

## **DETERMINANTS OF HOUSING QUALITY AMONG MINORITIES**

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### **Abstract**

*In this country, minorities have long suffered discrimination in the housing market, resulting in lower quality housing for this segment of our population. Minorities are also the primary users of public assistance programs, the goal of which is to improve overall housing quality. The major objectives of this research are: 1) to identify the determinants of housing quality; and 2) to test the relationship between minority status and housing quality after controlling for participation in public assistance programs. The data for this paper come from the 1984 Panel Survey of Income and Program Participation (SIPP), conducted by the United States Bureau of the Census. The total number of observations was 16,531 individuals from the United States. From these data, 2,317 minority households were identified. The results of the analysis showed significant relationships between housing quality and all of the other variables in the model, including age, marital status, monthly income, presence of children in the housing, minority status, and use of public and housing assistance programs. Most importantly, minority status had a significant negative relationship with the housing quality variable. Implications of this research show the need for further study of housing quality and program participation, using longitudinal data.*

### **Introduction**

A continuing concern of housing professionals in the United States is whether current housing policy is effective in providing quality shelter for various populations in this country. According to a study by the Center on Budget and Policy Priorities, there has been a nationwide decline in state and federal funding for housing. The result of this cutback in housing subsidies has been deficient housing and overcrowding, especially among minorities (Leonard & Lazere, 1992). The purpose of this paper is to examine the effect federal housing and public assistance programs have on the housing quality of minority households. The major objectives of this research are: 1) to identify the determinants of housing quality; and 2) to test the relationship between minority status and housing quality after controlling for participation in public assistance programs.

### **Review of the Literature**

#### ***Housing Policies for Minority Households***

Federal housing programs have changed dramatically over the past 40 years. However, the goal of these programs to provide a decent home and suitable living environment for every American family, has remained virtually the same since the first Housing Act was ratified by Congress in 1949. In spite of specific legislation targeted at this group, minority households appear to be lagging behind the rest of the population in terms of suitable housing. Following is a brief review of policy aimed at providing minorities with better housing opportunities.

During the 1930s, a program that had the biggest impact on housing quality was the Public Works Administration (PWA), which worked to eliminate slums and provide economical housing for the poor. Within the first four years of its institution, the PWA was responsible for destroying more than 10,000 substandard housing units and erecting almost 22,000 new

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housing units. The PWA allocated half its housing units to blacks and required that minority housing have the same quality and amenities that housing for whites had. However, housing projects were still segregated, and blacks were not allowed to live in a project that was built in an all white neighborhood (Wright, 1981).

Very little housing policy was targeted to minority households during the 1940s. However, this was the decade when the Congress passed its first housing act where a national policy of "a decent home and suitable living environment for every American family"<sup>1</sup> was proclaimed. Civil rights in housing was championed in 1948 when the Supreme Court ruled that the racial restrictive covenant was not legally enforceable, meaning that minorities could not be barred from purchasing or renting housing in certain neighborhoods.

Throughout the 1950s, slum clearance expanded and many low income families were displaced as their housing was razed to make room for high-priced housing or commercial structures (Yeans, 1979). High rise public housing units were built in a number of metropolitan areas during this time. Although they provided the residents with shelter, these projects were hardly decent housing or a suitable living environment for the low income families living in them, which, by this time, were mostly minorities.

During the 1960s, minorities achieved greater civil rights in terms of housing with the passage of the Fair Housing Act of 1968. Title VIII of this act established the goal of achieving integration by removing barriers which prevent minorities from exercising their full housing choices. The intent of the act was to provide equal access to housing for all citizens (Wilson, 1989).

During the decade of 1980s, housing was not perceived as a priority problem at the federal level, and little housing policy was established to address the needs of those seeking adequate shelter. The federal government scaled back its commitment to low-income housing during the 1980s, which resulted in a shortage of affordable housing alternatives in the late 1980s that was greater than during the mid 1970s. This housing shortage was experienced in every large metropolitan area of this country (Leonard & Lazere, 1992). During the 1980s, no policies were enacted to specifically assist minorities improve their housing situation. However, in 1990, the National Affordable Housing Act, also known as the Cranston-Gonzales National Affordable Housing Act, was passed by Congress. As before, this housing legislation calls for "a decent home . . . for every American," and it targets programs, both public and private, that will assist low-income households acquire suitable shelter. This legislation includes several new programs like HOPE (Homeownership and Opportunity for People Everywhere), new Housing and Rental Assistance Programs, as well as the HOME Investment Partnerships Act (Colton & Saunders, 1992). Although none of these programs specifically target minority households, all low income, including low-income minorities living in areas where these programs are enacted, should benefit.

