

# ASSESSING THE BARRIERS TO COMMUNITY LIVING: ACCESSIBLE HOUSING IN A RURAL STATE

Melina Danko

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## Abstract

*This statewide community-based participatory action research study was conducted to identify opportunities and barriers for persons with disabilities in obtaining accessible, affordable housing (rental or ownership) in West Virginia. Using surveys and a facilitated group technique, persons with disabilities identified existing barriers and developed a set of questions for housing industry professionals. This activity was a prelude for a housing provider summit where facilitated discussions focused on clarifying misconceptions, answering questions, and making commitments for further involvement. This research revealed many misconceptions about housing among both persons with disabilities and housing providers. Convening a joint strategy session created new relationships among members of the two groups. Outcomes included creation of a new mortgage program, introduction of legislation, relationships built with community partners, and development of publications.*

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## Introduction

The West Virginia Housing Action Network's (WVHAN) statewide Community-Based Participatory Action Research (CBPAR) housing study identified opportunities and barriers for persons with disabilities in obtaining accessible, affordable housing (rental or ownership). This research provided the background investigation necessary to address housing issues through community development in West Virginia and could serve as a model for other rural areas of the country. CBPAR is defined as:

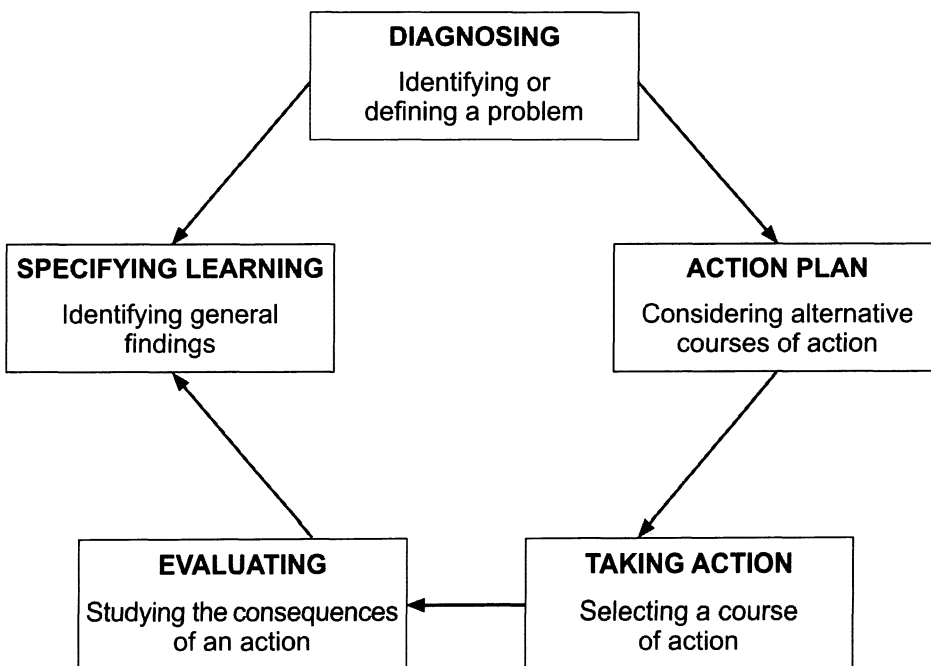
A collaborative approach to research that equitably involves all partners in the research process and recognizes the unique strengths that each brings. CBPAR begins with a research topic of importance to the community with the aim of combining knowledge and action for social change. (W. K. Kellogg Foundation, 2003, p. 4)

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Melina Danko is Public Relations/Dissemination Coordinator, West Virginia Real Choice, Center for Excellence in Disabilities, Robert C. Byrd Health Sciences Center, West Virginia University, Morgantown, WV. This project was funded by the West Virginia Developmental Disabilities Council and the WV Real Choice systems change grant program.

When conducting CBPAR, participants are recruited directly from the community being studied. The WVHAN chose to conduct CBPAR because it agreed with the network's philosophy of person-centered approaches to issues. Person-centeredness is the belief that, "Individuals have within themselves vast resources for self-understanding and for altering their self-concepts, basic attitudes, and self-directed behavior" (The Association for the Development of the Person Centered Approach, 2004). CBPAR has become an increasingly popular method for conducting social and educational research.

