

# A QUALITATIVE APPROACH FOR ASSESSING RECEPTIVITY TO FEDERAL HOUSING INITIATIVES: THE FOCUS GROUP TECHNIQUE

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## Abstract

*This paper examines the use of a qualitative research method, the focus group technique, as an option for obtaining perceptual data. Potential HOPE 3 program participants were engaged in a focus group setting to determine the feasibility of this major housing initiative for homeownership. The basics of qualitative research in general, the results obtainable from the use of qualitative research, the process involved in utilizing the focus group technique, and the methodology and results of an actual session using the focus group technique are presented. The information collected is presented expressly to illustrate the focus group technique, which allows possible controversial topics to be discussed in an open and positive manner. The scenario also provides confidentiality for the sponsoring agencies, organizations, and participating households. The focus group technique proved to be an excellent technique for assessing attitudes, preferences, and housing needs in a community that traditionally has had poor participant response to requests for public input. The focus group session presented opportunities to increase the understanding of programmatic conflicts, gain feedback from first-time users of new initiatives, further outreach efforts, and assess potential conflicts that might arise in the implementation process of the HOPE 3 program.*

## Introduction

The passage of the 1990 Cranston-Gonzales National Affordable Housing Act was another of the federal government's attempt to provide housing for low-income house-

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holds. A major housing initiative included in the act was the Homeownership and Opportunity for People Everywhere (HOPE) program. Initially, there were three components to the HOPE program, each focusing on the utilization of different types of existing housing units for homeownership opportunities. The act provided for the creation of a comprehensive approach to providing homeownership opportunities for low-income households by incorporating the use of existing government-owned housing stock. The HOPE programs are categorized by the type of existing government-owned housing to be utilized: public housing units (HOPE 1); subsidized private multifamily units (HOPE 2); and single-family units (HOPE 3) (U.S. Department of Housing and Urban Development [HUD], 1992).

This paper describes the use of a qualitative research method, the Focus Group Technique, in planning a HOPE 3 Single-Family Homeownership program in a southern Metropolitan Statistical Area community. A comprehensive approach to providing homeownership opportunities to low-income households, as stipulated in the HOPE programs, can become very complex and often requires extraordinary and nontraditional commitments on the part of the potential homebuyer. The HOPE 3 program requires that supportive services and educational programs be provided to increase the self-sufficiency of the potential homebuyer. Educational programs are to address such topics as homeownership responsibilities, financial counseling, general basic education, and economic development opportunities for upgrading employment skills to ensure that the potential homebuyer can afford, over the long term, to buy the home. Therefore, the extent to which potential homebuyers are receptive to considerable "hand-holding" is crucial in the program-designing process.

### **Background**

Dating back to the initial Workable Program introduced in the Housing Act of 1954, public input has been a requirement (and a debatable point of contention) of the housing and community development planning process for local agencies administering HUD programs (Cole, 1979). Recent HUD planning processes and programs such as the Comprehensive Housing Affordability Strategy (CHAS), Community Development Block Grants (CDBG), and the HOME Investment Partnership program require some level of evidence of public involvement in the planning and strategy-setting process within the local community. More recently, with the introduction of the Community Housing Development Organization (CHDO) concept, designated local public and private nonprofit housing organizations are required to design methods of community input into their planning processes in order to receive HUD funding (Comprehensive Rehabilitation Services, 1992).

Homeownership programs introduced before 1974 often treated housing as a one-dimensional program (i.e., availability of housing units would solve housing problems). The Housing and Community Development Act of 1968 provided a goal of a specified number of housing units in a specific period of time (Rice, 1979). This goal was accomplished through mortgage insurance and interest subsidy in the Section 235 program to assist members of low- and moderate-income households in obtaining

homeownership. Because of this simplistic approach and resulting scandals, most program beneficiaries were not successful in maintaining their ability to afford a home. "The poor were sold homes that were overappraised and overfinanced. Most were in need of vast repairs that low-income families could not afford" (Sullivan, 1979, p. 390). The multiplicity of other social and economic factors plaguing the homebuyer's attainment of the "American Dream," including the lack of knowledge of homeownership responsibilities and the lack of job training and employment opportunities, had prevented their continued ability to afford a home. Federal housing programs today reflect the multidimensional nature of the housing problems in the United States. "The dimensions of all the problems involved (poverty, racial discrimination, housing, employment, etc.) should be considered if the solutions are to have widespread and beneficial effects" (Morris & Winter, 1978, p. 301).

