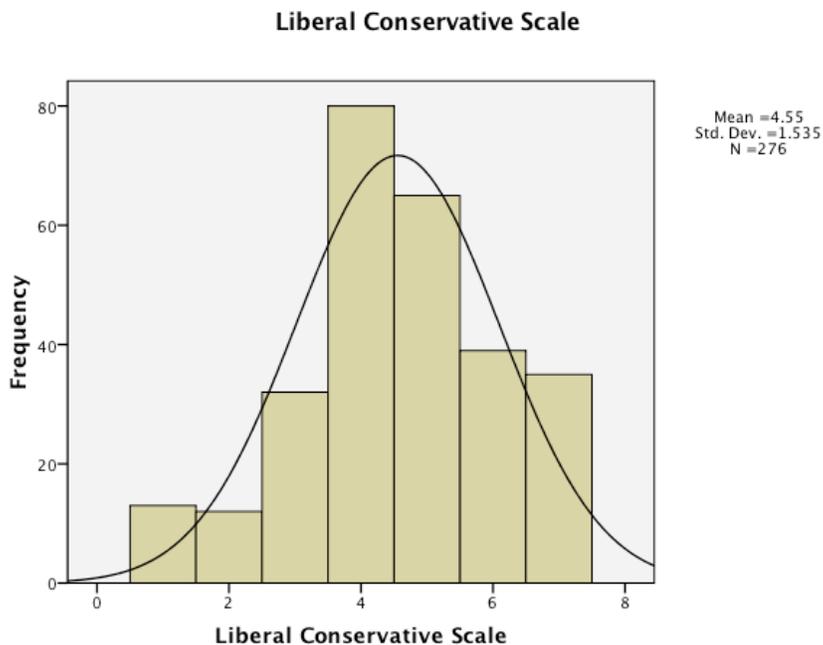
**TABLE 10: QUESTIONS COMPRISING “EGALITARIANISM” INDEX\***

Question	Strongly (4) or Somewhat Agree (3)	Strongly (1) or Somewhat Disagree (2)	Mean
It is the responsibility of the government to reduce the differences in income between people with high incomes and those with low incomes	31%	69%	2.1
The government should provide more chances for children for poor families to go to college	78%	22%	3.0
The government should provide a job for everyone who wants one	43%	57%	2.4
The government should provide everyone with a guaranteed basic income	25%	75%	2.1
The government should provide temporary assistance for the unemployed***	83%	27%	3.0
The government should spend less on benefits for the poor**	20%	80%	2.9
* Index mean = 2.41 ** Item was reverse coded during index construction to achieve uni-directionality ***Item was not included in the Egalitarianism index due to a lack of correlation with the remaining items.			

Sixty-nine percent of respondents do not feel that it is appropriate for government to reduce inequality, and 75 percent do not believe that it is the government's responsibility to provide everyone with a guaranteed income. These responses suggest that the sample represents a fairly conservative

ideology, and this is corroborated by where respondents placed themselves on the liberal-conservative continuum seen in Figure 2, where 1= “extremely liberal” and 7= “extremely conservative.”

**FIGURE 2: LIBERAL CONSERVATIVE-SCALE**



Recent polling data indicates that the population is evenly distributed along the political spectrum, with roughly one-third self-identifying as “liberal” “moderate” and “conservative.” That such a high instance of respondents in this survey self-identify as conservative indicates that the sample skewed toward a more conservative ideology than the population as a whole. This may affect responses not only on the lib-cons scale, but also the egalitarianism index questions as well as Trust in Government.

Despite this lean toward a conservative ideology, there is significant support for improving access to opportunity through government action. As is

seen in Table 10 indicating responses to the questions constituting the Egalitarianism Index, 42.7 percent believe that the government should see to it that everyone who wants a job can have one, and 78 percent believe that the government should provide more opportunities for poor children to attend college. Furthermore, the respondents strongly support government assistance to the poor and temporary assistance to the unemployed: 80 percent and 82.5 percent respectively support maintaining funding for these government programs. Many of these questions that received support specify a “worthy” recipient of help – children or the temporarily unemployed – support for these policies and programs may high due to the perception that the recipients are deserving of assistance.

Survey results also show that overall, the public remains cautious in their trust of government. Forty percent of respondents state that they can “almost never” trust the government to do what is right, with only 4 percent agreeing that they can “almost always” do so. The remaining 56 percent feel they can trust the government “some of the time.” Respondents also feel that the government does not spend tax dollars efficiently or effectively. Seventy-six percent of respondents believe that the government wastes “a lot” of their tax dollars, with only 2 percent saying “not very much.” Eighty percent of respondents also feel that special interests have too much influence over government.

Trust in government, or lack thereof, also emerges in the open-ended responses. When asked why they do or do not support affordable housing,

many respondents indicated that government involvement shaped their views. One respondent conditioned his support for affordable housing by stipulating that, “it depends on whose fingers are in the pie.” Furthermore, attitudes about affordable housing appear to be linked to negative attitudes toward social policy and government spending. One individual stated, “Tax dollars should not pay for poor people or beggars. Tax dollars are going to people who can’t speak English. They should get their own jobs.” Another respondent expressed the view that the, “government does too much already and taxpayers have to pay for it” while another explained that he opposes affordable housing, “because you’re taking tax payers money. People that earn money don’t want to be subsidizing people’s lifestyles who really can’t afford it in the first place.” Together, the closed and open-ended survey results suggest many people significantly oppose affordable housing due to government involvement.

### **Racial Attitudes**

More than half of the respondents state that they live in racially diverse areas (54.7 percent), yet significant numbers hold negative views toward racial minorities. Contact theory suggests that those who live near people different from them will hold a more positive attitude toward those groups (Emerson, Kimbro, and Yancey 2002), and yet the attitudes expressed in this survey do not support that conclusion. These results may be skewed because neighborhood diversity is self-reported (A006: Would you say that your neighborhood is racially diverse?). Thus, the public may perceive their

neighborhood to be racially diverse, when it may not truly be. It would be necessary to compare such results with census data in order to determine the extent to which contact with minorities really influences attitudes. Regardless of the type of neighborhood where respondents live, the population is very willing to express agreement with a number of negative perceptions of minority individuals and groups.

Results from the “Racial Prejudice” scale presented below suggest that the public broadly opposes special privileges for minority groups, and feel that individual responsibility is most realistic path to racial equality.

**TABLE 11: QUESTIONS COMPRISING “RACIAL PREJUDICE” INDEX\***

Question	Strongly (4) or Somewhat (3) Agree	Strongly (1) or Somewhat (2) Disagree	Mean
Many other ethnic minorities overcame prejudice and worked their way up. Other minorities should do the same.	87%	13%	3.1
Minorities work just as hard to get ahead as most other Americans**	82%	18%	2.0
Generations of slavery and discrimination have created conditions that make it difficult for many minorities to work their way out of the lower class**	49%	51%	2.5
Minority groups demand too much from the rest of society	51%	49%	2.5
Minorities are responsible for creating much of the racial tension that exists in the US today	42%	58%	2.4
Minorities generally do not complain as much as they should about their situation in society**	27%	73%	2.8
It’s really a matter of trying hard enough. If minorities would only try harder they could be just as well off as Whites	50%	50%	2.5
Discrimination against minorities is no longer a problem in the US**	11%	89%	1.8
* Index Mean = 2.44 ** Item was reverse-coded during index construction to achieve uni-directionality			

The public also cleaves regarding the recognition of structural and institutional racism. Just under half (48.9 percent) of respondents agree that “generations of slavery and discrimination have created conditions that make it difficult for minorities to work their way out of the lower class.” Yet almost all respondents (89 percent) feel that racial discrimination continues to be a problem in this country. Furthermore, a considerable percentage of respondents express frustration with the behavior and/or rhetoric of minorities regarding the economic and social situation. Just under half (48.6 percent) feel that minorities “demand too much from the rest of society,” and 42 percent believe that minorities are “responsible for creating much of the racial tension that exists in the United States today.” Moreover, nearly three-quarters of respondents feel that minorities complain more than they should “about their situation in society.” The high incidence of agreement indicates a fairly widespread frustration with the current dialogue about and around race in this country.

While the vast majority of respondents agree that racial discrimination exists, their responses to the other questions on this scale indicate that they do not view it as an insurmountable barrier to achieving equality through self-reliance. Eighty-seven percent of respondents feel that minorities should “work their way up” just as earlier immigrant groups did, and half (50.4 percent) feel that minorities simply need to try harder in order to get ahead. Such responses indicate an adherence to American ideology – that access to opportunity might not be perfectly equal, but hard work will overcome

obstacles. These responses indicate that many Americans feel that individual effort is all that is needed to overcome structural barriers to opportunity. While many Americans recognize the presence of racial discrimination, they also appear to feel that minorities spend too much effort criticizing society and their place in it.

### Poverty Attitudes

Since previous research demonstrated that the public tends to associate racial status with poverty status, it is important to measure poverty stereotypes as well as racial stereotypes in order to control for separate effects poverty stereotyping may have on public opinion toward affordable housing.

**TABLE 12: QUESTIONS COMPRISING “POVERTY PREJUDICE” INDEX\***

Question	Strongly (3) or Somewhat (4) Agree	Strongly (1) or Somewhat (2) Disagree	Mean
People who don't make much money are generally unmotivated	24%	76%	2.1
Poor people commit fewer crimes than wealthy people**	57%	43%	2.4
Poor people should not have children until they can afford to take care of them	50%	50%	2.5
Wealthy people are generally smarter than poor people	19%	81%	2.0
Most poor people can't manage their money	24%	76%	2.2
People living in poverty would rather commit crimes for financial gain than work for a living	14%	86%	2.0
In general, poor people have the same moral values as other Americans**	89%	11%	1.9
Poor people don't supervise their children enough	19%	81%	2.1
* Index Mean = 2.15 ** Item was reverse coded during index construction to ensure uni-directionality			

For the most part, it seems that respondents have more intense negative attitudes toward racial minorities than toward the poor. Unlike the high instance of agreement with negative perceptions and stereotypes toward racial minorities, questions regarding the poor receive much more positive responses. For example, 75 percent of respondents disagree that poor people are unmotivated, and only 24 percent of respondents think the poor cannot manage their money. Moreover, 81 percent of respondents feel that the poor are just as smart as wealthy people are, and 89 percent agree that the poor have the same values as other Americans. There are, however, some concerns about the poor and their behavior. While just 18.6 percent feel that the poor don't supervise their children enough, almost half (49.6 percent) of respondents believe that poor people should not have children until they can afford to support them.

Overall, the respondents to this survey do not seem to have strong negative views toward the behavior and motivation of the poor. Despite this, many respondents expressed their concern over affordable housing in classist terms when given the opportunity to explain their views. One respondent stated that she opposed affordable housing to, "keep the different classes of people out." Another stated, "I don't want the low income mentality in my town." Still another respondent stated that, "affordable housing in this area tends to bring in a lower class of people."

While clearly some participants viewed affordable housing in classist terms, the responses to the poverty prejudice questions indicate that

Americans may view the poor as being *like them*, rather than substantively different from them in important ways. This may indicate that prejudice toward the poor is not an insurmountable obstacle to developing affordable housing in non-poor neighborhoods. In fact, many people indicate the need for a “leg-up” as the reason for their support of affordable housing. As one respondent stated, “[affordable housing] makes for a more stable, healthy community.” Another stated, “Everyone should have a chance to mix among other people; everyone should be able to live in a safe neighborhood.” People seem to perceive the poor as being similar to “regular” Americans, who simply need a little help in order to succeed.

Given the low instance of poverty stereotyping found in this study, along with the high instance of minority stereotyping, it is possible that the classist reasons provided to explain opposition to affordable housing may actually be obscuring a concern about race by employing a more politically correct concern about the lower classes. Whether *race* or the *class* of the target population constitutes the main perceived threat inherent in affordable housing, these results suggest that the root cause of concern for many people lies in their perceptions about the type of person that may reside in affordable housing, not the size, density, or appearance of that housing.

Clearly, there exist a range of attitudes and beliefs regarding affordable housing as well as the poor, racial minorities, and the role of government. However, it is not clear whether these concerns stem from the potential resident’s race, class, or behavior – as one respondent stated, many

respondents are simply, “afraid of who comes with that.” One respondent opposed affordable housing because she felt it “draws bad segment of society.” As one respondent stated, she would not support affordable housing because, “the people that it would bring into town are not good people.” Such vague responses do not provide us with enough information to draw conclusions regarding the root concern of many respondents.

Using statistical analysis will allow us to identify the relationships between various potential indicators and views toward affordable housing. This study seeks to determine how these variables relate to one another. Table 13 explains the coding of each variable, as well as the hypothesized direction of the relationship between variables and the NIMBY Index.

**TABLE 13: HYPOTHESIZED VARIABLES OF INTEREST**

Variable	Description	Mean	Hypothesis
NIMBY Index	6-Item index used as the dependent variable. A higher score indicates stronger negative attitudes about affordable housing	2.43	N/A
RACE Index	8-item index measuring attitudes toward minorities. A higher score on this index indicates stronger negative feelings toward racial minorities	2.45	Strong +
POOR Index	8-item index measuring attitudes toward the poor. A higher score on this index indicates stronger negative feelings toward the poor.	2.14	Strong +
EGAL Index	6-Item index measuring agreement with egalitarian beliefs. A higher score on this index indicates more agreement with egalitarian values	2.40	Strong -
Lib-Cons	Respondents self-select their place on a seven-point range. A higher score indicates more conservative ideology.	4.55	Weak +
Trust Gov	Dummy variable derived from the question, “How much of the time do you think you can trust the government to do what is right?” where 1= “almost always” or “sometimes” and 0= “almost never”	0.60	Weak -

Correlations provide a baseline determination of the strength of the relationship between variables. The table below presents bivariate correlations between these key variables, applying Pearson’s r (two-tailed) to represent the linear relationship between the two variables.

