

A CASUAL MODEL OF BARRIERS AND INCENTIVES TO AFFORDABLE HOUSING IN SOUTHERN RURAL COMMUNITIES: HOUSING AFFORDABILITY

Rosemary Carucci Goss

Abstract

The need for affordable housing for low- and moderate-income households in both rural and urban areas of the United States continues to be a major concern in the 1990s. One objective of the S-194 Southern Region Housing Research Project "Barriers and Incentives to Affordable Housing" was to test a proposed causal model delineating interrelationships and interactions of specific household and community characteristics on the availability and utilization of the community's housing stock. This manuscript describes the results of the regression analyses for affordability, one of the model components of the three housing stock dependent variables. Data for 28 communities were collected from a variety of sources including census reports; community datasheets; interviews with community officials; and mailed surveys to samples of residents (households), housing leaders (persons concerned and active in housing in the community), and intermediaries (lenders, realtors, builders, and others involved in the housing industry). In most communities few respondents were actually experiencing rent burdens; however, a majority of respondents could qualify for homeownership assistance. Separate stepwise regressions were performed using rental and ownership affordability ratios as dependent variables. The variables turnback funds per 100 persons, household's attitudes toward building regulations, lender's attitudes, and apartment demand were found to contribute 83% of the variance for the ownership affordability model. Intermediaries' and leaders' perceptions of lenders' attitudes and housing programs existing in the community were found to account for 48% of the variance in the renter affordability ratio model.

Introduction

The need for affordable housing for low- and moderate-income households in both rural and urban areas of this nation continues to be a major concern in the 1990s. This need was acknowledged in the National Affordable Housing Act of 1990 and by numerous reports of national and state housing task forces (National Housing Task Force, 1988; The National Housing Preservation Task Force, 1988; Hills & Reuss, 1988; and The State of Florida Affordable Housing Study Commission, 1987). From the mid-1970s, housing prices in the United States increased far more than household incomes. And this problem is expected to worsen in the 1990s as the wages of low-skilled workers continue to erode and as houses that filter down continue to be of higher quality (Gyourko, J. & Linneman, P., 1993). As a consequence, the availability of affordable housing for low- to moderate-income households will continue to decrease, resulting in a housing cost-burden for many households.

The purpose of this paper is to examine ownership and rental affordability measures within rural communities and explore the relationships that exist between these affordability measures and various demographic, economic, consumer, and housing industry factors. The housing affordability component is one of three dependent variables examined in the S-194 Regional Housing Research Project "Barriers and Incentives to Affordable Housing."

Rosemary Carucci Goss is an Associate Professor in the Department of Housing, Interior Design, and Resource Management, Virginia Polytechnic Institute and State University, Blacksburg.

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Housing Affordability

According to standards established by the U.S. Department of Housing and Urban Development (HUD), housing is considered affordable if it consumes no more than 30% of a household's income. A recent report based on 1985 American Housing Survey data (Leonard, Dolbeare, & Lazere, 1989) indicates that nearly two-thirds of all low-income renters and nearly one-half of all low-income homeowners are paying more than 50% of their incomes for housing with a substantial number paying more than 70%. Households most likely to have excessive housing cost burdens are blacks, Hispanics, elderly, single-parents, and the young. Three trends are identified by the Ford Foundation (1989) that have contributed to the problem of housing affordability over the past 15 years: 1) low-income families lost real income at an unprecedented rate, 2) housing prices for the poor escalated faster than for any other group, and 3) federal support for new subsidized housing was substantially reduced.

Data from the U.S. Census Bureau show that a majority of rural residents have low to moderate incomes. Traditionally, incomes have been higher in urban areas than in rural areas, but in recent years the gap has widened (Barancik, 1990). Housing costs are less in rural areas, but incomes also are lower. As a result, slightly more than one-fourth of all rural residents live in housing that is either substandard or a cost-burden to the residents (Schwartz, Ferlauto & Hoffman, 1988).

Not only are households paying a larger percentage of their incomes for housing, but the number of rental units available at rents that are affordable to poor (less than \$5,000 annual income) and low-income families (less than \$10,000 annual income) declined sharply in the 1980s. The increasing shortage of housing for the poor can be attributed to the following factors: rapid growth in the number of poor families, decrease in the incomes of families below the poverty line, decline in federal low-income housing assistance, a substantial reduction in the number of affordable rental units in the private market, and a resulting increase in rental rates (Leonard et al., 1989). Moderate income first-time home buyers find it increasingly difficult to afford the step upward from renter to homeowner. Higher rents make saving for a down payment, insurance, and closing costs more difficult.