Participatory action research allows all participants in a study an equal voice in the results, and reevaluates the research methods as an ongoing process (Hughes & Seymour-Rolls, 2000; O'Hara & Cooper, 2005). A model of participatory action research is presented in Figure 1. The WVHAN chose the nominal group technique for facilitating the sessions because it allowed each participant to speak and prevented one person or a few from dominating the discussion (Dunham, 2003).




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**Figure 1. Detailed Participatory Action Research Model** (Adapted from G. Susman, *Action Research*, 1983)

## **Background**

### ***WVHAN Partners***

The WVHAN consists of three primary partners: The West Virginia Real Choice grant managed by the Center for Excellence in Disabilities (CED) at West Virginia University, the Northern West Virginia Center for Independent Living (NWVCIL), and the Community Living Initiatives Corporation (CLIC). The CED is a state University Center for Excellence in Developmental Disabilities Education, Research, and Service (UCEDD). There are 61 UCEDDs across the nation, at least one in every state and territory, located in a university setting. UCEDDs have been working since 1963 to accomplish a shared vision that foresees a nation in which all Americans, including individuals with disabilities, participate fully in their communities.

The West Virginia Real Choice systems change grant, funded by the Centers for Medicare and Medicaid Services, was awarded to the West Virginia Bureau for Medical Services and managed by the CED. The goal of West Virginia Real Choice was to help create improvements in long-term support systems so persons with disabilities and/or long-term illnesses can make their own choices and have the necessary supports to live and work in their communities.

The Northern West Virginia Center for Independent Living assists in breaking down barriers faced by persons with disabilities, offering support to empower each person to bridge their paths to independence. Through advocacy and education, the Center's goal is to create communities that open their doors to all members and that facilitates total inclusion while supporting the wholeness and dignity of the individual. The Center's core services include advocacy, independent living skills training, peer counseling, information and referral, Americans with Disabilities Act consultations, surveys, and family support.

The Community Living Initiatives Corporation is a 501(c)(3) community and economic development organization, dedicated to improving the quality of life for seniors. It identifies needs and develops and implements programs targeting housing, transportation, recreation, education, health care, social services, and employment and entrepreneurial opportunities for mature adults.

### ***Demographics***

Many people with disabilities historically have low incomes and experience problems obtaining appropriate housing. According to a 2004 report published by the National Low Income Housing Coalition (2004), "...65 million people with housing problems are low income as defined by federal policy.... They make up 24% of the U.S. population and two-thirds of the people with housing problems." (p. 3)

According to *Priced Out in 2004*, part of a series of housing publications created as a joint effort by the Technical Assistance Collaborative, Inc. (TAC) and the Washington, DC, based Consortium for Citizens with Disabilities (CCD) Housing Task Force:

In 2004, the average national rent for a modest one-bedroom housing unit climbed to a record high of \$676 – more than the entire monthly income of people with disabilities who rely on the federal Supplemental Security Income (SSI) program to pay for housing and other basic needs. From 2002 to 2004, the cost of rental housing rose nationally from 105.5 percent to 109.6 percent of monthly SSI payments. (O’Hara & Cooper, 2005, p. 9)

Rural locations increase the difficulty of obtaining appropriate housing with access to community services and supports. Finding adequate and affordable housing is a challenge in rural communities as well as urban areas. In the September 2002 issue of *Opening Doors*, the article “Rural housing challenges: Meeting the housing needs of people with disabilities in rural communities” addressed this issue. The authors noted:

A large proportion of people with disabilities actually live in rural areas of the country. Twenty-three percent of rural residents have a disability compared to 18% in cities and larger urban areas. They face many challenges, including poor quality housing, fewer accessible units, and limited transportation options. Sixty-eight percent of rural households earning less than \$10,000 annually pay more than 30% of their income for housing; 40% are paying more than 50% of their income. According to federal standards, when more than 50% of income is spent on housing, the household is considered “severely” rent burdened and have “worst case” needs for housing assistance. Census data indicate that many rural homes lack adequate plumbing, heating, waste disposal, electricity, or water sources. (Cooper, O’Hara, & Versluys, 2002, p. 2)