HUD, under Secretary Henry G. Cisneros, is encouraging a "sense of upward mobility" by making homeownership programs aimed at lower income households include a comprehensive approach, to ensure a continued affordability and economic self-sufficiency that will allow recipients actually to attain the American Dream (Matulef, 1993a). Specifically, Cisneros cites HOPE 3 as the program most likely to succeed for low-income first-time homebuyers (Matulef, 1993b).

In this context, new programs are more comprehensive and demand greater commitment and partnerships with both administrators and beneficiaries. These demands in turn require the need for feedback on the receptivity of the design, and on the likelihood of success in implementing the proposed program. Communicating federal guidelines can be difficult, and misunderstandings can be the death of a new program unless its major components are fully comprehended by program participants. In addition, many of the new federal comprehensive programs now impose a variety of regulatory restrictions on both program administrators and participants. For example, the HOPE 3 program participants must commit to long-term measures of program involvement (counseling sessions, workshops, educational programs, etc.) to ensure continued affordability of the homes (U.S. HUD, 1992). Some of these measures include requiring the homebuyer to commit to several years of educational and counseling programs. Also, the availability of houses for purchase is restricted to eligible government-owned properties meeting program criteria. Therefore, for program success, greater care needs to be taken in making assessments of the willingness and understanding of potential homebuyer's commitments to these restrictive measures.

With these needs in mind, it is important that local HOPE 3 recipients incorporate community involvement techniques to ensure that all components of the program design realistically address the housing and job training needs of the potential homebuyers. Assessing program design and participant acceptance levels often requires nontraditional settings that are conducive to and are valuable for data collection. However, some situations may require less frequently used and more discriminating methods of assessment (i.e., focus groups and case studies) for various reasons. A primary reason for using these methods is to prevent low-income program participants from feeling intimidated by the presence of university and/or public agency personnel.

### ***The Basics of Qualitative Research***

Qualitative research is "...any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification" (Strauss & Corbin, 1990, p.17). This statement does not mean that qualitative methods cannot be combined with quantitative methods. In fact, one could quantify demographic findings in support of qualitative data. This process, called *triangulation*, is often used to partially validate or corroborate a qualitative finding.

The use of qualitative research in social sciences varies among researchers. However, the purpose is always to gain an understanding of a subject about which little is known, or about which much is known but which still needs further research; in short, to uncover what lies behind any phenomenon.

In order to understand the nature of focus groups as a research tool, it is essential to also understand the qualitative paradigm. According to Stainback and Stainback (1988), the qualitative paradigm that guides qualitative research has the following dimensions: (a) its purpose is to understand people's perceptions and interpretations and not to predict behavior; (b) reality is seen as dynamic because it fluctuates according to changes in people's perceptions about reality; (c) methodologically, qualitative research is not "value free"; thus values are not controlled, but are incorporated into the investigation; (d) its focus is holistic and not based on predefined variables; (e) its orientation is to discover, not to verify; data are recognized as dependent upon people's perceptions, and thus are subjective; (f) its primary data collection instrument is the human being; (g) the investigation is conducted under natural conditions and not in a controlled environment; and (h) because people bring to the research their own biases, findings are based on validity, and not reliability. In other words, two researchers are not likely to produce the same results; therefore, the focus is on design and procedures that can guarantee real, rich, and deep data.

### ***Findings in Qualitative Research***

Results obtained through the use of qualitative research methods, such as focus groups, are significant to the extent to which they are valid. According to Stainback and Stainback (1988), validity in qualitative research can be reached when there is a match between what was intended to be investigated and what was actually studied. The validity of a study can be enhanced by utilizing data-gathering methods that are not obtrusive, but even so, the influence and biases introduced by the presence of the researcher must be acknowledged.

Because reliability is not an issue in qualitative research, the researcher must ensure validity through *corroboration*. The process of corroboration is used to determine the probability that the results obtained are factual and credible and that they accurately indicate people's perceptions of a reality or phenomenon. Therefore, the purpose of corroboration is not to verify or confirm whether people's perceptions are true reflections of a situation or of reality.

A long and constant debate over the legitimacy of qualitative research centers on validity. "If qualitative studies cannot consistently produce valid results, then policies,

programs or predictions based on these studies cannot be relied on” (Maxwell, 1992, p. 279). Proponents of qualitative research argue that it has its own procedures for attaining validity that are different from quantitative approaches. In the past, qualitative researchers have pointed out that validity is not a commodity but rather is like integrity, character, and quality, and should be assessed relative to purpose and circumstances (Maxwell, 1992). Maxwell presents a model of the types of validity that are relevant to qualitative research: *descriptive validity*, reflecting the factual accuracy of the account; *interpretive validity*, pertaining to the interpretation of the participants’ perspective; *theoretical validity*, relating to the theoretic constructions that the researcher brings or develops during the study; *generalizability*, referring to the extent that generalizations about the population studied can be extended; and *evaluative validity*, involving the application of an evaluative framework to the objects of study.