**TABLE 14: CORRELATIONS FOR VARIABLES INCLUDED IN MODEL 1**

	Support AH in Town	Support AH in NH	NIMBY Index	RACE Index	POOR Index	EGAL Index	Lib-Cons	Trust Gov
Support AH in Town	1.000	.830**	.652**	.416**	.293**	.438**	.266**	-.088
Support AH in NH	.830**	1.000	.697**	.463**	.252**	.488**	.258**	-.041
NIMBY Index	.652**	.697**	1.000	.489**	.353**	.408**	.292**	-.054
RACE Index	.416**	.463**	.489**	1.000	.447**	.533**	.368**	-.006
POOR Index	.293**	.252**	.353**	.447**	1.000	.252**	.251**	-.013
EGAL Index	.438**	.488**	.408**	.533**	.252**	1.000	.323**	.003
Lib-Cons	.266**	.258**	.292**	.368**	.251**	.323**	1.000	-.096
Trust Gov	-.088	-.041	-.054	-.006	-.013	.003	-.096	1.000

\*\* Correlation is significant at the .01 level

The correlations demonstrate moderately strong relationships between the dependent variable (NIMBY Index) and the independent variables of interest (correlations for all of the independent variables discussed in this study can be found in Appendix 3). Furthermore, the NIMBY Index shows a strong relationship to the direct questions about support for affordable housing. These correlations strengthen the validity of the index, demonstrating that professed concerns regarding affordable housing are borne out in expressed opposition.

As was anticipated, both Racial Stereotyping and Poverty Stereotyping correlate with both the direct support questions and the NIMBY Index,

showing that there is, indeed, a relationship between the social construction of the residents of affordable housing and opposition to its development nearby. Poverty Stereotyping and Racial Stereotyping present a moderately strong correlation (.447). These results indicate that, as expected, race and poverty stereotypes are linked with opposition to affordable housing, but also likely relate to one another.

Furthermore, the race index and the egalitarianism index also strongly correlate (.533). In fact, these two variables present the strongest correlation between any of the independent variables included in either model. The Racial Prejudice index includes a number of questions that allude to self-reliance and individual responsibility – something directly measured by the egalitarianism index. It is not surprising, then, that these two measures present a strong relationship. Future studies may consider parsing out the two indexes in order to more clearly establish exactly how both racial stereotyping and egalitarianism relate to opposition to affordable housing.

The correlation table demonstrates that the anticipated relationships between the independent variables and the dependent variable exist, and correlate strongly enough to produce confidence that the independent variables will serve as important determinants of attitudes toward affordable housing.

### **Construction of Regression Models**

The correlations demonstrate a statistically significant relationship between the independent variables of interest and the NIMBY dependent

variable. In order to determine what factors influence attitudes toward affordable housing, I applied Ordinary Least Squares (OLS) regression. Two OLS regression models are constructed in order to foster a more sophisticated understanding of how and why respondents hold negative attitudes toward affordable housing. The first model applies only the hypothesized variables of interest to the NIMBY index: attitudes toward minorities; attitudes toward the poor; and ideology (Coding of the variables and hypothesized direction of influence can be found in Table 13, p. 173). This approach allows us to view how these variables directly influence attitudes toward affordable housing:

Previous studies demonstrate that neighbors are seldom forthcoming as to the specific reasons they do not want affordable housing developed nearby. Even those who are willing to discuss their concerns about property values or neighborhood decline seldom explain what aspects about the proposed housing development prompt them to express such concerns. Using the less loaded questions in the NIMBY Index limits the instance of socially desirable answers. By pairing this index with questions regarding the hypothesized determinants of opposition, we can analyze the underlying indicators of opposition to affordable housing without relying solely upon the respondents' stated views.

When analyzed using scatterplots, all of the index variables demonstrate normal distribution and exhibit a linear relationship to the dependent variable. The liberal-conservative variable skews slightly toward the higher end of this scale, but not so much to warrant modification.

However, analyzing the distribution of other variables reveals some cases of abnormal distribution and non-linear relationships to the dependent variable. Trust in government skews strongly toward a lack of trust in government. Only 11 out of the 279 valid responses on this variable say they can “almost always” trust the government to do what is right. Thus, instead of applying this variable as an ordinal-level measure, a dummy was constructed so that 1= “sometimes” or “almost always”; 0= “almost never.” This variable does not correlate to the dependent variable, but it is included in the model to control for its influence on the other independent variables – particularly the liberal-conservative scale and egalitarianism index. When implementing both regression models, I entered variables normally and replaced missing cases with the mean.

### **Model 1: Hypothesized Determinants of NIMBY Attitudes**

**TABLE 15: REGRESSION MODEL 1**

<b>Dependent Variable: NIMBY Index</b>				
	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
Model R-square: .298; F=23.712 (sig=.000)				
(Constant)	.559	.194	2.883	.004
<b>RACE Index</b>	<b>.332***</b>	<b>.075</b>	<b>4.429</b>	<b>.000</b>
<b>POOR Index</b>	<b>.232***</b>	<b>.084</b>	<b>2.758</b>	<b>.006</b>
<b>EGAL Index</b>	<b>.191***</b>	<b>.060</b>	<b>3.185</b>	<b>.002</b>
Liberal Conservative Scale	.031	.021	1.434	.153
Trust Gov	-.052	.061	-.847	.398
*** significant <.01				

This model produces an  $R^2$  of .298, indicating that the independent variables predict a fair amount of the change in dependent variable. This analysis demonstrates that these variables are likely influential in determining NIMBY attitudes. All of the index variables are statistically significant, in the hypothesized direction. By far, the most powerful predictor of NIMBY attitudes in this model is Racial Stereotyping. Respondents who agree with stereotypes about racial minorities also largely agree with negative perceptions of affordable housing. This is also the case for poverty prejudice, albeit to a lesser extent. Thus, racial prejudice is a stronger predictor of NIMBY attitudes than poverty prejudice.

While the liberal-conservative scale and trust in government both have small coefficients and are not statistically significant, it is likely that ideological attitudes also play a role. Egalitarianism is strongly significant in the model, demonstrating that those who hold strong egalitarian ideologies are less likely to perceive affordable housing as a threat. Contrary to my hypotheses, the liberal-conservatism measure is not significant in this model. Previous studies found that respondents to this particular question tend to moderate their responses. Thus, those who actually reside at the more extreme ends of the spectrum will respond in a slightly more moderate way, so as not to appear radical (Berry 1993). Thus, because lib-cons is a self-identified scale, respondents may not accurately identify their ideology. The egalitarian index, which asks specific questions about ideological positions, may offer a more powerful and a more valid predictor of ideology.

The trust in government variable also lacks significance, although when analyzed in its original, three-pronged ordinal form, it demonstrated a significant correlation to the dependent variable ( $r=-.133$ , significant at the .05 level). Due to the small number of respondents who answered “almost always” to this question, it was not feasible to retain this variable in its ordinal form. Despite these challenges, this variable should be considered in other studies using the NIMBY index, as a larger sample may provide a better distribution on “Trust in Government” that might allow it to be included as an ordinal variable, and may very well present a significant relationship to NIMBY opposition.

The primary purpose of this study is to determine whether there is a relationship between stereotyping, ideology, and opposition to affordable housing. The results from this first model indicate the presence of a strong relationship between both racial and class prejudice and NIMBY, as well as egalitarianism and NIMBY. In order to ensure that these relationships are valid, and not merely masking other potential indicators, it is necessary to produce a fuller depiction of NIMBY attitudes before drawing conclusions.

## **Model 2: Hypothesized Variables and Alternatives**

Model two presents a more robust test of what factors might influence NIMBY opposition to affordable housing. The dominant theory in the literature maintains that NIMBY opposition primarily results from a self-interested response to perceived or real threats emanating from proposed housing developments. Thus, individual and neighborhood level variables that

reflect self-interest are included in the second model. These include whether the respondent owns a home, whether they live in a suburban area, whether they live in a single-family home, whether their neighborhood constitutes only single-family homes, household income, and the presence of children under 18 in the household.

**TABLE 16: SELF-INTEREST INDICATORS**

Variable	Description	Mean	Hypothesis
SF NH	Dummy variable where 1= lives in a neighborhood where housing is “almost all single-family homes.”	.65	Weak +
SF Home	Dummy variable where 1= “lives in a single-family home”	.80	Weak +
Homeowner	Housing tenure. Dummy variable where 1=own	.82	Strong+
Kids under 18	Whether children under 18 are present in the home. Dummy variable where 1=Yes	.35	Weak+
Tenure Length	Scale variable indicating how long respondent has lived in the current home.	15 years	Weak +
Suburb	Dummy variable where 1=respondent lives in an areas described as a “suburb”	.22	Weak +
Income	Income, measured in ranges	\$50-57K	Strong +
Diversity	Dummy variable in response to the question, “how racially diverse is your neighborhood?” where 1= “very” or “somewhat” and 0= “not very” diverse	.57	Weak -

I anticipate that these “self-interest variables” will have some influence on housing attitudes, but will not present as strong an influence as prejudice and ideology. These variables indicate that the respondent has a strong self-interest in the quality, safety, and value of their property and neighborhoods. Homeowners and those who live in single-family neighborhoods have a high stake in the continued quality of those neighborhoods, and therefore likely respond in a more protective manner when they perceive a threat to their property values or neighborhood quality. In addition, income affects the size and location of the house in which one lives, as well as the type of

neighborhood one resides in. Based on Dear's (1992) expectations of NIMBY demographics, higher-income respondents are those most likely to oppose affordable housing. Other studies suggest that higher income residents are expected to oppose affordable housing because of both their increased social distance from the poor as well as their propensity to have a high stake in the quality of the neighborhood (Chong, Citrin, and Conley 2001).

Since literature on housing opposition often sites both neighborhood safety and school quality, respondents with young children presumably hold a stronger negative view toward affordable housing. For the same reason, a dummy variable for those who indicated that they live in "suburbs" warranted inclusion, since families and those concerned with safety and school quality are likely to live in what they deem to be a suburban environment. In addition, more established, long-term families may also hold stronger views about changes to their neighborhoods, so the length of time one has lived in the current home also is included in the model. Finally, since many associate affordable housing with multi-family housing, I expect that respondents living in neighborhoods with primarily single-family homes will likely oppose the development of multi-family housing nearby. This is also consistent with historical opposition to mixing housing types found in previous research.

The correlation chart below demonstrates the strength of relationships between the "self-interest" set of variables and the dependent variable.

**TABLE 17: CORRELATIONS FOR MODEL 2 – SELF-INTEREST**

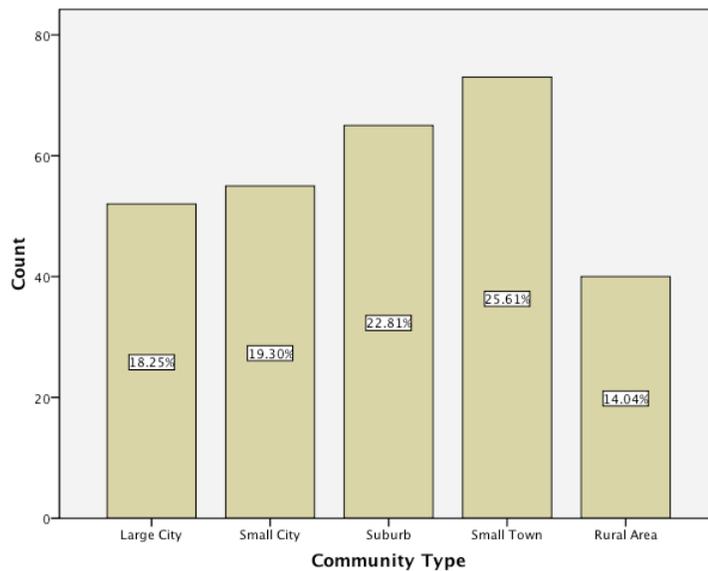
	NIMBY Index	SF NH	SF Home	Home-owner	Suburb	Kids <18 at Home	Tenure Length	Income	Diversity
NIMBY Index	1.000	.257**	.192**	.115*	.113*	.095	-.004	.181**	-.045
Lives in SF NH	.257**	1.000	.464**	.368**	.104	-.022	.109	.227**	-.168**
Lives in SF Home	.192**	.464**	1.000	.552**	.121*	.028	.077	.374**	-.072
Home-owner	.115*	.368**	.552**	1.000	.124*	.074	.182**	.365**	-.132*
Suburb	.113*	.104	.121*	.124*	1.000	-.059	-.136*	.254**	.086
Kids <18 at Home	.095	-.022	.028	.074	-.059	1.000	-.250**	.101	-.113
Years in Home	-.004	.109	.077	.182**	-.136*	-.250**	1.000	-.052	-.028
Income	.181**	.227**	.374**	.365**	.254**	.101	-.052	1.000	.007
Diversity	-.045	-.168**	-.072	-.132*	.086	-.113	-.028	.007	1.000

\* Correlation is significant at the .05 level  
 \*\* Correlation is significant at the .01 level

A number of the variables in this matrix significantly correlate to the dependent variable, although the degree of correlation is (for the most part) modest. Home and neighborhood type clearly relate to attitudes toward affordable housing, including living in a single-family home, in a suburb, and in a single-family neighborhood. Socioeconomic indicators are also important factors, as both income and homeownership present significant relationships to the dependent variable. Furthermore, a number of interesting correlations between independent variables deserve attention. Homeownership correlates to income as well as to a number of the neighborhood-type indicators. Income, as well, clearly relates to the type of neighborhood and community in which respondents live.

