

HOUSING INADEQUACY AND SATISFACTION OF BLACK AND WHITE HOUSEHOLDS IN POVERTY

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Abstract

The purpose of this study was to examine the relationship of inadequate housing to the quality of life among poverty households in the United States. The 1991 American Housing Survey was used to study the contrasts between white and black households in poverty. Housing satisfaction was used as an indicator of quality of life. Although it has generally been accepted that race is a determinant of housing situation, this research indicates that housing and neighborhood factors are the direct determinants of housing satisfaction. Findings in this study support the hypothesis that being African American increases the likelihood of residing in inadequate housing. Housing satisfaction, however, is not directly influenced by race but rather by housing inadequacy and neighborhood satisfaction, which act as relatively strong intervening variables.

Introduction

The purpose of this paper is to evaluate the connections between housing inadequacy of Black and White households in poverty and their housing satisfaction. The ten million households under consideration in this study were below the poverty line. Identifying differences in housing quality between races was the primary concern. Preliminary analysis showed that, whereas other minorities also had problems with housing quality, African Americans made up both the largest minority in the nation and the highest percentage below the poverty line. For this reason the Black and White populations were compared representing two extremes in the U.S. population. Only non-Hispanic whites and blacks were included in the analysis.

A great deal of research has been done to examine the various factors involved in determining a household's risk of living in inadequate housing. Several factors are

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involved in this equation, the first of which is poverty. If adequate housing is not affordable, a household may live in inadequate housing out of necessity. Discrimination in the housing market was not considered important until the civil rights movement in the 1960s. Prominent sociologists, such as William Julius Wilson (1980), felt that discrimination had lessened since then and that it was poverty which needed to be remedied. However, minority access to housing opportunity is still often restricted (Clay, 1989). In an attempt to sort out the issue of discrimination by race and income (Bowyer, 1989), income was controlled by limiting this study to poverty households.

Studies of African Americans (Blackwell & Hart, 1982; Jaynes & Williams, 1989) found that housing problems were of concern to the respondents. More recent work by Peter Chi (1993) and Memken and Canabal (1994) found that being a minority was significant in predicting housing quality. In the specific area of housing inadequacy, Kinsey and Lane (1983) found that, in general, Blacks with otherwise similar demographic characteristics as Whites, resided in housing with more serious inadequacies. Potential reasons suggested by Kinsey and Lane were that Blacks were less likely than Whites to own their homes and more likely to reside closer to the center of a city. In addition, Danes and Morris (1986) found that renters reported lower satisfaction levels with housing quality than did owners. Apgar (1989) found inadequate housing more common among renters than owners and more common among Black households than White households. Apgar also found that Black owners were almost twice as likely as White owners to be located in inadequate housing and neighborhoods.

Because quality is subjective, measurement can be laden with biases. The method that is most often used to overcome subjectivity is to select certain measurable deficiencies of the housing structure. By doing this, the scale itself is objective, in that it measures all households by the same standards and only the process of creating the scale remains subjective. Most adequacy measures include information about the physical properties of the dwellings. The scale used by Kinsey and Lane (1983) measured the number of deficiencies in the areas of plumbing, security, the structure of the building, pests, and insulation or heating systems. Memken and Canabal (1994) used crowding and amenities in the housing unit as a measure of housing quality. Similar to these scales is the inadequacy index designed by the U.S. Department of Housing and Urban Development (HUD) (Hadden & Leger, 1990) and used by Chi (1993), which measured deficiencies in six categories including plumbing, heating, upkeep, electric, kitchen facilities, and hallway maintenance. Although the HUD adequacy index has been criticized (Weicher, 1989), it has been used to show a decline in inadequate plumbing and an increase in deficiencies in maintenance and upkeep since the 1970s (Apgar, 1989).

Assistance programs for the poor are expected to help poverty households live in decent and affordable dwellings. However, according to Newman and Schnare (1988) there were differences in the effectiveness of housing assistance and welfare assistance. In analyzing the 1983 American Housing Survey, they found higher percentages of households receiving welfare assistance in substandard units than households receiving housing assistance. Casey (1992) also documented small percentages of hous-

ing problems for housing assisted tenants and larger percentages of housing problems for eligible unassisted renters in the 1989 American Housing Survey.