### ***The Origin of the Focus Group Technique***

According to Krueger (1988), focus groups were born out of necessity during the late 1930s and early 1940s. Social scientists and psychologists at that time needed fewer predetermined, close-ended, or limited means to gather information; thus, focus groups began as nondirective data gathering procedures. The goal of this qualitative research technique has been to eradicate some of the researcher bias often introduced in interview designs, by allowing the subjects to take on a more active role.

During World War II, the focused interviewing of groups was already being undertaken to improve morale among members of the military (Krueger, 1988). *The Focused Interview*, written in 1956 by Merton, Fiske, and Kendall, established most of the rules often used in today’s focus groups (Krueger, 1988; Morgan, 1988).

Between 1950 and 1980, most focus groups were utilized for market research, while social scientists and educators concentrated their efforts on quantitative methods and techniques. Marketing researchers started using this technique to “gain insight into public perceptions of packaged goods” (Piirito, 1990, p.6). In the past decade, however, social scientists, evaluators, educators, and planners have rediscovered the use of focus groups and qualitative research techniques because these help explain “how people regard an experience, idea, or event” (Krueger, 1988, p. 20).

Focus group interviews (also known as group depth interviews, and as group or panel sessions) have become the most popular qualitative technique in use (Smith, 1980; Bellenger, Bernhardt, & Goldtucker, 1989). A focus group is usually composed of eight to 12 people selected (recruited because of some characteristic that is of value to the researcher) in a round-table discussion on a particular subject. “...the composite of the panel may be any combination of personal characteristics that the organizer deems important to the subject of the proposed focus group” (Bourget, 1980, p. 2). Some researchers compensate focus group participants for their time with a nominal fee. The recommended length of time for the meeting is from one to two hours (Bellenger, et al., 1989). Some authorities suggest viewing the session from another room (Bourget, 1980). All usually agree on the importance of taping the session for

future reference and for use in preparing a summary of the findings. Table 1 incorporates a consensus of requirements for the successful conduct of a focus group.

### **Focus Group: The HOPE 3 Program Experience**

The scenario used for this article involved a local government agency with community development responsibility in a formal partnership with a private nonprofit housing organization, the housing research center at the local university, and the local chamber of commerce. The local agency had proposed to implement a HOPE 3 Single Family Homeownership program that would provide homeownership opportunities for first-time low-income homebuyers in the county. This program was designed by a team that included the formal partners, and various consultants in architecture, engineering, and economic development. The homeownership program proposed a holistic approach to homeownership, including supportive services for building self-sufficiency of the low-income homebuyer to ensure continued affordability of the home. The eligible participants were households with income levels at less than 80% of the county's median adjusted household income. Considerable attention was focused on the education of the potential homebuyers in terms of homeownership information as well as their general education and the potential of upgrading their employment skills.

The proposed program was to be implemented by the private nonprofit housing organization, which would acquire and rehabilitate government-owned single-family houses and then transfer properties to program participants. Properties would be sold to eligible households for less than fair market value and/or with substantial financial assistance to ensure affordability. In conjunction with the substantial subsidies for making homeownership available and affordable, the program would place constraints on eligible homebuyers in some of the following ways: (a) selection of houses for purchase would be limited to a small range of the available government-owned properties, with further restrictions including size of units and location within the county; (b) condominiums, a nontraditional type of ownership, would be part of the program; (c) participants would be required to commit to extensive homebuying educational programs and counseling; and (f) if applicable, participants would be required to commit to job training or retraining. Because the proposed program places these constraints on the homebuying decision-making process, it was crucial to assess the receptivity of potential program participants to the design of the program prior to finalizing the program guidelines.

### **Methodology**

Using the Focus Group Technique, a sample of potential participants for the HOPE 3 program was selected from existing waiting lists for workshops for first-time homebuyers, which were maintained by the local nonprofit housing organization that would be the administrator of the HOPE 3 Program. After 18 potential participants were selected, based on the housing counselor's recommendation, each was telephoned, given a brief explanation of the session, and asked to participate. Those agreeing were also sent a follow-up reminder notice of the date and time of the session. Six to 12 partici-

**Table 1. Prerequisites for Conducting a Successful Focus Group****Have well-defined objectives**

The need and reason for convening a focus group discussion must be well established. "Like other research, the project should end with a conclusion; not start with one."

**Select qualified participants**

Determine the criteria for people who will compose the focus panel.