As a result of the affordability problem, the nation has actually experienced a decline in homeownership rates in recent years. The 1988 rate was 63.9%, whereas in 1980 it was 65.6%. However, some would argue that the rate of 65.6% was artificially high because it was fuelled by the idea that housing was a good investment that would continue to increase in price from nine to 13% per year (Linneman & Megbolugbe, 1992). This decline in homeownership is most sharply focused in the youngest age groups. Among the 25-29 year olds, the rate declined from 43.3% to 36.3%, and among the 30-34 year olds, the decline was from 61.1% to 52.6% (Carliner, 1990).

During the past decade federal housing programs have been subject to sharp reductions in funding levels. According to a study by the Congressional Budget Office (1988), appropriations for subsidized housing programs funded by the U.S. Department of Housing and Urban Development declined from \$32.2 billion in fiscal year 1978 to \$9.8 billion in fiscal year 1988, a reduction of more than 80% after adjusting for inflation. Likewise, the Farmers Home Administration, which administers rural housing programs, experienced a drop in appropriations for rental assistance programs and for new lending authority for direct loan programs from \$3.7 billion in fiscal year 1978 to \$2.1 billion in fiscal year 1988, a decline of nearly 70% after adjusting for inflation. Also, the Tax Reform Act of 1986 reduced tax incentives for rental housing production which further exacerbated the shortage of affordable housing.

According to the National Institute of Building Sciences (1987), the overriding theme in the problem of affordable housing is that many of the people involved in the production of middle and upper-income housing are often the ones who have impeded the progress of low-income housing.

There's the community attempting to protect property values; the zoning official desiring to preserve his community's traditional view of middle class values; and the legislator voting for a financial program which best

helps the community gentrify.... Not only are these communities attempting to avoid the problems of keeping them [low income] "out of sight, out of mind," but the haves are denying have-nots the means to improve their circumstances. (p. 5)

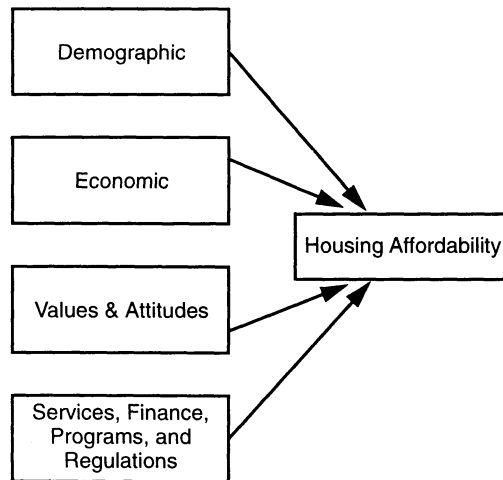
Some of the other factors affecting the overall cost of housing identified by the National Governors' Association (1986) include costs of developing the land, length of the permit process, building codes and standards, and charges for infrastructure.

Though housing prices are lower in the South than in other regions of the nation, the South has not avoided the affordability problem. Historically, housing quality in the South has lagged and poverty has exceeded national averages. As a result, economic development and housing opportunity have been more limited within the region. Further, communities and local governments in the South are often unique and face distinctly different housing affordability problems, but may not differ drastically from many other rural communities. Their growing problems result from many factors such as rising cost of land, construction, and financing; building and land use regulations; availability of land, labor, builders and building products; ineffective economic demand; and lack of consumer and builder acceptance of newer types of alternatives.

Barriers and Incentives to Housing Affordability Model

Housing affordability is negatively and positively affected by numerous factors. The conceptual model of Barriers and Incentives to Housing Affordability proposed here encompasses a wide range of these factors (Figure 1).

Figure 1. Conceptual model of barriers and incentives to housing affordability.



Much of the literature related to housing affordability examines demographic factors such as income, age, education, race, and sex. These demographic variables were included as a major component of affordability. Economic conditions of rural communities have a major impact on the affordability of housing within those communities. The economic considerations of rural communities as developed by McCray (1980) were a second component selected for consideration. Values and attitudes of rural residents toward their housing is another possible factor in the affordability issue. How residents, housing leaders, and housing intermediaries feel about the affordability of housing in the community, how lenders are perceived, and how alternate forms of housing for low-and moderate-income families are perceived,

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ceived, all contribute to the affordability of the housing stock. Because of these relationships, housing values and attitudes were included as variables in the model. The final set of variables related to community services, finance, government programs, and local codes and regulations. These all have a significant potential impact on the affordability of housing in rural communities.