Also interesting is that living in a “suburb” has a weaker correlation to a number of variables than would be expected – particularly living in a single-family neighborhood and the presence of children. It was expected that respondents indicating that they live in single-family neighborhoods and have young children would likely reside in suburbs, but the results indicate that they do not overwhelmingly reside in these communities. The high incidence of respondents who live in small towns and rural areas likely explains this lack of a statistical relationship (See Figure 3). Most of these respondents also likely live in single-family homes located in primarily single-family neighborhoods.

**FIGURE 3: COMMUNITY TYPE**



An additional variable included here is “neighborhood diversity.” Contact theory suggests that people who have more contact with minorities or the poor will be more accepting of their presence in their neighborhood (Emerson, Kimbro, and Yancey 2002). Thus, it is possible that increased

racial diversity in neighborhoods will decrease opposition to affordable housing. As is seen by the correlation table, those who perceive their neighborhood as a diverse place also are less likely to live in an entirely single-family neighborhood. They are also less likely to be homeowners, however. This may indicate a close relationship between racial diversity and diversity of housing type and tenure. Because each of these variables exhibit a relationship either to the dependent variable or to each other, they all warrant inclusion in model 2.

In order to minimize specification error and ensure inclusion of all important variables in the model, the second model also includes variables mentioned in other studies as potential influencers upon attitudes toward social policy, neighborhood choice, and housing opposition. These variables indicate identification with a particular group or cohort. As Erikson and Tedin state, “group characteristics can clearly make a difference in how people see the political world. Belonging to a group is part of one’s self-identification” (Erickson and Tedin 2003, 205).

**TABLE 18: GROUP IDENTITY INDICATORS**

Variable	Description	Mean	Hypothesis
Age	Dummy variable where 1=respondent is 65 years or older	.19	Weak +
Race	Respondent’s Race. Dummy variable where 1=White	.79	Weak +
Education	Highest level of education completed	3.93 (Some College)	Weak -
Gender	Dummy variable where 1=female	.63	Weak -

One of the most common ways individuals self-identify is age. Cohort, or generational effects, has been shown to have a significant influence on

policy attitudes – particularly opinions toward social policies (Erikson and Tedin 2003). In order to capture the potential influence of these effects, I added a dummy variable measuring the retired cohort to the model (Age is 65+). Gender also plays an important role in shaping policy attitudes. Women are more likely than men to support public policies designed to foster social justice (Erikson and Tedin 2009). The public opinion literature also suggests that education is “strongly correlated with political tolerance and support for democratic values...[and] college generally has a liberalizing effect on noneconomic political opinions” (Erikson and Tedin 2003, 127). Thus, I also included education in the second model.

Finally, since this study measures racial attitudes, the race of the respondent likely determines policy preferences. The inclusion of a dummy variable for white respondents captures this potential effect. Since it is hypothesized that attitudes toward minorities influence attitudes toward housing, it is probable that minorities themselves will hold different views than Whites. However, there is conflicting theoretical evidence as to whether those views are likely to be more or less supportive. The correlation table below indicates how these group variables relate to the dependent variable and to each other.

**TABLE 19: CORRELATIONS FOR MODEL 2 – INDIVIDUAL CHARACTERISTICS**

	NIMBY Index	Age > 65	Race is White	Education	Gender
NIMBY Index	1.000	-.004	.017	.034	.135*
Age is Over 65	-.004	1.000	.092	-.172**	.015
Race is White	.017	.092	1.000	.014	.033
Education	.034	-.172**	.014	1.000	.121*
Gender	.135*	.015	.033	.121*	1.000

\* Correlation is significant at the .05 level (two-tailed)  
\*\* Correlation is significant at the .01 level (two-tailed)

Because of the weak relationships seen in the correlation matrix, I do not expect that these individual characteristics will have much of a direct impact on housing attitudes. However, I anticipate that some individual characteristics affect other attitudes, and it is important to control for the effects of these variables to grasp a clear understanding of the relationship between the dependent variable and the independent variables of interest.

**TABLE 20: REGRESSION MODEL 2**

Dependent Variable: NIMBY Index				
Model R-Square: .356; F=9.275 (sig=.000)	U.S. Coefficients		t	Sig.
	B	Std. Error		
(Constant)	.394	.235	1.674	.095
RACE Index	.378***	.077	4.920	.000
POOR Index	.238***	.084	2.824	.005
EGAL Index	.120*	.065	1.837	.067
Trust Gov	-.090	.060	-1.485	.139
Liberal Conservative Scale	.040*	.021	1.881	.061
Age is Over 65	-.070	.083	-.844	.399
Female	-.020	.062	-.329	.742
Education	.023	.021	1.077	.283
Race is White	-.128*	.077	-1.673	.095
NH Not Diverse	.021	.061	.337	.736
Income	.040	.029	1.366	.173
Lives in Single-Family Home	.030	.096	.318	.751
Lives in SF Neighborhood	.113	.073	1.547	.123
Homeowner	-.049	.096	-.509	.611
Has Children < 18 at Home	.011	.068	.166	.868
Suburb	.180***	.073	2.475	.014

\*\*\* Variable is significant at the .01 level  
\*\* Variable is significant at the .05 level  
\* Variable is significant at the .1 level

The second model's R-square increases by just under .06, even after adding twelve new independent variables. Not surprisingly, most of these new variables present very weak coefficients, and most lack statistical significance. The most notable relationship can be found with the variable "suburb," a dummy variable indicating that the respondent lives in an area considered a suburb. Interestingly, neither housing type nor housing tenure is significant, thus the *type* of community one lives proves a more important predictor of NIMBY attitudes than whether one owns that home, or in what type of home one lives. These results suggest that the type of community in which one lives can affect attitudes, but that homeownership, income, and other "self-interest" measures do little to explain opposition to affordable housing. While respondents living in homogeneous areas may feel they have more to lose when it comes to developing affordable housing nearby, the threats they perceive appear to be shaped by negative perceptions and stereotypes of the poor and minority groups.

In this second model, the "liberal-conservative" variable becomes significant at the .1 level, albeit with a low (.040) coefficient. This indicates that the inclusion of one of the additional variables in Model two enhances the importance of the Lib-Cons variable as a predictor of "NIMBY." It is likely that the moderating variables here are "education" and "income." Thus, conservatism may have been obscured by other variables included in the first model. Once income and/or education are accounted for, its influence becomes more clear.

Analyzing the impact of the EGAL index captures a similar effect. When applying the first regression analysis, the EGAL index demonstrates strong predictive value and significance. However, when incorporating both income and education to the model, they have both a separate and a combined effect that moderates the impact of Egalitarianism upon housing attitudes, moving it from a variable significant at the .01 level in the first model to one significant only at the .1 level in the second model (sig=.002 in model 1; .067 in model 2). Thus, it appears that both income and education suppress the impact of egalitarianism upon opposition to affordable housing, meaning that as income and education rise, it minimizes the effect of egalitarian ideology upon affordable housing attitudes.

The only cohort or demographic variable significant in the model is the respondent's race being white, albeit only at the .1 level. Surprisingly, it is negatively associated with NIMBY opposition. However, race was positively correlated to the NIMBY index (although not significantly, and with a very small coefficient) when looking only at a bivariate relationship. In the regression, race becomes significant and changes its sign. This suggests that the race variable accounts for an indirect effect not captured by this model. When excluding the race variable from the model, there is no noticeable change in the relationship between any other variables in the model, so the relationship reflected in the race variable may reflect an important factor not present in this model. While including this variable in the model presents some interpretation challenges, it certainly warrants inclusion in future

studies to determine more accurately the extent to which the race of the respondent factors into attitudes toward affordable housing.

### **Interpretation of Results**

The predominant questions guiding this study are whether racial and class stereotyping influence the public's views about affordable housing. Research on NIMBY attitudes nearly always suggest that racism and classism influence opposition to nearby development (Stein 1996; Pendall 1999). However, such theories have not been empirically tested. The analysis provided in this study illustrates a clear relational pattern between stereotypes about the potential residents of affordable housing and propensity to oppose its construction nearby. Furthermore, it is racial stereotyping, not poverty stereotyping, that presents strongest predictor of NIMBY attitudes.

When exploring the responses to the open-ended question, only one respondent directly connected racial discrimination with housing, stating, "I teach in the inner city. Most of my children live in dangerous areas. Their parents of the children are taking up 2 or 3 jobs so they should be given a chance. It furthers racism if people keep turning down affordable housing." Yet, the connection between opposition to affordable housing and racial attitudes permeates into public opinion, even if it is not always expressed. The survey results in this study suggest that racial prejudice may underlie opposition to a much greater extent than previously thought, despite the fact that it is seldom mentioned as a factor by those who oppose the construction of affordable housing nearby.

While poverty stereotyping, and to a lesser extent, views regarding inequality, also play a role, attitudes toward minorities demonstrate far stronger predictive value. These results confirm the hypotheses set forth at the beginning of this analysis. Race stereotyping, ideology and poverty stereotyping all serve as important predictors of NIMBY opposition to affordable housing. While this study also shows that socioeconomic factors and neighborhood characteristics play a role in shaping how respondents view affordable housing and the potential impacts it might have on their neighborhoods, far fewer variables than expected held significance.

While the public certainly does not universally oppose to affordable housing, such agreement with providing opportunity does not necessarily translate into support for building affordable housing nearby. One respondent who indicated support for affordable housing in town, but not in his neighborhood stated, “Well, I bought and I own my own property – values would go down.” Others reiterate such concern, as another respondent stated, “We purposely chose an upscale neighborhood for the school system and the continually increasing value of homes. To bring in subsidized housing would lower the value of the suburb and our own home.” Another stated, affordable housing “brings low income people to one place which brings crime and brings down the quality of area that you are living in.” While many genders, incomes, and education levels all recognize the need for affordable housing, perceived threats to their own self-interest or well-being limits the extent to

which they are willing to support the development of affordable housing in their own neighborhoods and communities.

However, this research clarifies that the perceived threat that affordable housing so often incurs likely emanates from fears about the people who might reside in those homes. Negative ideas about the poor and minorities clearly shape attitudes about affordable housing. Thus, the threats so often mentioned when gathering opinions regarding affordable housing presumably emanate from the residents themselves. Furthermore, preconceived notions based on stereotypes and prejudice toward the poor and minority groups largely influence opinions regarding those who live in affordable housing. These findings hold significant implications for housing policy, planning practice, advocacy, and future research on housing attitudes. We will discuss these implications in the final chapter.

## CHAPTER 7: CONCLUSIONS

The lack of understanding regarding when and why the public opposes affordable housing proves particularly important when public opposition stems not from rational or legitimate concerns, but from less politically correct issues such as racial prejudice or elitism. Neighborhood opposition to affordable housing remains a major obstacle to the successful implementation of federal, state, and local housing policies. As Charles Field points out, “social concerns about race, class, and neighborhood quality severely complicate the situation. When these factors are in play, opposition to affordable housing becomes extremely difficult to overcome (Field 1997, 825). The research often suggested that concerns about property values, crime, and community fit have become proxies for racial and class prejudice, yet the existing research on this subject has largely failed to incorporate racial and class views into their studies.

The development of affordable housing outside of poor areas provides one of the few available tools for increasing spatial access to opportunity for low-income families. Neighborhood opposition to the development of affordable housing often hinders the ability of government, private, and non-profit entities to build affordable housing. When such opposition is driven by stereotypes and perceptions of the potential problems that affordable housing or its residents *might* bring to a neighborhood, rather than evidence and

concrete facts, NIMBY opposition reinforces the spatial inequality that plagued US communities throughout the last century.

Devolution placed the onus for affordable housing construction on municipalities; retrenchment removed many of the resources formerly at their disposal (Davis 2006; Mueller and Schwartz 2008). Municipal governments are thus placed in a position where they must compete with each other to expand their tax base. Providing affordable housing and other social services does not directly aid the city coffers – rather, it is perceived as a burden on precarious city finances. Cities therefore often feel pressed to choose between affordable housing and economic development mechanisms, with affordable housing seldom claiming victory (Goetz 1995; Basolo 2000).

In the absence of direct government provision of housing, private developers are charged with the task of implementing policies designed to construct housing for the many income strata that cannot afford to purchase market-rate homes (Keyes et al. 1996; Bockmeyer 2003). However, program guidelines and profit-motivation often prevent such firms from producing housing directed toward the neediest populations (Bratt 2008; Mueller and Schwartz 2008). Community Development Corporations (CDCs) and other non-profit housing providers are the only agencies developing housing that for-profit companies avoid; namely, housing in declining neighborhoods and housing for very low income families (Bratt 2009; Krumholz 2004). Nevertheless, limited capacity and competing interests often prevent such agencies from achieving these goals (Keyes et al. 1996; Koschinsky 1998).