"Nationwide, poor black and Hispanic households are much more likely to live in deficient housing than poor white households" (Leonard and Lazere, 1992). A recent study on black home ownership by Harvard University's Joint Center for Housing Studies showed that the percentage of blacks locked out of the housing market has changed little in 30 years. According to the acting director of the center, a major cause is lack of money or property minorities have to pass on to their children. Therefore, this problem continues to perpetuate itself (Kemp, 1991). Furthermore, there is some evidence that "suburban residence . . . 'costs' members of some minorities [such as Chinese and Puerto Ricans] more than it costs members of the majority" (Alba and Logan, 1991, p. 449).

According to Becker, blacks receive housing services on terms inferior to those obtained by whites in many urban areas (as cited in Courant, 1978). Kinsey and Lane (1983) found that blacks whose other demographic characteristics are similar to whites consistently had dwellings with more serious quality problems, were less likely to own their homes, lived an average of seven miles closer to the centers of cities and had less interior space. In short, "the overall quality of housing for blacks could be objectively judged inferior to the quality of housing enjoyed by whites" (Kinsey & Lane, 1983, p. 113). A similar conclusion was reported by Canabal and Memken (1993) in a study that showed that all minorities have a greater risk of serious housing problems than their white counterparts. Even for black households living

in predominantly white neighborhoods where the distribution of housing characteristics are relatively favorable, there is still no market mechanism operating to provide them with the housing which is best suited to their preferences on the same terms that such housing is available to whites (Courant, 1978). Further, it is only fair, with the high expectations of young blacks, that they be able to obtain housing to which they feel entitled and which they can afford. However, they are denied this right as a result of discriminatory practices in the market (Kinsey & Lane, 1983). As concluded by Massey and Mullan (1984) "as long as residential segregation is imposed on blacks in U.S. cities, race cannot be ignored as a salient dimension of stratification in American society" (p. 871).

A study of mortgage lending activity in New York City found that whites received preference when applications were made for home loans. In a comparison of black and white communities of the same income and home ownership levels, race seemed to be the sole reason for disparities in lending patterns (Cooper, 1989). This discrimination at the time households are seeking shelter could lead to minorities having to settle for housing that is less than what they desire in terms of space, quality, and location.

"Blacks have a preference for living in integrated neighborhoods" (O'Brien & Lange, 1986, p. 46). However, white residents in integrated neighborhoods feel deprived and less safe than their white counterparts in all white neighborhoods because they see their neighborhood as culturally different from themselves (O'Brien & Lange, 1986). In a study by Galster (1987), results showed that larger black populations within a neighborhood generated greater white perception of threat, especially when those minority populations tended to cluster together. Whites were also found to be more likely to flee central city neighborhoods if they perceived a growing black population, regardless of its absolute or relative size. Massey (1983), however, reports that "the entry of Hispanics into an area apparently does not automatically reduce its desirability to Anglos" (p. 830).

According to the United States Department of Commerce, attempts have been made to encourage minority mobility to the suburbs, and more recent evidence shows this phenomenon has already occurred. However, suburbanization levels vary among minority groups, Puerto Ricans and blacks, for example, have the lowest proportion of households living in suburbs compared with other minorities (Alba and Logan, 1991). Nevertheless, "the suburban housing market remains discriminatory, causing blacks to reside in segregated, low-quality suburban neighborhoods" (Cloutier, 1984, p. 42). Segregation continues to be a serious problem among blacks in urban areas (Massey & Denton, 1989).

Although Hispanics, too, experience segregation, with increased generations in the United States, Hispanic segregation falls (Massey & Denton, 1989). Evidence of this trend was shown by the fact that native-born Hispanics are less segregated than those of foreign birth. Also, spatial assimilation was achieved by Hispanics with additional education, occupational status, and income. The same is true for Asians. Blacks, and Puerto Ricans (among Hispanics), though, were found to achieve less in the way of spatial assimilation per unit of education, income or occupational status (Denton & Massey, 1988).

## **Methodology**

### ***Data and Sample***

The data for this paper come from the 1984 Panel Survey of Income and Program Participation (SIPP), conducted by the United States Bureau of the Census. A merged file of health and housing variables included in the SIPP data (waves III and IV) provided by the housing researchers at Iowa State University and the University of Minnesota for regional project NC-199 was used for the analyses.

Researchers from the NC-199 Research Committee summarized data from individuals occupying a dwelling unit to create a household record. The total number of observations was 16,531 individuals from the United States. From these data, 2,317 minority households were identified. A minority household is defined as a household in which either the reference person or his or her spouse is Black, Native American, Asian, or Hispanic.