Methodology

The data collected for this research is a part of the S-194 Southern Region Housing Research Project "Barriers and Incentives to Affordable Housing." The purpose of the project was to assess institutional and infrastructural barriers and incentives to community acceptance of innovations in housing design, construction, and financing; and to develop a conceptual model that delineates the interrelationships and interactions of these barriers and incentives.

Four communities in each of seven states were selected for study based on criteria that had categorized all eligible communities into quadrants based on population and diversity in housing. The communities were classified as Low Diversity-Low Population (LD-LP), Low Diversity-High Population (LD-HP), High Diversity-Low Population (HD-LP), and High Diversity-High Population (HD-HP). Data for each of the 28 communities were collected from a variety of sources including census reports; community data sheets; interviews with community officials; and mailed surveys to samples of residents (households), housing leaders (persons concerned and active in housing in the community), and intermediaries (lenders, realtors, builders and others involved in the housing industry within the community). For a complete discussion of the methodology, refer to *Affordable Housing in the Rural South: Methodological Issues* (Hanna, McManus, Beamish, & Goss, 1991).

Developing the conceptual model for factors affecting affordability required the identification of variables that would measure housing affordability and variables that would represent the appropriate factors. For a complete discussion of procedures used in this study, see McCray's article in this issue.

Fully developing the conceptual model for factors affecting housing affordability within rural communities required the identification of variables that would measure housing affordability, and variables that would represent appropriate independent components. The following sections will discuss these variable sets.

Formulation of Dependent Variables

The extent to which housing is not affordable was the focus of the affordability component of the housing model. Measures of housing affordability differ depending on whether the focus is homeownership or rental housing. Rental costs exceeding 30% of income for low- or moderate-income households are considered an excessive rent burden (General Accounting Office [GAO], 1990). The affordability problem for homeowners is more difficult to assess. A generally accepted "affordability ratio" for homebuyers is 28% or less of gross income or 35% of total installment debt applied to mortgage payments, homeowner insurance, and real estate taxes (GAO, 1990). However, this does not take into consideration downpayment size required and local lenders' willingness to make loans. For the purpose of the barriers and incentives model, it was deemed desirable to have both a rental affordability ratio and an ownership affordability ratio.

The variable *rental affordability ratio* was applied to those respondents who were renters paying in excess of 30% of their household income for rent. Thirty percent was chosen because HUD considers those who pay more than 30% to have a rental housing cost burden. Variables from the household questionnaire relating to amount of rent paid and income were used to compute affordability. Because income was reported by ranges, the midpoint of the income range was used to compute the affordability ratio. Thus, the variable was formed by dividing the amount paid for rent by the value of the midpoint for the income range reported by each renter household.

The *ownership affordability ratio* was created by compiling the maximum income allowed to qualify for a home mortgage loan in each community as set forth by the state fi-

nance agency. This information was obtained for 1987 from the S-194 case study documentation. Household incomes were determined by using the midpoint of the income range reported by each household. All households that reported incomes less than the maximum income allowed to qualify for a state finance agency home mortgage loan were considered to have need of homeownership assistance. This measure was chosen because when setting loan limits each state takes into consideration some of the factors not readily available to the S-194 researchers such as availability of credit in rural areas. In addition, they have already considered the cost of housing in relation to income. Therefore, one might argue that this is an even better predictor of homeownership affordability than the 28% of gross income generally used by HUD. For example, homeowners who live in substandard dwellings which are owned may not pay more than 28% of their incomes for a mortgage payment. However, in order to live in housing considered to be of good quality, homeowners may have to pay more than 28% of their income for a mortgage loan.

Pearson product moment correlations were calculated between these variables to make sure there was not a problem of multi-collinearity. The correlation was 0.43. Variables correlating at .80 or above were eliminated to reduce problems of multi-collinearity.

Table 1. Rental and ownership affordability ratios for 28 selected communities in seven southern states, 1988.