The current policy and planning framework results from disjointed and complex financing programs, land use regulations that impede affordable housing development, and heavy dependence on private and non-profit developers with little guidance or resources from the government (Downs 2004; Krumholz 2004; Stegman 1989). This system produces a development context that leaves housing producers extremely vulnerable to public opposition. The need to layer finance often forces developers to take on bridge and gap loans to move forward through the many stages of development (Goetz 1995; Davis 2006). Land use regulations often prevent the dense development required to make affordable housing feasible, requiring a zoning variance that is typically subject to public approval (Pendall 2000). Any public concerns or fears may prevent the granting of a variance, leading to costly delays. Such delays increase the chances that the development will fail. Failed projects often receive negative media attention, which can impact an agency's reputation in the city, increasing the chances that any future projects or proposals will not move forward (Dear 1992; Mickey and Soll 1996).

Planning and policy guidelines emphasize the promotion of a decision-making environment that values public participation (Lowry 1997; Friedmann 1998; Brooks 2002). This present context stems largely from years of top-down planning and policy decisions that adversely affected many neighborhoods and communities (Fainstein 2000; Hall 1988). However, the emphasis on public participation has given neighborhoods and communities much power over land use decisions, leading to situations where private

interests may trump public needs (Fort, Rosenman, and Budd 1993; Chong, Citrin, and Conley 2001). It is imperative that decision-makers study and understand the factors that influence public opinion in land use matters in order to appropriately distinguish between genuine concern for a community and self-interested opposition to neighborhood change.

Because of the lack of concrete evidence regarding why Americans often oppose the development of affordable housing, planners, researchers, and developers in the field rely on information gathered at town meetings, from local politicians, and from other anecdotal sources rather than on survey data (Field 1997; Stein 1992). Thus, instead of approaching a potential conflict with as much information as possible, those supporting the development of affordable housing enter into negotiation and marketing sessions without a thorough knowledge of how the public views affordable housing, its residents, or housing policy in general. This approach makes it extremely difficult to pursue coalition and consensus building through either education or negotiation, since the core concerns of the neighbors are not entirely clear.

### **Summary of Findings**

Despite the significant progress already made toward *de jure* equality for all, *de facto* discrimination continues to plague the lives of the poor and minority populations; an institutional inequality reflected in public opinion. A significant segment of the American public clearly views racial minorities and the poor in a negative light, and these perceptions undermine the success of public policies designed to increase or improve access to opportunity. Various

factors contribute to the perception that one's self-interest is threatened, many of which are only tangentially related to the size, appearance, and location of proposed housing.

It is not surprising that people living in suburban neighborhoods are more likely to be suspicious of affordable housing. The home is the greatest single investment for most American families. Thus, homeowners have a lot to lose when faced with the potential devaluation of this primary asset. Despite evidence showing that the construction of affordable housing typically yields no impact on nearby property values, such fears and perceptions take root based on the perceived and real characteristics of affordable housing. Affordable housing carries an implication of low or moderate-income status. By definition, affordable housing is *cheaper* than the existing housing in an area. Thus, it follows that those who hold negative views toward the poor are not likely to want to enable more poor people to live in their neighborhoods.

However, individuals of all tenure types and income levels show significant higher opposition to affordable housing when they live in a suburban area. This suggests that those who live in areas with more diversity of housing types more readily accept affordable housing, regardless of whether they rent or own their own home. This evidence of neighborhood-level effects on attitudes should be investigated further in order to more accurately identify the relationship between neighborhood type and attitudes about development. While causality remains indistinguishable in this study, this finding indicates the possibility that individuals choosing to reside in

neighborhoods with a diversity of housing types appear more willing to live near affordable housing than their counterparts residing in the suburbs.

It is not surprising that people who do not trust the government, and do not hold egalitarian ideologies are not particularly supportive of government-sponsored housing policies. While ideological opposition to affordable housing did not represent the strongest factor mentioned by respondents, a large segment of the American public certainly does not trust the government, resists attempts to enlarge the government, and seeks to limit incursion by the government into the private market. People holding such views would certainly not support the development of affordable housing anywhere, especially not in their towns or neighborhoods.

However, the association between opposition to affordable housing and negative attitudes toward minorities is neither rational nor intuitive. Affordable housing offers no explicit connotations as a race-targeted public policy. However, as Chester Hartman points out in a recent critique of a study on housing attitudes, “race lurks, insufficiently recognized, behind the housing issue, as it does behind so many issues and problems in our society” (Hartman 2008, 253), which the results of this study corroborate. Regression analysis showed that racial stereotyping was an exceptionally strong predictor of NIMBY opposition. Regardless of how many independent variables the model included, or which variables we included or removed, racial stereotyping remained a strong predictor with undeniable statistical significance. These results demonstrate and demand that any study of

opposition to affordable housing incorporate variables measuring racial attitudes.

Furthermore, this survey produced results similar to those of previous research done on the connection between racial attitudes and support for social policies such as welfare and affirmative action. Many of the same determinants found to influence attitudes toward other social policies shape public attitudes toward affordable housing. Despite being a race-neutral policy prescription, the public clearly associates affordable housing with the race of its potential residents. This association of affordable housing with minorities correlates to less support for affordable housing, and greater concern about negative outcomes emanating from the development of such housing nearby.

These results suggest that middle and upper class America continues to regard the poor and minorities with suspicion, and that they do not wish to share their neighborhoods with such populations. The concerns about affordable housing mirror those expressed during the 1930s public housing debate, the 1960s civil rights era, and the 1970s busing debate. Americans continue to believe that minorities and the poor lack motivation, take advantage of government programs, and do not care for their personal property. When land use conflicts over the construction of affordable housing arise, the concerns voiced by neighborhood residents reflect these stereotypes and perceptions. Thus, Americans associate “Affordable Housing” with minority and poor populations. When these populations are viewed as lazy,

not invested in the community, and predisposed to criminality, it is no wonder that Americans do not wish to have them as neighbors.

### **Implications for Planning Practice**

The field of urban planning does not often utilize broad public opinion studies; however, this research shows that Americans' attitudes toward affordable housing take shape from internal factors, including ideology and racial and class stereotyping, rather than external factors, such as density and appearance, that might influence local opposition. Since application of the negotiation and education techniques typically used by planners occurs at the local level, applied to a single project or development, such techniques may not address the core concerns driving opposition. Instead of concentrating on negotiating with neighborhood groups over density, appearance, or size of the projects, it may be more appropriate to concentrate on discussions regarding the demographics of potential residents.

The findings discussed herein suggest that those who felt that NIMBY opposition to affordable housing contained some element of racial prejudice were on the right track. This is not to say that every NIMBY battle represents opposition to racial integration, but such questions must be asked whenever a conflict over housing siting arises. Allowing affordable housing opposition to thwart its development hinders the government's ability to successfully implement the goals of our national housing policies. Accepting the arguments of NIMBY opposition as righteous and valid gives such groups the power to continue to exclude the poor and minorities from their

neighborhoods. When racial stereotypes and negative perceptions about the poor shape concern about affordable housing, this opposition directly conflicts with the professed ideals of our society, as well as with the legal framework established by the Civil Rights Act and Fair Housing Act. Allowing such opposition to impede inclusionary housing efforts undermines the progress we have made thus far toward residential racial integration.

The American Planning Association describes in its AICP code of ethics two main tenets affected by the results of this study. The first states that planners should “give people the opportunity to have a meaningful impact on the development of plans and programs that may affect them. Participation should be broad enough to include those who lack formal organization or influence” (American Planning Association 2005). The second states, “We shall seek social justice by working to expand choice and opportunity for all persons, recognizing a special responsibility to plan for the needs of the disadvantaged and to promote racial and economic integration. We shall urge the alteration of policies, institutions, and decisions that oppose such needs” (American Planning Association 2005). Neighborhood opposition to affordable housing presents a conflict between these two professed goals.

While it is important to incorporate the first goal of community participation into development plans, it is imperative that this participation does not impede the second goal of racial and economic integration. As Susan Fainstein states, “The appropriate criterion for evaluating a group’s claims should not be procedural rules alone; evaluation must comprise an analysis of

whether realization of the group's goals is possible and, if so, whether such realization leaves intact the principle of social justice. Democracy is desirable, but not always" (Fainstein 2000, 469). Planners must strike a balance between democratic participation and advocacy on behalf of those who cannot participate. Undertaking such action promotes the achievement of racial and economic integration through the development of affordable housing, and ensures that deference to community or neighborhood preferences does not become an excuse for exclusionary attitudes and practices.

Furthermore, dealing with local land use conflicts requires addressing regional and public needs. The very purpose of urban planning is to mediate between the private market and the public sector in order to promote policies and programs that enhance the livability, affordability, and economic viability of cities and regions. Neighborhood-level land use decisions can thwart policies and plans designed to improve entire metropolitan areas. Rather than negotiating solely with single neighborhoods, planners must take a broader approach, incorporating the needs of the city as a whole. While public participation certainly represents a necessary aspect of the planning process, planners should take care when defining whom the "public" is that is participating, for there is never a single "public opinion" in land use planning. Multiple stakeholders produce multiple opinions. The role of planners is to balance those opinions with the needs of the city as a whole. This holds particularly true when grappling with the siting of unwanted land uses such as affordable housing.

## **Implications for Housing Policy**

The opposition to entitlement programs and housing assistance that pervaded policymaking throughout the 20th century continues to manifest itself through public opinion. The development of affordable housing in middle-class neighborhoods meets with fervent opposition due to economic concerns as well as a perception that the provision of such housing conflicts with the basic American values of self-reliance. In the twenty-first century, “Affordable Housing” is most often privately built and publicly subsidized. While politically expedient, and in line with American values, this system does not perform without resistance. Not surprisingly, public opposition to low-income housing development is entrenched in the same ideologies that shaped federal housing policy.

Federal devolution created a situation where a small local opposition can thwart the development of affordable housing, undermining the needs of a regional housing market. Reliance on non-profit agencies to provide affordable housing for the poor proved to be untenable, particularly as funding for government housing programs dwindles. This study demonstrates that the public responds to proposed affordable housing projects in ways that run counter to the goals of public policy, the needs of regional housing markets and the ethics of the planning field. Promoting the development of affordable housing that conforms to the policy goals of deconcentration of poverty and enhanced access to opportunity will require increased state or federal regulation.

A more comprehensive federal or state approach to housing would achieve the goal of dramatically increasing the number of families living in quality housing. However, any such proposal may still meet local opposition. While the policy environment of the twenty-first century may prove more conducive to stronger regulatory measures to promote fair housing goals, the success of such a program will depend on the extent to which it conforms to the ideological views of the American public. It also would likely require a strong federal hand to induce municipalities to implement fair housing goals. In order to successfully achieve these goals, a comprehensive housing strategy should promote:

- Limited government involvement by requiring placing the majority of the administrative burden on states and/or municipalities rather than the federal government;
- Free-market supremacy by encouraging private-sector production of housing rather than direct government production;
- Equality by developing housing throughout regions, rather than concentrate affordable housing in marginal areas; and
- Self-reliance through the provision of increased opportunities for low-income families to live in areas with better job, school, and amenity access.

Inclusionary or “fair share” housing could provide such a framework. The principle objective of such policies is to increase the supply of affordable housing in a manner that fosters greater economic integration yet prevents any neighborhood or community from bearing an excessive burden. A number of states already have statewide mechanisms to encourage the equal distribution of affordable housing across municipalities, including California, Massachusetts, Florida, and New Jersey. These programs can serve as a

model for other states, but in order to be most effective, federal housing policy should require, or at least promote, the adoption of such measures nationwide.

A national inclusionary housing ordinance, if executed properly, could dramatically increase the number of low-income families living in quality housing. Furthermore, it can be crafted so that it conforms to ideology by achieving each of the four criteria discussed previously. Because implementation of inclusionary housing ordinances occurs at the state and/or local level, federal involvement is restricted to limited oversight and possibly funding. This achieves the goal of limited federal involvement, and avoids some of the missteps of historical housing programs. Furthermore, inclusionary housing programs do not typically include the direct production or provision of housing by any level of government. It simply implements a regulatory system that requires the private – or non-profit – sector to produce affordable housing. Thus, the scope of government involvement – as well as government finance – remains limited, ensuring the primacy of the private market.

Inclusionary housing also fosters equity. Such programs encourage or require the fair distribution of affordable housing throughout a state or region, thus avoiding the concentration of housing in particular areas. It can also be argued that inclusionary housing fosters self-reliance by increasing the opportunities of low-income families. To some extent, any housing policy can face opposition with the argument that it fosters dependency, but by

deconcentrating poverty, inclusionary housing provides significant opportunities for low-income families to find better work opportunities, attend better schools, and have access to community amenities such as improved transportation, public parks, and neighborhood programs.

### **Implications for Advocates**

This study shows the majority of Americans supports the development of affordable housing, recognizes the need for it, and is not universally opposed to government involvement in its construction or financing. Survey respondents recognize the potential benefits of developing affordable housing in their communities. However, American housing policy continues to suffer from the negative perceptions and poor reputation resulting from past mistakes. While marketing and advertising can contribute marginally, advocates and researchers themselves must promote affordability and access to opportunity as important pillars that encourage self-reliance.