### Definition of Variables

The variables selected were defined by the NC-I99 researchers as follows:

#### **Dependent Variable**

**Housing Quality.** The components of the housing quality variable are crowding and other housing characteristics.<sup>1</sup> The characteristics include: 1) the presence of air conditioning; 2) the access to a cooking range; 3) the access to an oven; 4) the access to a refrigerator; 5) the access to a freezer; 6) the access to a clothes washer; 7) the access to a clothes dryer; 8) the access to a dishwasher; 9) the presence of a television in the home; and 10) whether or not the household was living in crowded conditions (more than one person per room). Each of these was coded as a 1 if the condition was present, and 0 if not, except for the crowding component which was coded 1 if the household was not crowded and 0 if it was. The reliability alpha coefficient for this quality index measure was .60.

#### **Independent Variables**

**Public Assistance.** Those respondents reporting their household received benefits or cash payments from a mean-tested program or non-cash benefits like food stamps were considered to be receiving public assistance and were coded 1 for this variable. All other respondents not receiving any of these benefits were coded 0.

**Housing Assistance.** The housing assistance variable was created by combining responses of two questions on the SIPP survey instrument. Any respondent who reported receiving housing assistance or any type of energy assistance was coded 1 on the housing assistance variable. Respondents not receiving either housing or energy assistance were coded 0 on the housing assistance variable.

**Households with members less than six years of age.** This variable identifies the number of children less than six years of age in the household.

**Households with members less than 18 years of age.** This variable identifies the number of children less than 18 years of age in the household.

**Age.** Age was measured using the reported age of the reference person in month 4, wave III of the SIPP data.

**Minority Status.** Ethnic origin and/or race information were used to define this variable. The following groups were incorporated into this variable:

Hispanics. This group included those individuals that identified themselves as Mexican-American, Chicano, Mexican, Puerto Rican, Cuban, Central or South American, or of other Spanish descent.

Black. Blacks included those individuals that identified themselves as Afro-American (ethnicity variable) or as Blacks (race variable).

Whites. This group included those individuals that identified themselves as white (race) and that identified their ethnic background as being anything other than Hispanic or Afro-American descent.

Others. This category includes those individuals that identified themselves as American Indian, Eskimo, Aleut, Asian or Pacific Islander (race), and their ethnic background is other than white, black, or Hispanic.

For comparison purposes, the omitted category in the regression equation was the white group.

**Marital Status.** This variable was measured using the reported marital status of the reference person during month 4, wave III. Three separate groups were identified. They included:

Couple headed households which were comprised of those respondents who were married with spouses present.

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<sup>1</sup>Public housing policies can limit the number of amenities included in the housing unit, so public housing projects will have, by this definition, lower housing quality.

Single headed households which were those married householders with spouse absent, widowed, divorced, or separated.

Never married householders which included those respondents who had never married.

For comparison purposes, the couple headed household is the omitted category in the regression equation.

**Income.** Income is defined as the sum of all income received by all members of the household during month 4, Wave IV of the SIPP data set.

***Empirical Model and Estimation Technique***

In order to identify the determinants of housing quality in general and, more specifically, among minority groups, the following model was estimated using ordinary least squares regression.

- HQ = f (PA, HA, AGE, MST, INC, CLT6, CLT18, MIN) where:
- HQ = Housing Quality Index - the dependent variable
- PA = Public Assistance
- HA = Housing Assistance
- AGE = Age
- MST = Marital Status
- INC = Monthly Income
- CLT6 = Number of children less than six years old in the household
- CLT18 = Number of children less than 18 years old in the household
- MIN = A household where the reference person or spouse belongs to a minority group

A second equation where the minority groups were separately included as independent variables was also estimated. Additionally, the model was used with the minority sample only (Table 4, equation 3).

**Findings**

***Characteristics of the Sample***

Table 1 presents selected characteristics of the total sample and those of the minority sample. Among minorities, 65% are black, 33% are Hispanic, and 2% belong to other minority groups. These constitute about 14% of the total sample.

Compared with the total sample, minorities are younger, have a higher proportion of single-headed households, and have a higher proportion of households with children less than six years and less than 18 years of age. Minorities receive an average monthly income that is approximately \$793 lower than the income of the total sample.

***Housing Quality of Minority Households***

Table 2 compares the minority groups investigated in this study in terms of the various components of the housing quality variable. Minority households appear to be most lacking in air conditioning, laundry equipment, a dishwasher, and a freezer. Many would argue that people can exist without these amenities in the home. However, 7% of the black households and 15% of the Hispanic households were living in crowded conditions which is considered by most housing researchers as a true measure of housing quality. Moreover, only 1.6% of the white households in the sample live in crowded housing which further emphasizes the disparagement between the races in terms of their housing quality.