**Get an experienced moderator**

Someone with some experience should moderate and plan the discussion. If not possible, dedicate time to research how to conduct focus groups; it is not an impossible challenge.

**Location - Find the right place**

Hold the session at an adequate place (i.e., comfortable and conducive for conversation) accessible to the targeted participants. It should be an easily accessible neutral place. Try to assess and facilitate child care and transportation needs of the participants.

**Use adequate means for recording**

Avoid video taping the session because it may restrain spontaneity from participants. Instead, tape-record the session. Also, have 2 or 3 persons to serve as assistant recorders to take notes on significant themes developed and body language used by participants during the discussion.

**Design a reasonable agenda**

Attempt to keep the focus group session agenda under 2 hours, with no more than 12 participants, and light refreshments.

**Plan ahead**

Be sure to develop a sensible questionnaire route that will cover the most important points needed to be addressed. Provide instructions and, if necessary, brief training for the recorders on what to look for during the discussion. Make sure to plan what is needed for the session. If tape recorders and overhead projectors will be used, carry extra tapes, long extension cords, batteries, etc.

**Be a good listener**

More important, keep interaction between moderator and participants to a minimum. One can learn so much about people's needs only if one stops to really listen to what they have to say.

**Have fun**

Try to provide a relaxed, uplifting, and inviting environment to facilitate the mood for open discussion.

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Sources: Bourget (1980); Krueger (1988); and Morgan (1988).

pants is the recommended ideal number suggested for gaining significant results from a session (Krueger, 1988; Morgan, 1988). However, to secure a minimum of the recommended range of attendees, 30% more participants than recommended were invited.

Prior to the session, recommended guidelines for preparation were adhered to, including: developing the session objectives, questions for the survey, and the agenda's questioning route; preparing the guidelines; and training the recorders. Several possible dates, times, and locations were considered before the session was finalized.

The focus group session was held on a Sunday afternoon in a building familiar to the participants, located within the low-income community. Participants were told that children could accompany them if necessary. Arrangements in the room included a round conference-style table, a flip chart, and chairs to the side for children and the recorders. Participants sat facing each other to stimulate communication. The setting provided the atmosphere and opportunity for potential users to provide open and unbiased feedback on the features of the proposed program.

## Findings

### ***Characteristics of Focus Group Participants***

A short survey was administered prior to the beginning of the discussion session to obtain general demographic information. Of the 10 participants attending the session, the majority were African-American single-family householders (75%). Table 2 shows households varying in size from two to six persons. Only one participant noted that a household member had a moderate disability.

Additionally, Table 2 indicates that almost all participants were from 29 to 33 years of age; these were young families in the first-time homebuyer stage. Also, all participants were employed full time and had at least 12 years of education. The survey showed that the annual household income ranged from \$15,000 to \$19,000. Most participants indicated that they felt their present income was sufficient to purchase a home. Those who felt their incomes were insufficient indicated their willingness to retrain for a new job that would increase their income.

Several participants had recently completed a first-time homebuyer workshop sponsored by the nonprofit organization. The six-week workshop had been designed for inclusion in the HOPE 3 implementation program and served as the pilot evaluation tool for determining potential homebuyer's existing knowledge and counseling needs, and also to evaluate the range of topics that should be included in a first-time homebuyer's educational program. Workshop participants came with a better understanding of the responsibilities involved in homeownership than those participants who had not received the six weeks of homebuying education. Workshop graduates also provided greater insight by acknowledging the types of needs they had come to recognize through completing the homebuyers' classes. These differences further legitimize the homeownership program's inclusion of counseling and education requirements.

**Table 2. Focus Group Demographic Summary (N=10)**

<b>Demographic Questions</b>	<b>Summary of Responses</b>
Household Head	75%
Co-Head	25%
Age of Respondent	29-33 years old
Gender of Respondent:	
Female	75%
Male	25%
Household Size	2 to 6 persons
Others in Household:	
Co-Heads	13.3%
Siblings	20.0%
Offspring	66.7%
Racial/ethnic background	100% African-American
Marital Status of Respondents:	
Single	75%
Married	25%
Education Level	Grade 12 to 13-vocational
Employment Status	100% full-time
Occupation	Domestic labor, operator, student, bus driver, mail carrier, assistant director.

***Focus Group Discussion Findings***

Six questions were selected for discussion during the session. These questions ranged from the opening of “Why do you want to become a homeowner and what reasons have prevented you from becoming one?” to more thought-provoking discussions near the end of the session, relating to program constraints involving the purchase of pre-selected houses and the investment of sweat equity on the part of the homebuyer. The specifics of the proposed design for the homeownership program

were briefly explained to the focus group session participants before the related questions were presented. The importance of the participants' input to the planning process was emphasized. The later questions were identified as possible areas that might receive the least acceptance on the part of the potential homebuyers.