### **Method**

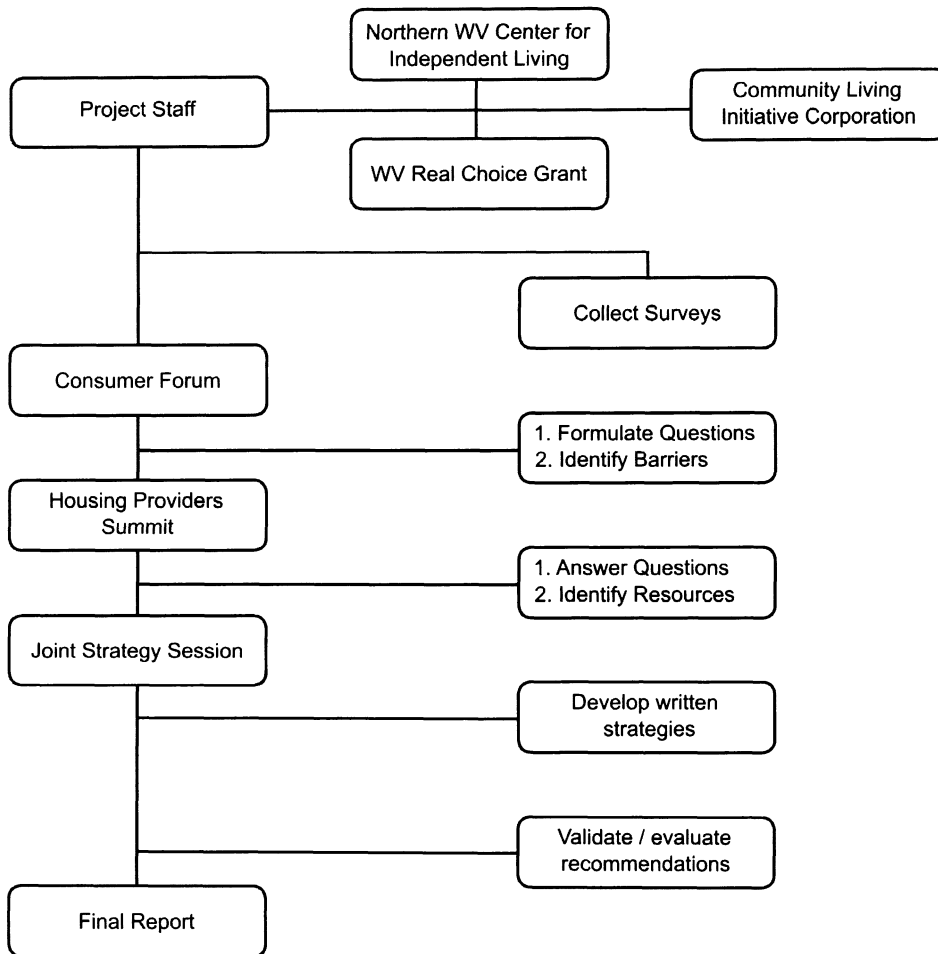
The WVHAN used the Community-based Participatory Action Research Model (CBPAR) to study housing availability and accessibility issues in West Virginia. WVHAN applied the CBPAR model according to the schematic displayed in Figure 2.

WVHAN mailed invitations in May, 2004, to participate in the housing forums to persons with disabilities from the partners’ mailing lists. Those who wished to participate but were unable to attend were mailed surveys to fill out and return, or were offered the option of responding to the survey via telephone (those who participated in the survey will be referred to as “housing consumers”). Twenty-seven individuals with disabilities, family members of individuals with disabilities, or people who worked directly with these individuals attended the

forums. An additional 83 individuals completed surveys. The survey instrument consisted of five questions:

1. Are you interested in renting or buying a place to live?
2. What barriers do you face when looking for housing?
3. Has your disability created a barrier in finding housing?
4. Are you interested in working on the housing issue?
5. What type of disability do you have?

Survey information helped WVHAN formulate three broad-based questions for the Consumer Housing Forum held in June, 2004.