State	Community Type	Population	Affordability			
			Renters Paying >30% of Income	Respondents Qualifying for Ownership Assistance	%	n
Alabama	Low Diversity-Low	Population	9.1	1	82.3	79
	Low Diversity-High	Population	11.1	2	66.0	103
	High Diversity-Low	Population	0.0	0	76.9	120
	High Diversity-High	Population	20.0	5	76.8	159
Arkansas	Low Diversity-Low	Population	12.5	3	88.0	168
	Low Diversity-High	Population	40.0	12	92.9	195
	High Diversity-Low	Population	24.5	12	86.7	214
	High Diversity-High	Population	23.0	14	82.5	255
Georgia	Low Diversity-Low	Population	6.7	1	70.7	58
	Low Diversity-High	Population	6.7	1	62.1	72
	High Diversity-Low	Population	0.0	0	61.7	79
	High Diversity-High	Population	14.3	3	67.0	144
North Carolina	Low Diversity-Low	Population	17.6	3	61.2	71
	Low Diversity-High	Population	6.3	2	60.3	108
	High Diversity-Low	Population	26.7	4	67.6	73
	High Diversity-High	Population	17.2	5	60.8	96
Oklahoma	Low Diversity-Low	Population	18.2	2	88.9	112
	Low Diversity-High	Population	18.2	4	89.0	211
	High Diversity-Low	Population	8.3	1	78.5	73
	High Diversity-High	Population	16.7	5	77.1	135
Tennessee	Low Diversity-Low	Population	28.6	2	63.1	70
	Low Diversity-High	Population	8.3	1	51.6	81
	High Diversity-Low	Population	18.2	2	58.7	88
	High Diversity-High	Population	12.5	1	43.6	48
Virginia	Low Diversity-Low	Population	3.7	1	34.1	72
	Low Diversity-High	Population	22.5	9	39.0	101
	High Diversity-Low	Population	12.8	5	34.0	70
	High Diversity-High	Population	5.0	1	36.0	62

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Description of Housing Affordability

Communities varied widely as to rental affordability. The number of household respondents who had an excessive rent burden ranged from 3.7% in one Virginia community to 40% in one Arkansas community (Table 1). Alabama and Georgia each had one community where no household respondents paid more than 30% of their income for rent. Each state contained at least one community where more than 10% of the respondents paid more than 30% of their income for housing. Overall, residents of the four Arkansas communities had the highest rent burden, while residents of the four Georgia communities had the lowest.

Over 60% of the respondents in each state, with the exception of Tennessee and Virginia, had incomes below the maximum qualifying limit allowed for homeownership assistance through their state finance agency. Those communities with respondent incomes below the maximum allowable to qualify for a state finance agency loan ranged from a low of 34% in one Virginia community to a high of 92.9% in one Arkansas community. Arkansas, Oklahoma, and Alabama (respectively), had the largest proportion of residents below the maximum income eligibility standards in their respective states.

Although it appears that fewer Virginians had incomes below that of the state finance agency limits, Virginia also had the lowest maximum income limits (Table 2). Some states allowed households much higher maximum incomes (e.g. Oklahoma [\$38,780], Alabama [\$38,000], and Arkansas [\$35,000]). Perhaps these figures take into account credit availability in rural areas. On the other hand some states used a statewide standard, and the higher cost of housing in urban areas might increase the overall income eligibility allowances.

Table 2. Household income for ownership aid eligibility for 28 selected communities in seven southern states, 1988.

State	Community Type	1987 Maximum Income Limit
Alabama	Low Diversity-Low Population	\$38,000
	Low Diversity-High Population	38,000
	High Diversity-Low Population	38,000
	High Diversity-High Population	38,000
Arkansas	Low Diversity-Low Population	35,000
	Low Diversity-High Population	35,000
	High Diversity-Low Population	35,000
	High Diversity-High Population	35,000
Georgia	Low Diversity-Low Population	32,100
	Low Diversity-High Population	32,100
	High Diversity-Low Population	32,100
	High Diversity-High Population	32,100
North Carolina	Low Diversity-Low Population	30,000
	Low Diversity-High Population	30,000
	High Diversity-Low Population	30,000
	High Diversity-High Population	30,000
Oklahoma	Low Diversity-Low Population	38,780
	Low Diversity-High Population	38,780
	High Diversity-Low Population	38,780
	High Diversity-High Population	38,780
Tennessee	Low Diversity-Low Population	27,500
	Low Diversity-High Population	28,500
	High Diversity-Low Population	30,000
	High Diversity-High Population	26,600
Virginia	Low Diversity-Low Population	21,100
	Low Diversity-High Population	18,800
	High Diversity-Low Population	21,100
	High Diversity-High Population	19,500

Table 3. Relationships between housing affordability variables and model components: regression analysis.