Such rhetoric may include emphasizing how the government subsidizes middle and upper-income families through housing subsidies, including the mortgage interest deduction, mortgage insurance, and the secondary mortgage market. Each of these should continually and strongly be framed as a government subsidy. This may help to frame affordable housing differently, potentially overcoming some of the negative stereotypes that trigger opposition to housing policies and development. Should Americans begin to see affordable housing as a means to achieving access to opportunity, rather

than a government handout, they may follow with more support of housing policies as well as developing such housing in their neighborhoods.

Furthermore, the greater community benefits of affordable housing must also be stressed, including greater access for the poor to improved educational and economic opportunities. Previous survey research showed that when framed as an economic development tool, providing a necessary resource for first responders, educators, and other integral community members, Americans respond positively to affordable housing. In order to achieve effective implementation of any comprehensive housing policy, the American public must recognize how affordable housing improves opportunities for low income Americans, for the concept of opportunity is the link between the conflicting values of equality and individualism. When affordable housing is framed as promoting equality of opportunity, rather than equality of outcomes, it may enhance the potential for increased neighborhood support.

However, marketing efforts applied in many cases thus far yielded a limited effect. When affordable housing faces particularly strong opposition, and there is significant evidence of racial discrimination, legal action is warranted. For the most part, demonstrating racial discrimination proves extremely difficult, given the race-neutral stance of affordable housing policy. However, the findings of this study may provide some evidence that housing opposition possesses a racial element, even when that element is not overtly expressed. This study may provide some impetus for the strengthening of

existing fair housing laws in order to apply them more aggressively in cases of exclusionary zoning, denial of variances, or other techniques that thwart affordable housing.

### **Implications for Future Research**

This research filled a major gap in the literature on NIMBY attitudes. However, the conclusions made herein must be tempered until a much more extensive study can follow. Further research on NIMBY attitudes absolutely must incorporate racial and class attitudes in their studies, but such research needs to build upon this study in a number of areas. Obviously, stratifying the data to produce a more nuanced and sophisticated analysis of how different populations (for instance, different genders, races, or classes) might view affordable housing, would require a much larger sample size.

One of the most important contributions of this study is the construction of a reliable and easily replicated measure for “NIMBY” attitudes. By presenting “NIMBY” as a collection of concerns regarding the potential impact of affordable housing rather than a simple measure of support or opposition to its development nearby, the NIMBY Index measures the propensity to oppose affordable housing much more accurately than single questions used in previous studies. As made clear by the results, most people are strongly supportive of affordable housing, but they express many concerns and fears regarding negative externalities. These externalities and the perceived costs they bring to neighborhoods and communities drive NIMBY opposition. Researchers interested in housing attitudes, planners

seeking community input, and advocates searching for support should consider using this index as a more nuanced and accurate measure of community opposition in their work.

In addition, research can branch off from this study in a number of ways to develop a deeper understanding of the determinants of housing attitudes. First, there may be regional variations in attitudes or regional determinants of racial and class stereotyping not incorporated into this study. While previous research on social policies demonstrated little instance of regional variation in attitudes, the housing market is inherently local in character. Thus, housing attitudes may very well depend upon regional or local factors such as the strength of the housing market, age of the housing stock, and density of the city. While the neighborhood type and area type variables incorporated into this study did not demonstrate any predictive strength, more sophisticated measures of area determinants may be necessary to draw conclusions about regional variation.

One of the drawbacks of this study was the lack of a previously tested measure for poverty stereotyping. Most research on class attitudes utilizes a set of questions that measures beliefs in the causes of poverty. However, there is no good measure of stereotypes about the poor. Future research should work to develop such a measure (or measures) and incorporate the causes of poverty index as well. Utilizing such measures together may provide a much more nuanced understanding of how the public views the poor. Since this and previous studies clearly indicate that such attitudes relate to views about

minorities, such research should also incorporate the racial stereotyping measure to establish the individual relationships between these items and housing attitudes.

This research also revealed a dichotomy of attitudes toward rental and owner-occupied housing. The survey research undertaken herein did not distinguish between owner-occupied and rental housing – both can be “affordable.” However, the open-ended survey questions and some comments made in the focus groups demonstrated much stronger negative attitudes toward rental housing than owner-occupied housing. Whether such opposition rests in the housing type – renters are typically perceived to live in multi-family dwellings while owners are perceived to live in single-family dwellings – or with the behavior or social status of the residents themselves remains unclear. Furthermore, it is also unclear whether attitudes toward affordable rental housing or renters substantially differ from attitudes toward affordable homeownership or owners.

This study’s findings also left unclear how community type shapes opposition to affordable housing; living in a suburb was the only significant neighborhood-level variable in the model. Future research should investigate further the extent to which living in a diverse neighborhood influences attitudes. Whether that diversity is racial, economic, or based on housing type may influence opinions about affordable housing. While these variables did not appear significant in this study, living in a suburb did. This item may

indicate that living in different types of areas influences perceptions of neighbors and neighborhoods.

The recognition that housing opposition correlates with stereotypes about the poor and minorities may provide an impetus for increased federal regulation governing the spatial distribution of affordable housing, or even the application of Fair Housing laws to siting conflicts. To date, the application of Fair Housing laws to siting conflicts has resulted in little progress, since explicit discrimination is seldom proven. This study may provide some evidence that NIMBY opposition is based in part on racial prejudice. Expanding this research could result in greater ability to apply fair housing laws to siting conflicts.

Whether via a concrete inclusionary housing ordinance or another measure, municipal governments must promote regional housing needs even if it means over-ruling public opinion. As Rolf Pendall (1999) states, “racist and classist antihousing action—still a common occurrence—must be distinguished from other opposition to housing, if only because policy responses to prejudice-based opposition will differ markedly from those based on the real impacts of new housing on neighborhood quality” (p. 115). The findings from this study provide a framework for beginning to distinguish between “legitimate” opposition to affordable housing and that based on misperceptions and fear. Future research on housing attitudes must continue to incorporate perceptions of race and class into their studies in order to move

toward a more complete and sophisticated understanding of the NIMBY response to affordable housing.

## **Appendix I: Survey Instrument**

[INTRODUCTION]

Hello, I'm [NAME] from the Office of Survey Research at the University of Texas at Austin. We're surveying people in your area to ask their opinions about some issues relating to housing and poverty.

The survey takes about 20 minutes to complete. Your participation is anonymous and voluntary, and all your answers will be kept completely confidential. Would you participate in our survey?

Before we begin, are you over the age of 18?

>INT1<

<1> YES

<2> NO [END INTERVIEW]

SECTION A: HOUSING

First I'd like to ask you a few questions about your home and neighborhood.

>A001< Do you own or rent your home?

- <1> Own
- <5> Rent
- <8> Other [specify \_\_\_\_\_]

- <R> REF
- <D> DK

>A002< How many years have you lived in your current home?

- <1-97>
- <1> Less than one year
- <99> All my life

- <R> REF
- <D> DK

>A003< How would you describe your city or town? Would you describe it as a large city; a small city; a suburb; a small town; or a rural area?

- <1> LARGE CITY
- <2> SMALL CITY
- <3> SUBURB
- <4> SMALL TOWN
- <5> RURAL AREA

- <R> REF
- <D> DK

>A004< How would you describe the place you live? Is it an apartment, a single family home; a duplex, or something else (please specify) \_\_\_\_\_?

- <1> APARTMENT
- <2> SINGLE-FAMILY HOME
- <3> DUPLEX or THREE-FAMILY
- <4> SOMETHING ELSE

- <R> REF
- <D> DK

[QxQ – “apartment” is any multi-family dwelling, whether owned or rented including a “condo” or “condominium”]

[QxQ – if respondent says they live in a “triplex” or “three-family,” code a “3”]  
[If something else, please specify “other”]

>A005<      How would you describe the houses in your neighborhood?  
Would you say it has all single-family homes; mixed single and multi-family residential; mostly multi-family residential; residential mixed with commercial uses, or something else? \_\_\_\_\_ (please specify)

- <1> ALL SINGLE-FAMILY
- <2> MIXED RESIDENTIAL
- <3> MOSTLY MULTI-FAMILY RESIDENTIAL
- <4> RESIDENTIAL MIXED WITH COMMERCIAL
- <5> SOMETHING ELSE ( \_\_\_\_\_ )
  
- <R> REF
- <D> DK

[QxQ – multi-family residential includes duplexes, tri-plexes, and apartment buildings. ]

[Commercial uses include businesses, office buildings, restaurants, and shops]

>A006<      Would you say that your neighborhood is very racially diverse, somewhat diverse, or not very racially diverse?

- <1> VERY DIVERSE
- <2> SOMEWHAT DIVERSE
- <3> NOT VERY DIVERSE
  
- <R> REF
- <D> DK

>A007<      Would you say that your neighborhood is mostly young people, a mix of ages, or mostly older folks?

- <1> MOSTLY YOUNG
- <2> MIX OF AGES
- <3> MOSTLY OLDER
  
- <R> REF
- <D> DK

>A008< Overall, would you say that your neighborhood is a great place to live, a good place, an okay place, or would you say that where you live now is not a very good place to live?

- <1> A GREAT PLACE
- <2> A GOOD PLACE
- <3> AN OK PLACE
- <4> NOT A GOOD PLACE

- <R> REF
- <D> DK

Now I'd like to ask you a few questions about affordable housing. When answering these questions, please keep the following definition in mind.

[DEFINITION] Affordable Housing is housing that is developed through some combination of incentives, cost-effective construction techniques, and governmental subsidies that can be rented or purchased by households who cannot afford housing in the community.

Is there anything you don't understand about this definition, or would you like me to read it again?

[QxQ: if respondent asks, please re-read DEFINITION]

[QxQ: "Incentives" include such things as property tax relief and fee waivers]

[QxQ: "Cost-Effective Construction techniques" include building smaller units or using less expensive materials]

[QxQ: "Governmental Subsidies" include loans and grants provided by the federal, state, or local government.]

Thank you. If you would like to hear the definition again at any time, please let me know.

>A009< If affordable housing were proposed in your town, Would you say you definitely would support that, you probably would, you probably would not, or you definitely would not support affordable housing in your town?

- <1> DEFINITELY WOULD
- <2> PROBABLY WOULD
- <3> PROBABLY WOULD NOT
- <4> DEFINITELY WOULD NOT

- <R> REF
- <D> DK

>A010< If affordable housing were proposed in your neighborhood, Would you say you definitely would support that, you probably would, you probably would not, or you definitely would not support affordable housing in your neighborhood?

- <1> DEFINITELY WOULD
- <2> PROBABLY WOULD
- <3> PROBABLY WOULD NOT
- <4> DEFINITELY WOULD NOT

- <R> REF
- <D> DK

>A011< What is the main reason you feel that way about affordable housing?

<OPEN>

Thank you. Now, I'm going to read a number of statements to you, Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with these statements.

>A012< Building affordable housing in my neighborhood would lower property values. Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A013< Building affordable housing in my neighborhood would increase crime.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A014< New and rehabilitated affordable housing makes communities

more attractive.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A015< People who live in affordable housing make good neighbors. Do you strongly agree, agree, disagree, or strongly disagree?

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A016< Building affordable housing in my neighborhood would negatively affect the community's character.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A017< Building affordable housing in my neighborhood would increase traffic. Do you strongly agree, agree, disagree, or strongly disagree?

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A018< Building affordable housing in my neighborhood would have a positive impact on the local economy

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>A019< Building affordable housing in my neighborhood would have a negative impact on local schools.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

## SECTION B: IDEOLOGY

Now, I want to ask you some questions about the role of the government. Please tell me if you strongly agree, agree, disagree, or strongly disagree with these statements.

>B001< It is the responsibility of the government to reduce the differences in income between people with high incomes and those with low incomes.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

- >B002<      The government should provide more chances for children from poor families to go to college. Do you strongly agree, agree, disagree, or strongly disagree?
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- >B003<      The government should provide a job for everyone who wants one.
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- >B004<      The government should provide everyone with a guaranteed basic income
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- >B005<      The government should provide a temporary assistance for the unemployed. Do you strongly agree, agree, disagree, or strongly disagree?
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK

- >Boo6<      The government should spend less on benefits for the poor.
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- >Boo7<      How much of the time do you think you can trust the government to do what is right
- <1>    ALMOST ALWAYS
  - <2>    SOME OF THE TIME
  - <3>    ALMOST NEVER
- <R>    REF
- <D>    DK
- >Boo8<      Would you say that special interests have too much influence on the government, the right amount of influence, or not enough influence?
- <1>    TOO MUCH
  - <2>    JUST RIGHT
  - <3>    NOT ENOUGH
- <R>    REF
- <D>    DK
- >Boo9<      Do you think that people in government waste a lot of the money we pay in taxes, waste some of it, or don't waste very much of it?
- <1>    A LOT
  - <2>    SOME OF IT
  - <3>    NOT VERY MUCH
- <R>    REF
- <D>    DK

>B010< We hear a lot of talk these days about liberals and conservatives. Think of a 7-point scale where one means extremely liberal and seven means extremely conservative. Where would you place yourself on this scale?

- <1> EXTREMELY LIBERAL
- <2>
- <3>
- <4>
- <5>
- <6>
- <7> EXTREMELY CONSERVATIVE

- <R> REF
- <D> DK

#### SECTION C: RACE

Now I'd like to ask you some questions about racial minorities. By this, I mean African Americans, Hispanic Americans, or other non-White Americans. Please let me know if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each of the following statements.