**Figure 2. Project Schematic**

In the second session of the WVHAN's CBPAR model, the Housing Providers Summit held in July, 2004, participants were recruited through mass mailings and e-mails, as well as newspaper and radio advertising. The Summit provided a venue for a representative group of housing professionals to address questions and issues brought forth in the Consumer Forum.

In the third and final session, the Joint Strategy Session held in September, 2004, participants from the Consumer Housing Forum and the Housing Providers Summit participated in a meeting to develop written strategies and recommendations.

### ***Consumer Housing Forum Process***

The Consumer Housing Forum was facilitated by staff from the Northern West Virginia Center for Independent Living, West Virginia Real Choice, and the Community Living Initiatives Corporation. Participants included 27 consumers from across the life span who had a range of disabilities (ages ranged from young adults to seniors, and disabilities included physical, mental, and sensory). Participants were randomly assigned to two subgroups, with approximately equal numbers in each group. Each subgroup had a facilitator and recorder.

To facilitate the process at the Consumer Housing Forum, the moderator posed three questions to the participants:

- What barriers have you experienced when trying to obtain housing?
- What do you want housing providers to know about persons with disabilities?
- What questions do you want to ask housing providers?

After each question was presented to Forum participants, they had an opportunity to clarify the question and briefly discuss the scope of the question. They were then asked to take a few minutes to think about the question and write down their responses. The session moderator asked each participant in turn to read and elaborate on one of their responses. Responses were recorded on flipcharts posted around the room. Once everyone had given one response, participants were asked for a second or third response until all of their thoughts were noted on the flipcharts.

After identifying barriers they had experienced in finding housing, housing consumers moved on to question two and created a list of information they wanted housing providers to know about persons with disabilities. The group then responded to question three by creating a list of questions about West Virginia housing to ask housing providers. Subgroups reported the outcomes of their discussions to the entire group, which prioritized outcomes into one combined list for each question. Each session was a half-day to allow sufficient time to answer questions. After typing the combined list from the flipcharts, staff

mailed or e-mailed the results to the housing consumers for their comments and clarifications a few days after the Consumer Housing Forum.

### ***Housing Providers Summit Process***

The second component of the CBPAR was a half-day Housing Providers Summit that included bankers, realtors, landlords, and other professionals working as housing providers. Facilitators again used the nominal group technique, and asked participants to address the questions that were outcomes from the Consumer Housing Forum. Staff prioritized responses from the facilitated process and distributed them via mail or e-mail to participants for their comments and clarifications a few days after the Summit.

### ***Joint Strategy Session Process***

In the third component of the CBPAR, consumers and providers came together for a half day Joint Strategy Session to discuss results from the Forum and Summit, develop written strategies, validate recommendations, and brainstorm housing opportunities that might benefit persons with disabilities. Results were summarized, available resources were identified, and action steps were developed and distributed to participants from the three meetings for comments and clarifications.

## **Results**

### ***Consumer Housing Forum***

Twenty-seven persons with disabilities, family members, or people who work for or with these individuals attended the Consumer Housing Forum. An additional 83 participants completed surveys either in writing or via telephone. Many participants identified common barriers they experienced when trying to obtain housing:

- Excessive cost.
- HUD/Wait list.
- Location not central to community services and supports, or lack of supports.
- Prejudice against people with special needs.
- Lack of accessible housing.
- Bad credit.
- High cost of assistive technology such as lifts and ramps.

Housing consumers determined that excessive cost was a major barrier. Costs included taxes, insurance, utilities, and start-up costs such as downpayments, closing costs, inspections, security deposits, attorney fees, moving, and surveying. The high cost of assistive technology to aid in independent living such as lifts, ramps, and remote doors also fell into this category.

Participants identified HUD and its wait list as a major barrier for renters. Issues included no response to phone calls, late payments from HUD to landlords, no flexibility in income guidelines, and reduced availability of rental units in high-rises built exclusively for senior citizens.

Housing consumers identified location as a major barrier to finding accessible housing for renters and potential home buyers. Finding housing central to community resources is a necessity to most persons with disabilities or chronic illnesses who need access to transportation, an essential component of community inclusion. In most rural areas, public transit and para-transit options are limited or non-existent. In addition, when affordable, accessible housing could be found, housing consumers said the neighborhood was often undesirable. Participants also expressed concern about communities lacking services and supports. These included natural supports, maintenance and home modification workers, accessibility to businesses and shopping, recreation, restaurants, and libraries. The overall consensus was that participants wanted affordable, accessible housing in good neighborhoods with support services available.