	Owner-Affordability Beta Coefficients	Renter-Affordability Beta Coefficients
Demographic Model Component		
Number of families below poverty	.020	0.14469
Median family income	-.003**	
Adjusted R ²	.430	
Economic Model Component		
Percent change in employment	0.5288	
Percentile range of school children below poverty	-28.8720	
Expenditures per student	3.0104	
Turnback funds	.0016*	
Adjusted R ²	.5410	
Values and Attitudes Model Component		
Households perceptions of barriers and incentives		
Building regulations	50.04*	
Housing affordability	19.00	
Lenders' attitudes	-39.95*	-12.82*
Adjusted R ²	0.6085	0.14469
Service Adequacy		
Overall service adequacy	2.20	
Attitudes towards lenders	-51.68*	-16.80*
Adequacy of housing programs	19.86	6.78
Personal concern for housing	-14.72	
Adjusted R ²	0.3066	0.2023
Household Rating of Housing Values		
Family values	-148.13*	
Economy values	97.36*	
Social values	29.33	
Adjusted R ²		0.370
Households Disposition Toward		
Innovativeness	.020	0.14468
Concepts	-88.68*	
Work	-62.31	
Improve	-9.95	
Adjusted R ²	0.3205	
Household/Demand for Housing Option		
Mobile home demand	-31.66*	
Apartment demand	-81.88*	
Adjusted R ²	0.362	
Intermediary Perceptions of Barriers and Incentives		
Lender's Attitudes	-34.17*	-8.70
Housing Affordability	13.23	
Housing Availability	15.02	
Natural Environment	14.66*	
Adjusted R ²	0.5044	0.1770
Intermediary Disposition Toward Discrimination		
Economic	-0.67	
Race/religion	-44.94*	
Adjusted R ²	0.2492	

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Table 3 continued.

Housing Practices/Regulations/Services

Model Component		
Housing regulations score	4.33*	
Rescue service	-3.45	
Community club/media	-5.68*	
Permit procedures/new	-9.84*	-2.13
Housing program score		4.13*
Water		0.92
Home regulation/new		-1.69
Adjusted R ²	0.5773	0.3246

*p ≤ 0.05

Using the t-test, owner and renter affordability ratios were examined for differences related to housing diversity within each community. There were no significant differences for rental or homeownership ratios between communities which had low housing diversity and those that had a high level of housing diversity.

Analysis of Data

Clarification of Independent Variables: Model and Subset Analysis

Based on the research questions and subsequent literature review, potentially relevant variables were identified by the S-194 researchers. The variables were categorized as follows: demographic, economic base, attitudes and values of households (H), attitudes and values of intermediaries and leaders (IL), and housing practices/regulations/community services. For a complete listing of the variables and the sources of the data, see McCray (this issue). Pearson product moment correlations were calculated between variables within each category. Variables correlating at .80 or above in the same category were eliminated.

Each set or subset of variables were entered into a regression model utilizing SAS stepwise regression procedures with each dependent variable. The variables that were significant within each model with the highest R² were selected for use in the final regression model (Table 3).

For the rental affordability ratio, no variables within the demographic, economic base, community service, or housing-related regulations components were retained. For the values/attitudes component, lenders' attitudes/H, lenders' attitudes/IL, and attitudes toward lenders/H were retained. The variable, housing programs, was retained for the housing practices/regulations/community services component.

For the ownership affordability ratio, median family income was retained from the demographic component. School children below the poverty level and turnback funds per 100 were retained for the economic base component. (Turnback funds per 100 are moneys that are returned to the community by the government and become revenue that can be used for service, infrastructure, and so forth). Several variables were retained for the values/attitudes component. They included building regulations/H, lenders' attitudes/H, attitudes toward lenders/H, family values/H, economy values/H, receptiveness to new housing ideas/H, mobile home demand/H, apartment demand/H, lenders' attitudes/IL, natural features/IL and racial-ethnic discrimination/IL. Housing regulations, clubs/media, and permit procedures were the only variables retained within the housing practices/regulations/community services component.