>C001< Irish, Italian, Jewish, and many other ethnic minorities overcame prejudice and worked their way up. Other minorities should do the same.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>C002< Minorities work just as hard to get ahead as most other Americans.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

- >C003<      Generations of slavery and discrimination have created conditions that make it difficult for many minorities to work their way out of the lower class. Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >C004<      Minority groups demand too much from the rest of society. Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >C005<      Minorities are responsible for creating much of the racial tension that exists in the United States today.
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >C006<      Minorities generally do not complain as much as they should about their situation in society.
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK

>C007< It's really a matter of some people not trying hard enough; if minorities would only try harder they could be just as well off as Whites

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

>C008< Discrimination against minorities is no longer a problem in the United States.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

#### SECTION D: POVERTY

Now I'm going to read some statements that other people have made about poor people in the United States. Please answer whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each of these statements.

>D001< People who don't make much money are generally unmotivated.

- <1> STRONGLY AGREE
- <2> SOMEWHAT AGREE
- <3> SOMEWHAT DISAGREE
- <4> STRONGLY DISAGREE

- <R> REF
- <D> DK

- >D002<      Poor people commit fewer crimes than wealthy people.
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- 
- >D003<      Poor people should not have children until they can afford to  
                 take care of them
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- 
- >D004<      Wealthy people are generally smarter than poor people
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK
- 
- >D005<      Most poor people can't manage their money
- <1>    STRONGLY AGREE
  - <2>    SOMEWHAT AGREE
  - <3>    SOMEWHAT DISAGREE
  - <4>    STRONGLY DISAGREE
- <R>    REF
- <D>    DK

- >D006<      People living in poverty would rather commit crimes for financial gain than work for a living
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >D007<      In general, poor people have the same moral values as other Americans.
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >D008<      Poor people don't supervise their children enough.
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK
- >D009<      In general, wealthy people have the same moral values as other Americans.
- <1>    STRONGLY AGREE  
<2>    SOMEWHAT AGREE  
<3>    SOMEWHAT DISAGREE  
<4>    STRONGLY DISAGREE
- <R>    REF  
<D>    DK

SECTION E: DEMOGRAPHICS

Finally, I'd like to ask you some questions about you. This is last section.

>E001< Are you of Spanish or Hispanic origin or descent?

<1> YES

<5> NO

<R> REF

<D> DK

>E002< What is your race?

<1> WHITE/CAUCASIAN

<2> BLACK/AFRICAN-AMERICAN

<3> ASIAN

<4> AMERICAN INDIAN

<5> HISPANIC

<6> MIXED RACES

<7> OTHER (SPECIFY)\_\_\_\_\_

<R> REF

<D> DK

[QXQ: If respondent does not know, read the response categories]

>E003< Do you have children under the age of 18 living in your home?

<1> YES

<5> NO

<R> REF

<D> DK

[QxQ: any children under 18 count as "YES" whether own children, grandchildren, foster children or other relationship.]

- >E004<      What is the highest level of education you have achieved?
- <1>   LESS THAN HIGH SCHOOL
  - <2>   HIGH SCHOOL DIPLOMA , GED
  - <3>   ASSOCIATE DEGREE (AA)
  - <4>   SOME COLLEGE
  - <5>   BACHELOR’S DEGREE (BS, BA)
  - <6>   MASTER’S DEGREE
  - <7>   LAW DEGREE (LLB, JD)
  - <8>   DOCTORAL DEGREE (PhD, DFA, DPHIL, MD, DDS, DVM, DO)
- <R>   REF
- <D>   DK

[QXQ: If respondent answers, “graduate school,” code as “6”]  
[QXQ: If respondent answers, “college graduate” code as “5”]

- >E005<      What is your age?
- <18-99>
- <R>   REF
- <D>   DK
- >E006<      We hear a lot these days about social class. What social class do you consider yourself? Would you say you are in the upper class, in the middle class, or in the lower class?
- <1>   UPPER CLASS
  - <2>   MIDDLE CLASS
  - <3>   LOWER CLASS
- <R>   REF
- <D>   DK
- >E007<      At any time in your life, have you ever considered yourself poor?
- <1>   YES
  - <5>   NO
- <R>   REF
- <D>   DK

>E008< Finally, in which of the following categories does your household income fall. Would you say it is less than \$25,000; \$25,000-\$50,000; \$50,000-\$75,000; \$75,000-\$150,000; \$150-250K or over \$250,000?

<1> LESS THAN \$25K

<2> \$25-50K

<3> \$50-75K

<4> \$75-150K

<5> \$150-250K

<6> OVER \$250K

<R> REF

<D> DK

Those are all the questions I have for you today. Thank you so much for your time, and have a great [morning, afternoon, evening].

>INT2< Gender of Respondent

<1> Female

<5> Male

<D> DK

## Appendix 2: Frequencies

### Demographics

#### A001: Tenure

Mean: 1.72 Mode: 1 (own)		Frequency	%	Valid %	Cum. %
Valid	Own (1)	233	81.8	82.0	82.0
	Rent (5)	51	17.9	18.0	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

#### A002: Years in Home (categorized)

Mean: 15 (2.48) Mode: 1 (<5)		Frequency	%	Valid %	Cum. %
Valid	< 5	100	35.1	35.1	35.1
	6-10	54	18.9	18.9	54.0
	11-20	68	23.9	23.9	77.9
	21-30	20	7.0	7.0	84.9
	> 30	43	15.1	15.1	100.0
Total		285	100.0	100.0	

#### A003: Community Type

Mean: 2.98 Mode: 4 (Small Town)		Frequency	%	Valid %	Cum. %
Valid	Large City	52	18.2	18.2	18.2
	Small City	55	19.3	19.3	37.5
	Suburb	65	22.8	22.8	60.4
	Small Town	73	25.6	25.6	86.0
	Rural Area	40	14.0	14.0	100.0
Total		285	100.0	100.0	

**A004: Housing Type**

Mean: 1.97 Mode: 2 (Single-family home)		Frequency	%	Valid %	Cum. %
Valid	Apartment	35	12.3	12.3	12.3
	Single-Family Home	229	80.4	80.4	92.6
	Multi-Family Home	15	5.3	5.3	97.9
	Mobile Home/Trailer	6	2.1	2.1	100.0
	Total	285	100.0	100.0	

**A005: Neighborhood Type**

Mean: 1.59 Mode: 1 (All Single-family homes)		Frequency	%	Valid %	Cum. %
Valid	All SF Homes	187	65.6	65.8	65.8
	Mixed Residential	55	19.3	19.4	85.2
	Mostly Multi-Family Residential	13	4.6	4.6	89.8
	Residential & Commercial	29	10.2	10.2	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

**A006: Neighbors' Race**

Mean: 2.28 Mode: 3 (Not Very Diverse)		Frequency	%	Valid %	Cum. %
Valid	Very Diverse	52	18.2	18.5	18.5
	Somewhat Diverse	99	34.7	35.2	53.7
	Not Very Diverse	130	45.6	46.3	100.0
	Total	281	98.6	100.0	
Missing	System	4	1.4		
Total		285	100.0		

**A007: Neighbors' Age**

Mean: 2.11 Mode: 2 (Mix of Ages)		Frequency	%	Valid %	Cum. %
Valid	Mostly Young	9	3.2	3.2	3.2
	Mix of Ages	234	82.1	82.4	85.6
	Mostly Older	41	14.4	14.4	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

**A008: Neighborhood Satisfaction**

Mean: 3.26 Mode: 3 (A Good Place)		Frequency	%	Valid %	Cum. %
Valid	Not a Good Place	8	2.8	2.8	2.8
	An OK Place	31	10.9	10.9	13.7
	A Good Place	125	43.9	44.0	57.7
	A Great Place	120	42.1	42.3	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

**E001: Hispanic**

Mean: 4.69 Mode: 5 (No)		Frequency	%	Valid %	Cum. %
Valid	Yes (1)	22	7.7	7.9	7.9
	No (5)	258	90.5	92.1	100.0
	Total	280	98.2	100.0	
Missing	System	5	1.8		
Total		285	100.0		

**E002: Race**

Mean: 1.57 Mode: 1 (White)		Frequency	%	Valid %	Cum. %
Valid	White	220	77.2	79.4	79.4
	Black	19	6.7	6.9	86.3
	Asian	5	1.8	1.8	88.1
	Amer Indian	6	2.1	2.2	90.3
	Hispanic	24	8.4	8.7	98.9
	Mixed Races	3	1.1	1.1	100.0
	Total	277	97.2	100.0	
Missing	System	8	2.8		
Total		285	100.0		

**E004: Education**

Mean: 3.90 Mode: 5 (College Graduate)		Frequency	%	Valid %	Cum. %
Valid	Less than HS	9	3.2	3.2	3.2
	HS Diploma	82	28.8	28.9	32.0
	Associates Degree	10	3.5	3.5	35.6
	Some College	48	16.8	16.9	52.5
	Bachelor's	88	30.9	31.0	83.5
	Graduate Degree	47	16.5	16.5	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

**E003: Kids at Home**

Mean: 3.69 Mode: 5 (No)		Frequency	%	Valid %	Cum. %
Valid	Yes (1)	99	34.9	34.9	34.9
	No (5)	186	65.1	65.1	100.0
	Total	285	100.0	100.0	
Total		285	100.0		

**E005: Age (Categorized)**

Mean: 51 years (4.12) Mode: 4 (45-54)		Frequency	%	Valid %	Cum. %
Valid	18-24	9	3.2	3.2	3.2
	25-34	34	11.9	12.1	15.3
	35-44	45	15.8	16.0	31.3
	45-54	73	25.6	26.0	57.3
	55-64	66	23.2	23.5	80.8
	65+	54	18.9	19.2	100.0
	Total	281	98.6	100.0	
Missing	System	4	1.4		
Total		285	100.0		

**E006: Social Class**

Mean: 2.05 Mode: 2 (Middle Class)		Frequency	%	Valid %	Cum. %
Valid	Upper Class	15	5.3	5.3	5.3
	Middle Class	236	82.8	84.0	89.3
	Lower Class	30	10.5	10.7	100.0
	Total	281	98.6	100.0	
Missing	System	4	1.4		
Total		285	100.0		

**E007: Ever Considered Yourself Poor**

Mean: 2.53 Mode: 1 (Yes)		Frequency	%	Valid %	Cum. %
Valid	Yes (1)	176	61.8	61.8	61.8
	No (5)	109	38.2	38.2	100.0
	Total	285	100.0	100.0	

**E008: Income**

Mean: 2.47 Mode: 4 (\$75-\$150K)		Frequency	%	Valid %	Cum. %
Valid	<\$25K	38	13.3	14.7	14.7
	\$25K-\$50K	70	24.6	27.1	41.9
	\$50K-\$75K	58	20.4	22.5	64.3
	\$75K-\$150K	71	24.9	27.5	91.9
	\$150-\$250K	15	5.3	5.8	97.7
	>\$250K	6	2.1	2.3	100.0
	Total	258	90.5	100.0	
Missing	System	27	9.5		
Total		285	100.0		

**INT2: Gender**

Mean: 2.47 Mode 1 (Female)		Frequency	%	Valid %	Cum. %
Valid	Female (1)	180	63.2	63.2	63.2
	Male (5)	105	36.8	36.8	100.0
	Total	285	100.0	100.0	

## Housing Attitudes

### A009: Support AH in Town

Mean: 1.96 Mode: 2 (Probably Would)		Frequency	%	Valid %	Cum. %
Valid	Definitely Would	97	34.0	35.0	35.0
	Probably Would	119	41.8	43.0	78.0
	Probably Would Not	35	12.3	12.6	90.6
	Definitely Would Not	26	9.1	9.4	100.0
	Total	277	97.2	100.0	
Missing	System	8	2.8		
Total		285	100.0		

### A010: Support AH in Neighborhood

Mean: 2.17 Mode: 2 (Probably Would)		Frequency	%	Valid %	Cum. %
Valid	Definitely Would	82	28.8	29.6	29.6
	Probably Would	101	35.4	36.5	66.1
	Probably Would Not	60	21.1	21.7	87.7
	Definitely Would Not	34	11.9	12.3	100.0
	Total	277	97.2	100.0	
Missing	System	8	2.8		
Total		285	100.0		

**A013: AH Increase Crime**

Mean: 2.48 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	21	7.4	7.9	7.9
	Somewhat Disagree	132	46.3	49.4	57.3
	Somewhat Agree	80	28.1	30.0	87.3
	Strongly Agree	34	11.9	12.7	100.0
	Total	267	93.7	100.0	
Missing	System	18	6.3		
Total		285	100.0		

**A014: AH Improves Appearance**

Mean: 2.28 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	32	11.2	11.9	11.9
	Somewhat Agree	142	49.8	52.6	64.4
	Somewhat Disagree	78	27.4	28.9	93.3
	Strongly Disagree	18	6.3	6.7	100.0
	Total	270	94.7	100.0	
Missing	System	15	5.3		
Total		285	100.0		

**A012: AH Lower Values**

Mean: 2.80 Mode 3 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	13	4.6	4.8	4.8
	Somewhat Disagree	88	30.9	32.7	37.5
	Somewhat Agree	107	37.5	39.8	77.3
	Strongly Agree	61	21.4	22.7	100.0
	Total	269	94.4	100.0	
Missing	System	16	5.6		
Total		285	100.0		