According to housing consumers, prejudice and lack of knowledge on the part of landlords and financial institutions are often extreme barriers to persons with disabilities looking for housing. These two issues were repeatedly identified by individuals in the consumer group. Problems such as not receiving respect from landlords and the belief by many people that a nursing home is an “easy fix” were main concerns as well as people not understanding the abilities of persons with mental and physical disabilities.

Consumers also discussed design and construction problems as barriers. Persons with disabilities face obstacles including steps at entranceways, narrow doorways, wheelchair versus handicapped accessibility, and bathroom accessibility. The failure of landlords and builders to obey federal regulations such as the Fair Housing Law and the Americans with Disabilities Act, especially pertaining to entrances and steps, was identified as a major problem as was the failure of state and local government to enforce state and local laws. Housing age was a concern as older homes that are more affordable are often less accessible and more expensive to modify. Consumers identified other obstacles that included bad credit caused by medical bills, lack of legal assistance for housing problems, landlords who do not accept service animals, and lack of information and awareness on the part of consumers about where to find affordable, available, and accessible housing.

Participants in the Consumer Housing Forum compiled the following questions to ask housing providers:

- Why is accessible housing an issue?
- What is the best way to get information out to home builders?
- Why can't you give more grants/loans to low-income people?
- What is the status of the Community Reinvestment Act?

- Why don't you go for federal money that's available for housing?
- What mechanisms for Fair Housing enforcement do we have in West Virginia?
- Would you be interested in training on various disability issues such as ADA and Fair Housing?
- Can training be made mandatory before you get licensed?
- What are your concerns about renting to persons with disabilities?
- Do you have a past history of renting to persons with disabilities?

### ***Housing Providers Summit***

Results from the Consumer Housing Forum were compiled and distributed to the 14 professionals who attended the Housing Providers Summit. Representatives from HUD, housing authorities, West Virginia Housing Development Fund, real estate, banks, and other housing providers attended the Summit. Due to time constraints not all consumer questions were addressed by the housing professionals; however, they were provided with the entire list of consumer questions. The following is a summary of the questions addressed by the housing providers and their responses.

Responses to the question of "Why is accessible housing an issue?" yielded answers focusing on government regulations, perceived high costs of making housing accessible, low incomes of persons with disabilities, cultural issues, environmental concerns such as terrain and aesthetics, lack of knowledge and understanding by both parties about each other, and market/economic problems. Participants identified government regulations as barriers to accessible housing including HUD's Section 8 program, the 5% minimum requirement of the Fair Housing Law, flood plain building restrictions, and various historical issues.

The next question addressed the best way to disseminate information to home builders about accessible housing issues such as universal design building techniques. Housing providers decided that attending and presenting information at their professional meetings, such as home builder association conferences, would be the best way to educate home builders. However, participants believed it would be necessary to appeal to the capitalistic side of home builders to convince them to build using universal design principles. In other words, become an advocate, define the market to them, and explain its profitability.

Participants suggested developing partnerships, consumer guides, model programs, and incentives with housing professionals. They also suggested collaborative partnerships with builders, money lenders, landlord associations, the Silver Haired Legislature, AARP, and major building suppliers (including Lowes, Home Depot, and 84 Lumber) to disseminate information about universal design and accessibility.

To the third question from consumers, “Why can’t you give more grants/loans to low-income people?” participants responded that government regulations, lack of federal funding, and low population numbers for rural areas were all reasons banks were not able to give more funding. Housing providers also discussed the importance of good credit and what worthy credit risks are to lenders. This was an important finding because many persons with disabilities have poor credit due to medical bills, not because of a lack of consistent income.

Answers to the question regarding the Community Reinvestment Act (CRA) were particularly interesting. Many myths were dispelled by the housing providers concerning the CRA. Most Consumer Housing Forum participants understood CRA to be a bank program that assisted low-income individuals. However, housing providers said CRA serves low-income individuals or communities and since the majority of banks in West Virginia serve low-income communities, they do not need to have special programs for individuals with disabilities. Housing providers suggested legislation as a way to make changes to help low-income West Virginians with disabilities and informed the group that some legislators are already aware of this problem with CRA.