Final Model Determination

Separate stepwise regressions were performed using the two affordability ratios as dependent variables. Using the SAS stepwise regression procedure, a regression model was developed that had an adjusted R² of .823 for the ownership affordability ratio and an adjusted R² of .476 for the renter affordability ratio in the 28 non-MSA communities studied in the seven Southern States (Table 4).

Table 4. Factors influencing housing affordability in 28 southern rural communities: Regression analysis.

Variables	Model 1	Model 2
	Ownership Affordability Ratio	Renter Affordability Ratio
Regression Coefficients		
Turnback funds per 100 persons	0.00*	
Building reg/H	56.50*	
Lenders' attitudes/H	-27.12*	
Apartment demand/H	-32.12*	
Lenders' attitudes/IL		-18.19*
Housing programs		7.73*
R ²	.864	.518
Adjusted R ²	.8277	.4761

*P < 0.05 level of significance

Note: H indicates household data set.

IL indicates the intermediaries and leaders data set.

For the ownership affordability ratio model, four variables were found to contribute 83% of the variance (Figure 2). The variables included turnback funds per 100 persons (monies returned to the community based on specific formulas), households' attitudes toward building regulations, lenders' attitudes, and apartment demand.

Turnback funds per 100 population was positively associated with the owner affordability measure indicating that the affordability of owner-occupied housing appeared to be better in communities where the amount of turnback funds to the community from the government was higher. Households' perceptions of building regulations was positively associated with the owner affordability model. Households perceived that lenders' attitudes had negative impact on housing affordability. Finally, it is not surprising that the perceived demand for apartments by households is lower in communities where owner affordability ratios are more favorable.

Only two variables, intermediaries' and leaders' perceptions of lenders' attitudes and housing programs existing in the community were found to account for 48% of the variance in the renter affordability ratio model (Figure 3). Intermediaries and leaders perceived that lenders' attitudes had a negative impact on affordable rental housing. The affordability of rental units tended to increase in communities with higher housing program scores. Higher housing program scores resulted from more housing diversity in the community. Thus it seems that where there are more housing choices or alternatives to traditional single family structures, housing is more affordable.

Summary and Implications

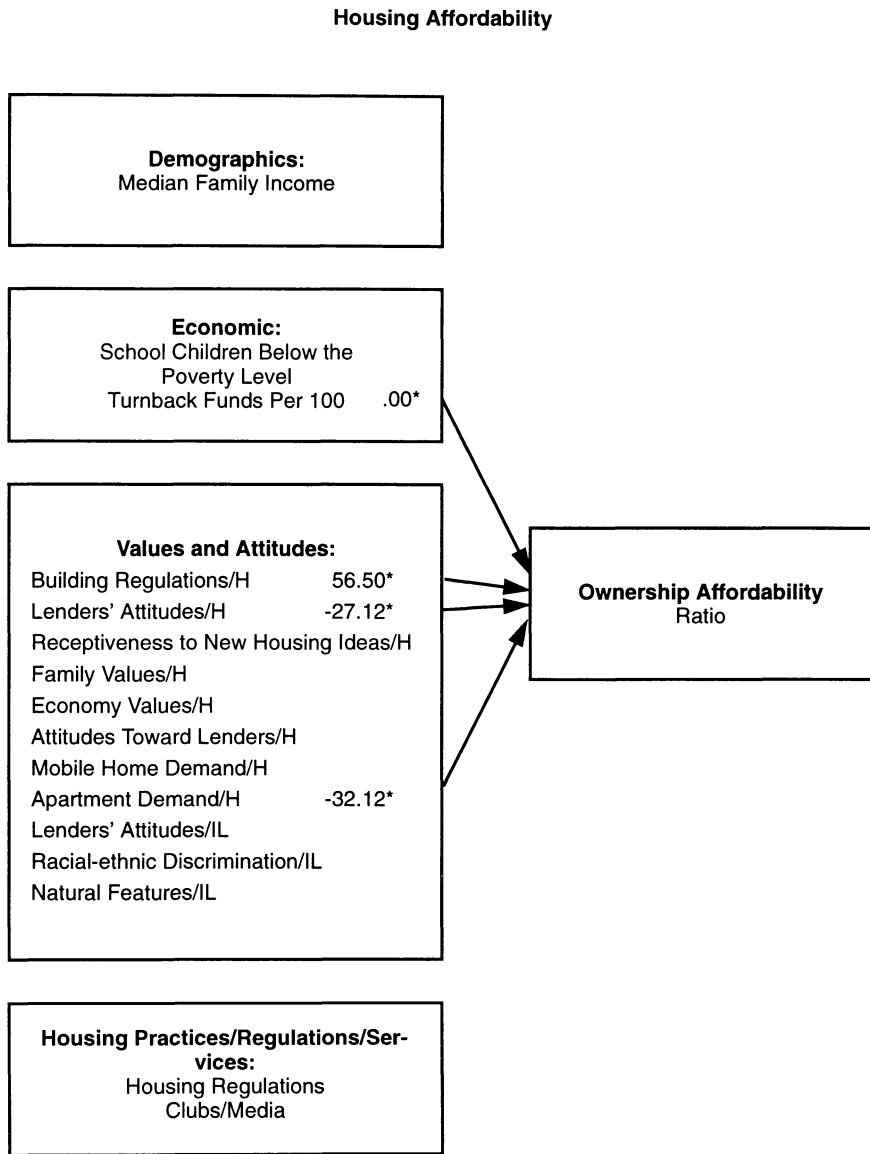
There was a great difference between the percentages of residents who could afford rental housing as compared to those who could afford to purchase housing using the state finance agency's guidelines. Using these two ratios to compute affordability, rental housing was much more affordable. A probable reason for this major difference is the fact that the ratio for rental affordability uses actual rental costs. Many of these rental units were of poor or marginal quality, and thus rented for relatively low sums. It should also be noted that one limitation of the study was the small number of renter households as compared to those who were homeowners.