**A015: AH Residents Good Neighbors**

Mean: 2.28 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	12	4.2	5.6	5.6
	Somewhat Agree	142	49.8	66.7	72.3
	Somewhat Disagree	47	16.5	22.1	94.4
	Strongly Disagree	12	4.2	5.6	100.0
	Total	213	74.7	100.0	
Missing	System	72	25.3		
Total		285	100.0		

**A016: AH Lessens Character**

Mean: 2.38 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	28	9.8	10.3	10.3
	Somewhat Disagree	142	49.8	52.0	62.3
	Somewhat Agree	73	25.6	26.7	89.0
	Strongly Agree	30	10.5	11.0	100.0
	Total	273	95.8	100.0	
Missing	System	12	4.2		
Total		285	100.0		

**A017: AH Increases Traffic**

Mean: 2.82 Mode: 3 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	7	2.5	2.5	2.5
	Somewhat Disagree	84	29.5	30.1	32.6
	Somewhat Agree	139	48.8	49.8	82.4
	Strongly Agree	49	17.2	17.6	100.0
	Total	279	97.9	100.0	
Missing	System	6	2.1		
Total		285	100.0		

**A018: AH Improves Economy**

Mean: 2.33 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	27	9.5	10.3	10.3
	Somewhat Agree	139	48.8	53.1	63.4
	Somewhat Disagree	79	27.7	30.2	93.5
	Strongly Disagree	17	6.0	6.5	100.0
	Total	262	91.9	100.0	
Missing	System	23	8.1		
Total		285	100.0		

**A019: AH Worsens Schools**

Mean: 2.34 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	25	8.8	9.4	9.4
	Somewhat Disagree	155	54.4	58.5	67.9
	Somewhat Agree	55	19.3	20.8	88.7
	Strongly Agree	30	10.5	11.3	100.0
	Total	265	93.0	100.0	
Missing	System	20	7.0		
Total		285	100.0		

## Attitudes Toward Government

### EGAL reduce inequality

Mean: 2.13 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	76	26.7	27.9	27.9
	Somewhat Disagree	112	39.3	41.2	69.9
	Somewhat Agree	57	20.0	21.0	90.1
	Strongly Agree	27	9.5	9.9	100.0
	Total	272	95.4	100.0	
Missing	System	13	4.6		
Total		285	100.0		

### EGAL poor kids college

Mean: 3.01 Mode: 3 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	14	4.9	5.0	5.0
	Somewhat Disagree	47	16.5	16.8	21.9
	Somewhat Agree	139	48.8	49.8	71.7
	Strongly Agree	79	27.7	28.3	100.0
	Total	279	97.9	100.0	
Missing	System	6	2.1		
Total		285	285	100.0	

**EGAL job for everyone**

Mean: 2.39 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	45	15.8	16.4	16.4
	Somewhat Disagree	112	39.3	40.9	57.3
	Somewhat Agree	81	28.4	29.6	86.9
	Strongly Agree	36	12.6	13.1	100.0
	Total	274	96.1	100.0	
Missing	System	11	3.9		
Total		285	100.0		

**EGAL guaranteed income**

Mean: 2.09 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	60	21.1	21.9	21.9
	Somewhat Disagree	146	51.2	53.3	75.2
	Somewhat Agree	51	17.9	18.6	93.8
	Strongly Agree	17	6.0	6.2	100.0
	Total	274	96.1	100.0	
Missing	System	11	3.9		
Total		285	285	100.0	

**EGAL unemployment assist**

Mean: 2.97 Mode: 3 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	7	2.5	2.5	2.5
	Somewhat Disagree	42	14.7	15.0	17.5
	Somewhat Agree	183	64.2	65.4	82.9
	Strongly Agree	48	16.8	17.1	100.0
	Total	280	98.2	100.0	
Missing	System	5	1.8		
Total		285	285	100.0	

**EGAL spend less on poor**

Mean: 2.93 Mode: 3 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	11	3.9	4.3	4.3
	Somewhat Agree	40	14.0	15.6	19.8
	Somewhat Disagree	162	56.8	63.0	82.9
	Strongly Disagree	44	15.4	17.1	100.0
	Total	257	90.2	100.0	
Missing	System	28	9.8		
Total		285	285	100.0	

**Trust Gov to do What's Right**

Mean: 1.64 Mode: 2 (Some of the Time)		Frequency	%	Valid %	Cum. %
Valid	Almost Never	111	38.9	39.8	39.8
	Some of the Time	157	55.1	56.3	96.1
	Almost Always	11	3.9	3.9	100.0
	Total	279	97.9	100.0	
Missing	System	6	2.1		
Total		285	285	100.0	

**Special Interest Influence?**

Mean: 1.29 Mode: 1		Frequency	%	Valid %	Cum. %
Valid	Too Much	213	74.7	81.3	81.3
	Just Right	21	7.4	8.0	89.3
	Not Enough	28	9.8	10.7	100.0
	Total	262	91.9	100.0	
Missing	System	23	8.1		
Total		285	100.0		

**Gov Waste Tax Dollars?**

Mean: 1.26 Mode: 1		Frequency	%	Valid %	Cum. %
Valid	A Lot	216	75.8	76.1	76.1
	Some of It	63	22.1	22.2	98.2
	Not Very Much	5	1.8	1.8	100.0
	Total	284	99.6	100.0	
Missing	System	1	.4		
Total		285	100.0		

**Liberal Conservative Scale**

Mean: 4.55 Mode: 4 (Moderate)		Frequency	%	Valid %	Cum. %
Valid	Extremely Liberal	13	4.6	4.7	4.7
	2	12	4.2	4.3	9.1
	3	32	11.2	11.6	20.7
	4	80	28.1	29.0	49.6
	5	65	22.8	23.6	73.2
	6	39	13.7	14.1	87.3
	Extremely Conservative	35	12.3	12.7	100.0
	Total	276	96.8	100.0	
Missing	System	9	3.2		
Total		285	100.0		

## Attitudes toward Minorities

### RACE minorities work way up

Mean: 3.09 Mode: 3		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	5	1.8	1.9	1.9
	Somewhat Disagree	29	10.2	11.2	13.2
	Somewhat Agree	161	56.5	62.4	75.6
	Strongly Agree	63	22.1	24.4	100.0
	Total	258	90.5	100.0	
Missing	System	27	9.5		
Total		285	100.0		

### RACE minorities work equally hard

Mean: 2.03 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	47	16.5	17.7	17.7
	Somewhat Agree	170	59.6	64.2	81.9
	Somewhat Disagree	41	14.4	15.5	97.4
	Strongly Disagree	7	2.5	2.6	100.0
	Total	265	93.0	100.0	
Missing	System	20	7.0		
Total		285	100.0		

**RACE slavery to blame**

Mean: 2.49 Mode: 3 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	39	13.7	14.4	14.4
	Somewhat Agree	93	32.6	34.4	48.9
	Somewhat Disagree	105	36.8	38.9	87.8
	Strongly Disagree	33	11.6	12.2	100.0
	Total	270	94.7	100.0	
Missing	System	15	5.3		
Total		285	100.0		

**RACE minorities demand too much**

Mean: 2.47 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	25	8.8	9.7	9.7
	Somewhat Disagree	108	37.9	41.7	51.4
	Somewhat Agree	104	36.5	40.2	91.5
	Strongly Agree	22	7.7	8.5	100.0
	Total	259	90.9	100.0	
Missing	System	26	9.1		
Total		285	100.0		

**RACE minorities create tension**

Mean: 2.37 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	33	11.6	12.5	12.5
	Somewhat Disagree	120	42.1	45.3	57.7
	Somewhat Agree	92	32.3	34.7	92.5
	Strongly Agree	20	7.0	7.5	100.0
	Total	265	93.0	100.0	
Missing	System	20	7.0		
Total		285	100.0		

**RACE minorities don't complain**

Mean: 2.84 Mode: 3 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	14	4.9	5.6	5.6
	Somewhat Agree	52	18.2	20.9	26.5
	Somewhat Disagree	143	50.2	57.4	83.9
	Strongly Disagree	40	14.0	16.1	100.0
	Total	249	87.4	100.0	
Missing	System	36	12.6		
Total		285	100.0		

**RACE minorities need try harder**

Mean: 2.53 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	23	8.1	9.4	9.4
	Somewhat Disagree	98	34.4	40.2	49.6
	Somewhat Agree	94	33.0	38.5	88.1
	Strongly Agree	29	10.2	11.9	100.0
	Total	244	85.6	100.0	
Missing	System	41	14.4		
Total		285	100.0		

**RACE discrimination not a problem**

Mean: 1.82 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	87	30.5	30.9	30.9
	Somewhat Disagree	164	57.5	58.2	89.0
	Somewhat Agree	25	8.8	8.9	97.9
	Strongly Agree	6	2.1	2.1	100.0
	Total	282	98.9	100.0	
Missing	System	3	1.1		
Total		285	100.0		

## Attitudes Toward the Poor

### POOR unmotivated

Mean: 2.11 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	45	15.8	16.2	16.2
	Somewhat Disagree	165	57.9	59.6	75.8
	Somewhat Agree	59	20.7	21.3	97.1
	Strongly Agree	8	2.8	2.9	100.0
	Total	277	97.2	100.0	
Missing	System	8	2.8		
Total		285	100.0		

### POOR commit fewer crimes than wealthy

Mean: 2.37 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	29	10.2	10.9	10.9
	Somewhat Agree	123	43.2	46.4	57.4
	Somewhat Disagree	98	34.4	37.0	94.3
	Strongly Disagree	15	5.3	5.7	100.0
	Total	265	93.0	100.0	
Missing	System	20	7.0		
Total		285	100.0		

**POOR no kids until can afford**

Mean: 2.49 Mode: 2 and 3 (Split)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	25	8.8	9.5	9.5
	Somewhat Disagree	107	37.5	40.8	50.4
	Somewhat Agree	107	37.5	40.8	91.2
	Strongly Agree	23	8.1	8.8	100.0
	Total	262	91.9	100.0	
Missing	System	23	8.1		
Total		285	100.0		

**POOR not as smart as wealthy**

Mean: 2.01 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	51	17.9	18.6	18.6
	Somewhat Disagree	172	60.4	62.8	81.4
	Somewhat Agree	49	17.2	17.9	99.3
	Strongly Agree	2	.7	.7	100.0
	Total	274	96.1	100.0	
Missing	System	11	3.9		
Total		285	100.0		

**POOR can't manage money**

Mean: 2.17 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	23	8.1	8.6	8.6
	Somewhat Disagree	180	63.2	67.4	76.0
	Somewhat Agree	59	20.7	22.1	98.1
	Strongly Agree	5	1.8	1.9	100.0
	Total	267	93.7	100.0	
Missing	System	18	6.3		
Total		285	100.0		

**POOR rather commit crimes than work**

Mean: 1.95 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	53	18.6	19.9	19.9
	Somewhat Disagree	176	61.8	66.2	86.1
	Somewhat Agree	34	11.9	12.8	98.9
	Strongly Agree	3	1.1	1.1	100.0
	Total	266	93.3	100.0	
Missing	System	19	6.7		
Total		285	100.0		

**POOR same values as other Americans**

Mean: 1.93 Mode: 2 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Agree	55	19.3	19.9	19.9
	Somewhat Agree	191	67.0	69.2	89.1
	Somewhat Disagree	25	8.8	9.1	98.2
	Strongly Disagree	5	1.8	1.8	100.0
	Total	276	96.8	100.0	
Missing	System	9	3.2		
Total		285	100.0		

**POOR don't supervise children enough**

Mean: 2.08 Mode: 2 (Somewhat Disagree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	34	11.9	13.4	13.4
	Somewhat Disagree	172	60.4	68.0	81.4
	Somewhat Agree	40	14.0	15.8	97.2
	Strongly Agree	7	2.5	2.8	100.0
	Total	253	88.8	100.0	
Missing	System	32	11.2		
Total		285	100.0		

**Wealthy same values as other Americans**

Mean: 2.54 Mode: 3 (Somewhat Agree)		Frequency	%	Valid %	Cum. %
Valid	Strongly Disagree	23	8.1	8.6	8.6
	Somewhat Disagree	91	31.9	34.1	42.7
	Somewhat Agree	139	48.8	52.1	94.8
	Strongly Agree	14	4.9	5.2	100.0
	Total	267	93.7	100.0	
Missing	System	18	6.3		
Total		285	100.0		

## Appendix 3: Correlations - All Independent Variables

	RACE Index	POOR Index	EGAL Index	Lib-Cons	Trust Gov	Age is >65	Female	Race is White	Education	Income	Kids <18 @ Home	Neighbors Race	Lives in SF Home	Lives in SFNH	Home-owner	Yrs in Home	Suburb	
RACE Index	1.000	.447**	.533**	.368**	-.006	.162**	-.161**	.163**	-.163**	.033	.069	.110	.147*	.271**	.109	.095	.093	-.110
POOR Index		1.000	.252**	.251**	-.013	.139*	-.057	.009	-.159**	-.031	.033	.037	.111	.109	-.022	.064	.064	-.044
EGAL Index			1.000	.323**	.003	.021	-.196**	.192**	.137*	.265**	.163**	.001	.229**	.289**	.222**	-.081	.014	.014
Lib-Cons				1.000	-.096	.149*	-.107	.061	-.165**	-.087	.085	.066	.081	.139*	.100	.077	-.059	-.059
Trust Gov					1.000	1.000	.025	.035	.117*	.082	.017	.027	.010	.076	.031	-.059	.119*	.119*
Age is >65						1.000	-.015	.092	-.172**	-.200**	-.319**	.052	-.033	.064	.086	.293**	-.154**	-.154**
Female							1.000	-.033	-.121*	-.116	-.037	.059	-.158**	-.073	.010	-.018	-.018	-.018
Race is White								1.000	.014	.112	-.172**	-.033	.155**	.161**	.152*	.025	.025	.025
Education									1.000	.416**	.044	-.131*	.166**	.025	.365**	.074	-.146*	.163**
Income										1.000	.101	.032	.374**	.227**	.074	-.052	.254**	.254**
Kids <18 @ Home											1.000	.096	.028	.074	-.250**	.254**	.254**	.254**
Neighbors' Race												1.000	.131*	.194**	.077	-.068	-.068	-.068
Lives in SF Home													1.000	.464**	.552**	.077	.121*	.121*
Lives in SFNH														1.000	.368**	.182**	.104	.104
Home-owner															1.000	.182**	.124*	.124*
Years in Home																1.000	-.136*	-.136*
Suburb																	1.000	1.000

\* Correlation is significant at the .05 level (two-tailed)  
 \*\* Correlation is significant at the .01 level (two-tailed)

## Appendix 4: Focus Group Eligibility Survey

### *Screening Form*

Thank you for your interest in the Affordable Housing Study focus groups. Please answer the following questions, and a member of our research team will be in touch with you shortly to let you know whether you have been selected to participate. All selected participants will receive \$25 in cash following their participation in the focus group. Food and beverages will be provided at the sessions. If you have any further questions about the sessions, or have problems filling out the form, please email [housingstudy@gmail.com](mailto:housingstudy@gmail.com). Thank you for your time.