Participants explained that cultural and funding problems were answers to the question of why banks and state housing programs do not try to get more federal funding. These problems included a lack of staffing because of budget cuts, West Virginia’s population size in regard to federal funding mandates, lack of ability to match funds, poor applications resulting from poor grant writing skills, lack of technical skills to access grants, and poor financial and real estate knowledge on the part of those who are involved in trying to obtain money.

Regulatory issues and economic issues are barriers to Fair Housing enforcement in West Virginia, according to participants. An economic issue is that state money used to deal with housing loss from natural disasters such as constant flooding in southern West Virginia is, therefore, unavailable for other housing activities. Additionally, West Virginia has no statewide building code enforcement. Participants suggested legislation to fix this problem, although some participants did point out that legislation was passed in 2005 that adopted the International Building Code for the state.

The next two questions addressed training for housing industry providers. Most individuals in attendance were interested in receiving training ranging from appropriate interaction with individuals with disabilities to learning about design techniques suitable for this population. Participants suggested continuing education credits for the real estate community, including training programs through the contractors licensing board and other educational programs. Participants also discussed their past history of renting to persons with disabilities. They discussed their perceptions or stereotypes of persons with disabilities, liability fears, and other rental issues.

### ***Joint Strategy Session***

The third component of the CBPAR brought together participants of the Forum and Summit to review findings of the two groups and to brainstorm possible program and project outcomes that could assist persons with disabilities to live in the communities of their choice. During this session, pre-existing resources were identified and future action steps recorded.

Action steps developed from the Joint Strategy Session included:

- Identifying and referring clients to housing counselors to assist in the home buying process.
- Training bank employees, home builders, landlords, and other housing service providers with disability etiquette training and accessibility standards, and training health care service providers about housing and community living information.
- Working with landlords and rental associations to develop lower reading level leases.
- Establishing a state level office that gives tenants rights and recourse such as an Office of Fair Housing.
- Encouraging state and local government to establish and enforce housing regulations.

### **Outcomes**

The results from this CBPAR were helpful in assisting WVHAN to identify opportunities and barriers for persons with disabilities in obtaining accessible, affordable housing. Results helped WVHAN focus its goals on the areas that most needed addressed. Outcomes from this study to date are described below.

#### ***Mountaineer Mortgage Plus Renovation Program***

From these meetings, WVHAN formed relationships in the housing industry that are and will continue to be of great assistance. An example is a new mortgage, the Mountaineer Mortgage Plus Renovation Program (MMPR), a new mortgage loan program for West Virginia home buyers that allows the cost of renovation or home improvement within the mortgage loan.

MMPR will enable borrowers to purchase and renovate an owner-occupied single-family property in a single mortgage, with up to \$25,000 available for the renovation component. This program is intended for new home buyers who have selected a house they would like to purchase, but find that it either does not quite meet their needs or is in need of repairs. The program also is ideal for homeowners who wish to upgrade their homes or prepare their homes for resale. This mortgage option enables individuals with disabilities to make the modifications necessary to live in their own homes.

### **State Level Influence**

Several successful outcomes at the state level resulted from relationships formed during this study. An example is a new position that was created on the Governor's Interagency Housing Council to represent persons with disabilities. The person filling that position successfully engineered a full day track on universal design for the Governor's Summit on Housing in September 2006.

Another success resulted for the West Virginia Home of Your Own Project (HOYO), a program that provides counseling, assistance, and support to persons with disabilities who want to become homeowners. HOYO gained state level influence as a result of relationships formed during this study. HOYO was written into the 2005 West Virginia Comprehensive State Housing Plan and was identified as the disability housing organization in the plan. This study was also mentioned in the plan.

Results from this study are being used to influence legislation. The Housing and Support Services Taskforce for Seniors and Persons with Disabilities of the Legislative Oversight Commission for Housing and Health and Human Resources Allocation used the results of this study to look at the future of housing in West Virginia. Membership on the task force included participants in the CBPAR process.