On the other hand, the ownership affordability ratio was computed using state finance agency guidelines for the highest incomes the state finance agencies would allow for low- to moderate-income residents. On the whole, this housing would almost certainly be superior to the existing rental housing used to compute the rental affordability ratio.

Although housing affordability could have been measured in various ways, both the rental and ownership affordability ratios as defined in the model give an indication of the seriousness of the affordability picture in these 28 Southern rural communities. In 18 of the 28

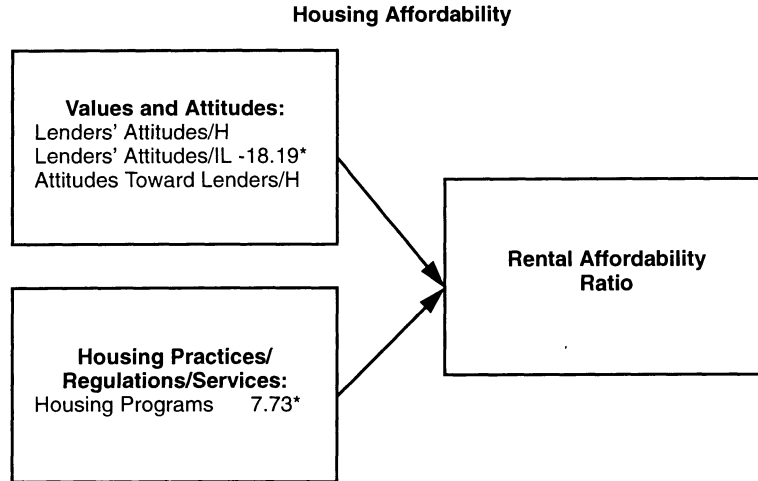
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Figure 2. Final model of barriers and incentives to affordable housing.



Note: H indicates household data set.
IL indicates the intermediaries and leaders data set.

Figure 3. Final model of barriers and incentives to affordable housing.



Note: H indicates household data set.
IL indicates the intermediaries and leaders data set.

communities more than ten percent of the residents paid more than 30% of their income for rent, and in 7 of these 18 communities over 20% of the respondents paid more than 30% of their income. The vast majority of the homeowners would qualify for homeownership assistance using their state guidelines.

From a practical point of view these findings suggest that how attitudes influence housing affordability needs further examination. In both the renter and ownership affordability models, the perceptions of households and intermediaries regarding lenders' attitudes helped explain variation in housing affordability. This suggests that lenders could improve the perception of their attitudes toward housing by informing the community of what they are doing to make money available for housing or by actually making more money available for housing if that is the problem. The Community Reinvestment Act, originally passed in 1977, was designed to require lenders to help meet the credit needs in the communities where they do business. By meeting their CRA requirements and publicizing their efforts much progress could be made in housing. As Southern rural communities work toward improved housing, perhaps one of the first places to begin is with community lenders.

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