4. What is your age? \_\_\_\_\_
5. In what city and state do you live? \_\_\_\_\_
6. Do you own or rent your primary residence?
  - Own
  - Rent
7. Are you employed in a field related to housing construction or development, real estate, community development, or neighborhood advocacy?
  - Yes
  - No
  - Not Sure
8. If yes or unsure, please specify your job role and the type of organization you work for

9. Do you volunteer for any groups affiliated with affordable housing, community development, or neighborhood advocacy?

- Yes
- No
- Not Sure

10. If yes or unsure, please specify what type of volunteering you do, and for what agency.

11. Have you ever lived in public housing, received section 8 vouchers, or purchased a home through an affordable housing program?

- Yes
- No
- Not Sure

12. If yes or unsure, please specify or explain

13. We will need to contact you regarding potential times and dates of the session, as well as confirm your residence in the town of [TOWN]. Please provide the following information in the space below. This information will not be shared with any other parties:

- a. Your first and last names
- b. Phone number or email address (whichever is your preferred form

of contact)  
c. Mailing address

## **Appendix 5: Focus group interview guide**

Good morning. I am [MODERATOR], the moderator of today's focus group. Thank you for coming. We would like to talk about your opinions about a variety of issues relating to housing in [city], your past experiences, and your current attitudes. This discussion is part of a larger study on housing issues undertaken by Rosie Tighe, who is here observing, as part of her doctoral research at the University of Texas of Austin.

This discussion is confidential—we won't be associating your names with what you say here—which means I would like everyone to use first names only today. Because this discussion is confidential, I ask that during our discussion you not use specific names of individuals, and this includes neighbors, relatives, or acquaintances. When the discussion is over, please respect the privacy of your fellow group members and do not repeat comments others make during our discussion to anyone outside of this group.

We are taping this discussion today so we don't have to take notes. Does anyone have any objection to this taping?

Only people working on this project will ever hear any of the recordings or read the notes we take. Your participation is voluntary and confidential, and you may refuse to comment on any question that is asked. Nothing you say about a particular issue will ever be made public or reported in any way that will allow you to be identified. So feel free to say whatever is on your mind.

Before we begin I want to emphasize that you are the experts here today. There are no right or wrong answers. We want to hear what you think. I'm not planning on doing most of the talking. I do want to make sure that we cover a number of topics in a limited amount of time, so I'll try to keep things moving. There is no need to raise hands. Speak right up. But please respect others when they are talking.

***This discussion may last up to 90 minutes. Is there anyone who can't stay?***

Before we begin, are there any questions about how we will be conducting this discussion?

Now let's begin.

14. Let's start by going around the room and introducing yourself. Please tell us three things about yourself: (1) Your first name, and (2) how long you have been living in Georgetown.
15. Great. Now I'd like to ask you a question about AFFORDABLE HOUSING. What do you think of when I say AFFORDABLE HOUSING?

Probe:

- a) What about the physical aspects of the housing?
- b) What about the people who live there – any thoughts on who the residents of Affordable Housing are?

16. What about different terminology, such as LOW-INCOME HOUSING? Is this the same as "AFFORDABLE HOUSING"?

Probe:

- a) What about the physical aspects of the housing?
- b) What about the people who live there?

17. What about "WORKFORCE HOUSING" – does this make you think of anything different?

Probe:

- c) What about the physical aspects of the housing?
- d) What about the people who live there?

18. If affordable housing were proposed in your neighborhood, would you be concerned?

Probe:

- e) Any other concerns you might have?
- f) Anything different?

19. How close by would the housing need to be proposed for you to become concerned?

Probe:

- g) How far away would the housing need to be so that it wouldn't pose any concern to you – would that be in your city/town? In your neighborhood? How many streets away?

20. Would any of you consider moving out of your neighborhood if affordable housing was built nearby?

Probe:

- h) Are there any other actions you might take?

21. What kind of neighborhoods should affordable housing should be constructed in?

Probe:

- i) Are there any types of neighborhoods where affordable housing should not be built?

22. Do you think it matters whether affordable housing is for homeowners or renters? Would you be more supportive of one or the other?

23. Do you have any suggestions as to how affordable housing might be located or managed so as to avoid the problems and concerns you have mentioned tonight?

Great! Those are all the questions I have scheduled for the tonight. Thank you very much for helping us out today. Your feedback will be very useful to us as

we put together the next stages of our research on attitudes toward affordable housing. It is all right to talk to others about what we discussed here today, but please remember to respect each other's privacy, and don't mention anyone's name outside this room.

Finally, we will be conducting several of these focus groups in order to gather valuable information from people like you. I'd like you to fill out this comment form.

If you would like more information about the study, or if you would like to discuss any of these issues further, please don't hesitate to contact us by phone or email: (512) xxx xxxx or [housingstudies@gmail.com](mailto:housingstudies@gmail.com). Thanks again, and have a great evening.

## Appendix 6: Consent Form

Title: Public Attitudes toward Affordable Housing IRB PROTOCOL # 2007-01-0003  
Conducted By: Jenna (Rosie) Tighe  
Of The University of Texas at Austin: *Program in Community and Regional Planning*  
Telephone: TBD Email: [housingstudies@gmail.com](mailto:housingstudies@gmail.com)

You are being asked to participate in a research study. This form provides you with information about the study. The person in charge of this research will also describe this study to you and answer all of your questions. Please read the information below and ask any questions you might have before deciding whether or not to take part. Your participation is entirely voluntary. You can refuse to participate without penalty or loss of benefits to which you are otherwise entitled. You can stop your participation at any time and your refusal will not impact current or future relationships with UT Austin or participating sites. To do so simply tell the researcher you wish to stop participation. The researcher will provide you with a copy of this consent for your records.

The purpose of this study is to investigate attitudes toward affordable housing in suburban areas

If you agree to be in this study, we will ask you to do the following things:

- participate in a focus group with 7-9 other people
- fill out a post-session comment form

*The total estimated time to participate in this study is 90 minutes*

This focus group may involve risks that are currently unforeseeable. If you wish to discuss the information above or any other risks you may experience, you may ask questions now or call the Principal Investigator listed on the front page of this form.

You will be provided with light refreshments and non-alcoholic beverages. In addition, you will receive \$25 for your participation in the session.

The data resulting from your participation may be made available to other researchers in the future for research purposes not detailed within this consent form. In these cases, the data will contain no identifying information that could associate you with it, or with your participation in any study.

The records of this study will be stored securely and kept confidential. Authorized persons from The University of Texas at Austin, members of the Institutional Review Board, and the project sponsors have the legal right to review your research records and will protect the confidentiality of those records to the extent permitted by law. All publications will exclude any information that will make it possible to identify you as a subject. Throughout the study, the researchers will notify you of new information that may become available and that might affect your decision to remain in the study.

This research session will be audio recorded. In order to protect your privacy, the cassettes used will be coded so that no personally identifying information is visible on them. Furthermore, they will be kept in a secure, locked place, will be used only for research purposes by the investigator and his or her

associates; and will be retained for the sole use of the primary investigator after they are transcribed and coded.

If you have any questions about the study please ask now. If you have questions later, want additional information, or wish to withdraw your participation call the researchers conducting the study. Their names, phone numbers, and e-mail addresses are at the top of this page. If you have questions about your rights as a research participant, complaints, concerns, or questions about the research please contact Jody Jensen, Ph.D., Chair, The University of Texas at Austin Institutional Review Board for the Protection of Human Subjects at (512) 232-2685 or the Office of Research Compliance and Support at (512) 471-8871 or email: [orsc@uts.cc.utexas.edu](mailto:orsc@uts.cc.utexas.edu).

You will be given a copy of this information to keep for your records.

*Statement of Consent:*

I have read the above information and have sufficient information to make a decision about participating in this study. I consent to participate in the study and give permission for the audiotape made for this research study to be also used for educational purposes

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Person Obtaining Consent \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Investigator: \_\_\_\_\_ Date: \_\_\_\_\_

## Appendix 7: IRB Approval



OFFICE OF RESEARCH SUPPORT & COMPLIANCE

THE UNIVERSITY OF TEXAS AT AUSTIN

*P.O. Box 7426, Austin, Texas 78713 (512) 471-8871 - FAX (512) 471-8873*  
*North Office Building A, Suite 5.200 (Mail code A3200)*

FWA # 00002030

Date:

PI(s): Department & Mail Code:

Dear: IRB APPROVAL – IRB Protocol #

Title:

In accordance with Federal Regulations for review of research protocols, the Institutional Review Board has reviewed the above referenced protocol and found that it met approval under an Expedited category for the following period of time:

Expedited category of approval:

\_\_\_(1) Clinical studies of drugs and medical devices only when condition (a) or (b) is met. (a) Research on drugs for which an investigational new drug application (21 CFR Part 312) is not required. (Note: Research on marketed drugs that significantly increases the risks or decreases the acceptability of the risks associated with the use of the product is not eligible for expedited review). (b) Research on medical devices for which (i) an investigational device exemption application (21 CFR Part 812) is not required; or (ii) the medical device is cleared/approved for marketing and the medical device is being used in accordance with its cleared/approved labeling.

\_\_\_(2) Collection of blood samples by finger stick, heel stick, ear stick, or venipuncture as follows: (a) from healthy, non-pregnant adults who weigh at least 110 pounds. For these subjects, the amounts drawn may not exceed 550 ml in an 8 week period and collection may not occur more frequently than 2 times per week; or (b) from other adults and children<sup>2</sup>, considering the age, weight, and health of the subjects, the collection procedure, the amount of blood to be collected, and the frequency with which it will be collected. For these subjects, the amount drawn may not exceed the lesser of 50 ml or 3 ml per kg in an 8 week period and collection may not occur more frequently than 2 times per week.

\_\_\_(3) Prospective collection of biological specimens for research purposes by Non-invasive means.

Examples:

- (a) hair and nail clippings in a non-disfiguring manner;
- (b) deciduous teeth at time of exfoliation or if routine patient care indicates a need for extraction;
- (c) permanent teeth if routine patient care indicates a need for extraction;
- (d) excreta and external secretions (including sweat);
- (e) uncannulated saliva collected either in an un-stimulated fashion or stimulated by chewing gumbase or wax or by applying a dilute citric solution to the tongue;
- (f) placenta removed at delivery;
- (g) amniotic fluid obtained at the time of rupture of the membrane prior to or during labor;
- (h) supra- and subgingival dental plaque and calculus, provided the collection procedure is not more invasive than routine prophylactic scaling of the teeth and the Process is accomplished in accordance with accepted prophylactic techniques;
- (i) mucosal and skin cells collected by buccal scraping or swab, skin swab, or mouth washings;
- (j) sputum collected after saline mist nebulization.

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## **Vita**

Jenna Lee Tighe (Rosie) was born in Framingham, Massachusetts on April 10, 1976, the daughter of Ken and Lee Tighe. After completing her work at Harwich High School, in 1994, she entered Connecticut College. She received the degree of Bachelor of Arts from Connecticut College in 1998, having majored in Government and English and studied abroad in Athens, Greece and Dublin, Ireland. After working in law, publishing, and architecture firms, she began graduate work at Tufts University, completing a Masters of Arts in Urban and Environmental Policy and Planning in 2004. In September 2004, she entered the Graduate School of The University of Texas to pursue a PhD. During her career at Texas, she worked on a variety of research projects relating to affordable housing and inequality, publishing a number of articles based on this work. She lives in Austin, Texas with her husband, Andrew and dog, Mabel.

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