Successful legislation provided immunity to builders who do home modifications based on universal design and applicable laws. A universal design bill to amend the current state Fair Housing code to include a definition of universal design and a list of basic features stalled in both the 2005 and 2006 legislative sessions but will be pursued in future sessions.

### **Relationships Built with Other Community Partners**

WVHAN developed working relationships with financial institutions. Branch Banking and Trust Bank (BB&T) sponsored a traveling information fair that included WVHAN staff and publications to provide West Virginia low-income residents interested in homeownership with information on available resources. The traveling fair included a bus with Internet-connected computer stations and exhibits by participating public and nonprofit agencies that visited BB&T locations statewide.

### **State Trainings**

The North Central West Virginia Fair Housing Workshop provided information to code enforcement officials, building inspectors, architects, developers, builders, and others from north central West Virginia on the *Design and Construction Requirements of Fair Housing*. Training content resulted from the CBPAR. The training, provided by Fair Housing Accessibility First, provided an overview of the Fair Housing Act, accessibility requirements, strategies for compliant bathrooms and accessible routes, and information on common design and construction violations and solutions.

Interest in accommodating special needs in housing was evidenced by increased requests for presentations/exhibits from groups such as the Home Builders Association of West Virginia, the West Virginia University School of Social Work Summer Institute on Aging, West Virginia Department of Health and Human Resources Regional Conferences, and housing information sessions that were held at statewide consumer conferences in 2005 and 2006.

### **Publications**

During the CBPAR, housing resources were collected to create a housing resource guide. *A Guide to Housing in West Virginia* is available and accessible online at [www.cedwvu.org/programs/realchoice/housing](http://www.cedwvu.org/programs/realchoice/housing), in print, and in alternate format versions and is included in the *CED Resource Directory*, which can be accessed 24/7 through a memorandum of understanding between the CED and WV 2-1-1. Fact sheets from the guides on renting, buying a home, building a home, and other information for individuals with disabilities will be distributed to consumers and interested agencies and organizations and also be available online. The *West Virginia Builder*, a magazine of the Home Builders Association of West Virginia published the article "Accessibility makes a big difference" in its Winter 2005-2006 issue.

### **Increased Consumer Participation**

Consumers who participated in this study increased their participation in other consumer groups such as the West Virginia Real Choice Consumer Work Group, which identified barriers to community integration and wrote and disseminated position papers, and helped foster valuable peer relationships. These individuals became better advocates for themselves and for accessible housing and expressed that they had increased comprehension about housing issues and their own rights and responsibilities.

### **Conclusion**

This CBPAR study found that problems related to excessive cost, the HUD wait list, location, lack of community services and supports, prejudice, knowledge issues, and design and building problems were all barriers to finding housing for persons with disabilities. Governmental and cultural problems need to be addressed, more secured funding obtained, and individuals with disabilities need more education about obtaining housing. Members of the housing industry need education about working with persons with disabilities.

The results of this study have implications beyond West Virginia. Other states with similar rural and socio-economic populations might benefit from replicating this project with their residents or by examining the outcomes and adapting them for their state. Other states could benefit from developing a mortgage loan program that allows for the cost of renovation or home improvement. The Mountaineer

Mortgage Plus Renovation Program was created through a cooperative effort from the West Virginia Housing Development Fund, Fannie Mae, the Home Builders Association, and private mortgage insurance companies. The entities that created the loan exist in every state and could be utilized to create a loan program in each state. Other states could also influence policy and legislation regarding housing for persons with disabilities.

A limitation of this study was the poor representation of housing professionals, although key people from major housing provider agencies and organizations did participate. Despite heavy recruitment, solicitation, and advertising, poor attendance might be a symptom of the lack of respect that persons with disabilities described to us as a barrier they face. Another limitation of this study was time constraints, as funding was provided by a one year grant. WVHAN partners lacked enough time to hold additional summits of housing providers to address all the issues of concern identified by housing consumers. Coalition partners are looking for funds to pay for future research to continue to examine perceptions of housing industry professionals about persons with disabilities and to foster their desire to serve this population. Funding for future research is also being sought to examine more ways to expand housing availability to individuals with disabilities.

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