***Minorities Usage of Housing Assistance and Public Assistance***

A comparison of minority households and their usage of government assistance programs is shown in Table 3. The public assistance programs were used to a greater extent by minority households than were the housing assistance programs. Black households on

Table 1. Selected characteristics of the sample.

Variable	Total Sample Mean (S.D.)	Minorities Mean (S.D.)
Housing quality	7.76 (1.63)	6.72 (1.60)
Public assistance	.17 (.37)	.41 (.49)
Housing assistance	.05 (.21)	.13 (.34)
Age	48.66 (17.41)	45.84 (16.77)
Single-headed households	.28 (.45)	.38 (.49)
Two-headed households	.61 (.49)	.46 (.50)
Never-married households	.11 (.32)	.16 (.37)
Monthly household income	2,199.14 (1,893.31)	1,524.31 (1,315.00)
Children less than age 6	.24 (.58)	.37 (.69)
Children less than age 18	.75 (1.14)	1.15 (1.44)
Hispanic	.05 (.21)	.33 (.47)
Black	.09 (.29)	.65 (.48)
Other	.00 (.05)	.02 (.14)
N	16,531	2,317

means tested public assistance comprised 44% of the total black sample. Over one-third of the Hispanic households interviewed received some type of means-tested public assistance. Although housing assistance was not as prevalent among minorities, over 10% of the black households received housing assistance, as did 7% of the Hispanics in the sample.

**Relationship Between Housing Quality and Selected Variables**

A strong and significant negative relationship was found between public/housing assistance and housing quality, except for the housing assistance in the minority sample that was not significant (Table 4). This result can be interpreted to mean that households on public/housing assistance have housing of lesser quality than similar households not participating in any assistance program.

The housing quality index decreases by approximately 17% if the household belongs to a minority group compared with white households (Table 4, equation 1). The negative impact of being a minority household on housing quality is stronger for Hispanics than for black or other minorities in the sample (Table 4, Equation 2).

Housing quality increases with age of the reference person, *ceteris paribus*. This is expected for two reasons: first, the older the reference person, the higher the number of durable goods accumulated in the household (one of the measures of quality); and second, older households tend to have less persons per room in the household (another component of the quality variable).

Income has the expected positive effect on quality. Regardless of race/ethnic origin, the higher the income, the higher the quality index, after controlling for other variables. An increase by one dollar in the total monthly income increases the housing quality index by approximately 22% for the total sample, and by about 32% for minorities. Since the income

Table 2. A comparison of minority groups in terms of housing quality characteristics.

Quality Characteristics	Total N (%)	White N (%)	Black N (%)	Hispanic N (%)	Other N (%)
No air conditioning	6,513 (39.4)	5,087 (37.1)	754 (49.9)	396 (52.4)	27 (55.1)
No access to a cooking range	133 (.8)	99 (.7)	21 (1.4)	5 (.7)	2 (4.1)
No access to an oven	390 (2.4)	291 (2.1)	38 (2.5)	37 (4.9)	2 (4.1)
No access to a refrigerator	77 (.5)	51 (.4)	19 (1.3)	3 (.4)	0 (0)
No access to a freezer	9,727 (58.8)	7,781 (56.7)	932 (61.6)	629 (83.2)	29 (59.2)
No access to a clothes washer	3,869 (23.4)	2,680 (19.5)	659 (3.6)	312 (41.3)	16 (32.7)
No access to a clothes dryer	5,594 (33.8)	3,820 (27.8)	1,007 (66.6)	467 (61.8)	21 (42.9)
No access to a dishwasher	9,850 (59.6)	7,566 (55.1)	1,283 (84.9)	620 (82.0)	37 (75.5)
No television	327 (2.0)	258 (1.9)	43 (2.8)	13 (1.7)	3 (6.1)
Crowded conditions	509 (3.1)	217 (1.6)	117 (7.7)	114 (15.1)	1 (2.0)
Total N	16,531	13,730	1,512	756	49

Table 3. Minorities usage of housing assistance and public assistance.

Assistance Program	Total N (%)	White N (%)	Black N (%)	Hispanic N (%)	Other N (%)
Means-tested	2,765 (16.5)	1,668 (12.1)	671 (44.4)	261 (34.5)	15 (30.6)
Cash payments	1,388 (8.4)	762 (5.5)	400 (26.5)	137 (18.1)	4 (8.2)
Non-cash payments	1,191 (7.2)	596 (4.3)	384 (25.4)	127 (16.8)	7 (14.3)
Housing assistance	561 (3.4)	298 (2.2)	175 (11.6)	55 (7.3)	3 (6.1)
Energy Assistance	214 (1.3)	115 (.8)	65 (4.3)	23 (3.0)	1 (2.0)
Total N	16,531	13,730	1,512	756	49

variable in the equation included all sources of income, the effect of public and housing assistance on housing quality is probably captured in the model, through income.