The following responses represent a summary of the discussion. Approximately 15 minutes were allocated for each question. The open discussion questions included:

Why do you want to become a homeowner and what reasons have prevented you from becoming one?

*Responses supported "obtaining the American Dream of homeownership" which also allows an inheritance for children. Obstacles cited to homeownership included insufficient incomes, inadequate jobs, lack of budgeting knowledge, and the location and availability of affordable housing.*

How do you feel about participating in a homeownership program in which the house you could buy would come from a preselected group of houses?

*No problems were foreseen by the participants provided they were given the opportunity to have input into the rehabilitation process of the unit to be purchased and to some extent be able to choose from among the several preselected units.*

Sweat equity can be defined as a person's assisting for a certain number of hours in the actual building or repairing of the home that they are buying (as is done with Habitat for Humanity houses). How do you feel about contributing sweat equity to become a homeowner?

*No objections were made to this idea. Most females indicated they would undertake and learn, if necessary, a "man's" task to become homeowners. A generally positive consensus was voiced toward having the opportunity to provide sweat equity in order to reduce the down payment needed for homeownership.*

What support would you need to be involved in an educational job training program?

*Participants indicated concerns related to the availability of the "right" job training, and the need for comparable financial support in order to quit current jobs during the retraining period. Nevertheless, participants were very supportive of the job-training component of the program.*

How should people be selected to participate in the HOPE 3 Program?

*Select people from those who have applied for other homeownership programs but have not been able to get a home. These individuals should be*

*given the first choice and a letter inviting them to participate should be sent to them before any general advertisement. Other comments included choosing participants on a first-come, first-served basis; people who have the money; or people who have attended workshops for other programs.*

What are your expectations about this program?

*The participants unanimously and enthusiastically agreed with the response "to be able to buy a home."*

### **Analysis and Corroboration of Findings**

The findings supported the merit of using the focus group technique. This process added a more in-depth assessment of the issues that concerned the lower-income households and individuals; the results particularly enlightened the program coordinators with new approaches that could be beneficial in the implementation of the program.

Corroboration was used to determine the probability that the results obtained were actual and credible and that the participants' perceptions were realistic and accurate. For example, the participants' response to the question of "Why do you want to become a homeowner and what reasons have prevented you from becoming one?" supports research conducted by Morris and Winter (1978). In short, the responses follow the societal norms for tenure: homeownership comes first. Obstacles to homeownership did not consist only of insufficient income and inadequate jobs or lack of budgeting knowledge, but also appeared to be affected by the location and availability of existing affordable housing.

This question had also been posed at several public hearings for obtaining citizen input for the Comprehensive Housing Affordable Strategy (CHAS) process (Unified Government of Athens-Clarke County, 1993) and in the initial data collection for the first-time homebuyers class (Hill, 1994). The corroboration of the responses validated the focus group findings. The remaining questions were specific to the HOPE 3 program, but corroboration among the participants validated their responses. There was a highly visible amount of shared consensus and bonding among the participants throughout the session. Therefore, the focus group technique of data collection has proven beneficial to the authors in preparing not only the HOPE 3 implementation grant application but also other documents requiring public input, specifically the Comprehensive Housing Affordable Strategy (CHAS).

### **Conclusions and Recommendations**

Poor attendance at public hearings held for citizen input has increased the need for using the focus group technique to collect feedback data. In general, it has been found that the public does not respond well to traditional and often HUD-required methods for reaching targeted populations (U.S. HUD, 1992). In addition, focus groups provide a personalized means of obtaining data.

In general, the focus group participants were receptive to the concept and specific feature designs of the proposed HOPE 3 homeownership program. They noted that after this initial discussion about the HOPE 3 program they now held higher hopes of realizing homeownership. The focus group technique proved to be an excellent technique for assessing attitudes, preferences, and housing needs in this community.

An implementation grant application incorporating the findings of this session into the final program design was submitted to HUD. Again, citizen involvement in the planning stage has proved to be important and informative. The focus group technique allows a HOPE 3 Planning grant recipient to gather relevant information in an informal setting.

Further, focus group sessions can also be conducted to increase the understanding of programmatic conflicts, obtain feedback from the first-time users of new initiatives, further outreach efforts, and assess potential conflicts that may arise in the implementation process. As summarized by Krueger (1988) in the case of social programs and the use of focus groups:

It is dangerous for any university, or for any public service agency, to take the customer for granted. Periodically, effort is needed to get in touch with the customer and see the agency, program or institution from the perspective of the client (p.22).

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