Table 4. Relationship between housing quality and selected variables<sup>1</sup>.

Variable	Equation 1 (Total Sample)	Equation 2 (Total Sample)	Equation 3 (Minorities)
Public assistance	-.138* (17.71)	-.146* (18.67)	-.109 (4.94)
Housing assistance	-.046* (6.26)	-.047* (6.42)	-.020 (1.00)
Minority	-.174* (25.66)	---	---
Black	---	-.091* (13.54)	---
Hispanic	---	-.135* (20.64)	-.126 (6.71)
Other	---	-.016 (2.46)	.021 (1.13)
Age	.042* (5.43)	.042* (5.40)	.052 (2.40)
Single-headed households	-.205* (28.07)	-.280* (28.21)	-.185* (6.11)
Never married households	-.277* (38.15)	-.280* (38.47)	-.185* (8.47)
Monthly income	.218* (30.81)	.217* (30.59)	.325* (15.91)
Children less than age 6	-.073* (8.88)	-.073* (8.88)	-.075* (3.22)
Children less than age 18	.083* (9.55)	.079* (9.03)	.009 (.41)
R <sup>2</sup>	.318	.314	.244
N	16,531	16,531	2,317

<sup>1</sup>Standardized regression coefficients following by t values in parenthesis.

\*p < .001

With respect to family structure, households headed by single individuals (ever and never married) have lower housing quality than those households headed by married couples where both spouses are present. Children less than six years old in the household have a strong negative impact on housing quality while the opposite is true for those households with children less than 18 years of age present. A possible explanation is that over time families tend to accumulate more of the durable goods included in the quality index used in this study. Theoretically households with older children have had more time to add to the quality index.

### Conclusions and Recommendations

The purposes of this research were to better understand to what extent housing and demographic variables were determinants of housing quality and to see what impact public/housing assistance programs have on overall housing quality. The results of the analysis showed significant relationships between housing quality and all of the variables included in the model. Most importantly, minority status had a significant negative relationship with the housing quality variable, meaning that minority households in this sample had a significantly lower housing quality than their white counterparts. This result supports the research of Leonard and Lazere (1992), who, in 1989, found that 29% of black households and 23% of Hispanic households live in overcrowded and deficient housing, whereas only 13% of white households live in overcrowded, deficient housing.

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Of all the independent variables included in the model, income had the strongest relationship with the dependent housing quality variable. This result would appear to have major implications for future housing policy. Government officials at all levels (municipal, state, and federal) need to create assistance programs that will help households increase their earning capacity with the end result being improved housing quality. This recommendation is especially pertinent to minority households who tend to have low incomes and who are more likely to participate in public/housing assistance programs than white households.

As they consider the recent history of housing policy in this country, some housing professionals are predicting a major housing crisis during the 1990s. The increasing number of homeless, as well as the deterioration of the housing stock and infrastructure in many metropolitan areas, are all signs that many people in this country are at risk of serious housing problems in the near future (Leonard & Lazere, 1992).

This housing crisis is not limited to large metropolitan areas. In the mid 1980s, prepayments of mortgage subsidy programs administered by the FmHA caused over 5,000 households to pay higher rents or move (Kuntz, 1989). By 1988, half of the 319,000 units administered by FmHA were eligible for prepayments of mortgages, meaning that federally subsidized housing in rural areas and small towns are also being converted in condominiums and high rent apartments (Heinaman & Nail, 1988).

Another housing concern facing many communities is the expiration of Section 8 contracts. Many housing professionals foresee this as having an even greater effect on the availability of quality affordable rental units for low-income families (Heinaman & Nail, 1988).

With an administration in the White House that appears to be committed to improving the economic health of the country, and to improving domestic policies that affect low-income families, the 1990s could see a tremendous change in delivery of public assistance to low-income minority households. Moreover, with a Hispanic Secretary of Housing and Urban Development who has worked with minorities to achieve better housing and safer neighborhoods, perhaps minorities will achieve greater inroads in obtaining quality shelter. With the passage of the 1990 National Affordable Housing Act, Congress now requires all local jurisdictions to evaluate their housing programs annually and create a Comprehensive Housing Affordability Strategy or CHAS. Through this effort, the specific needs of minority households and minority neighborhoods can be addressed, so that they can achieve decent housing.

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