Also important to understanding housing quality is the satisfaction the household experiences with the dwelling. Householders' evaluations of their satisfaction with dwellings are considered to be indicators of their quality of life. Housing has long been recognized as an important indicator of quality of life (Harris, 1978; Campbell et al., 1976; Wish, 1986) and a powerful predictor of well-being (Andrews & Withey, 1976; Glazer, 1980).

According to Wish (1986) the psychological aspect of quality of life is often neglected with emphasis on the environmental component. In this research, the environmental or objective component was the physical adequacy of the dwelling and the psychological component was the householder's satisfaction with the dwelling. Satisfaction measures evaluated the objective components relative to householders' experiences and expectations. Even if one believes satisfaction measures are weak indicators or misleading indicators for societal functioning, satisfaction research can indicate which objective conditions are worth measuring and trying to change (Rodgers, 1981).

In an attempt to address the multidimensional nature of housing (Shlay, 1995), the physical unit and the location (the household's assessment of the neighborhood) were included in the analysis. Although neighborhood inadequacy does not directly cause housing inadequacy, neighborhood is an important component in a household's determination of housing quality (Apgar, 1989). According to Apgar, the quality of American neighborhoods has declined since 1974 and according to Kasarda (1993), the concentration of poor Blacks in distressed neighborhoods has increased. Satisfaction with neighborhood has been noted as an important determinant of dwelling satisfaction (Johnson & Abernathy, 1983; Crull, Bode, & Morris, 1991; Crull, 1994). Hiatt et al. (1987) found racial differences in the quality and satisfaction levels of neighborhoods citing that Blacks tend to report fewer positive attributes and satisfaction levels. According to Wish (1983), two indicators, housing and crime, explained why residents of larger urban areas were more dissatisfied than residents of smaller urban areas and why Blacks, who tend to live in larger urban areas, were more dissatisfied than Whites.

Two hypotheses were investigated in this study of households in poverty: 1) Black households were more likely than White households to reside in inadequate housing, and 2) Inadequate housing rather than race of household influenced housing satisfaction.

In this paper, regional and population areas (nonmetropolitan, central cities, and metropolitan suburbs) were used as control variables because variations in housing adequacy appear by region and population area (Newman & Schnare, 1988; Apgar, 1989). The South in particular has been found to experience the highest level of housing inadequacy.

Procedures

The data analyzed for this paper were taken from the American Housing Survey which is a longitudinal survey designed to provide detailed information on the same housing units and their current occupants from a national sample of about 50,000 interviews every other year. Data were collected by the Census Bureau for the U.S. Department of Housing and Urban Development. In this study, individual household records are analyzed from the 1991 national core tape. The basic unit of analysis in the survey is the household. Information was gathered from the reference person who was the first household member listed in the questionnaire and was the owner or renter of the dwelling. Analyses were weighted to reflect the distribution of the U.S. population.

The population defined in this study included housing units whose occupants had combined household incomes that were below the government poverty limits for 1991. This study represents the 10,875,000 (weighted total) Black and White poverty households in the U.S. population in 1991.

Race

Race, defined as "Black," was a dummy variable that was coded zero (0) if the reference person and his/her spouse reported race as White, and one (1) if the reference person and his/her spouse reported race as Black. White and Black Hispanic households were removed from the sample. Preliminary analysis including all races showed that Blacks made up the largest minority, and that Blacks and Whites represented the two extremes for most variables.

Location

Each household was categorized into one of three areas; central city, metropolitan suburbs or nonmetropolitan areas. Only nonmetropolitan and central city were specified as dummy variables in the regression and were compared to the metropolitan suburbs, which had the lowest rate of inadequate housing.

Geographic Region

Region was delineated as either Northeast, North Central, South, or West. For the regression, each of the first three were recoded as a dummy variable with a one (1) indicating that the household was located in the region. As the West had the lowest level of housing inadequacy, it was dropped from the regression to be used as the comparison.

Tenure

Tenure, defined as "not owner," was a dummy variable that was coded 1 if the reference person rented or lived in the dwelling free and 0 if he/she owned it.

Housing Inadequacy

The housing inadequacy variable used in this research was developed by HUD. Information on plumbing, heating, electric, upkeep, hallways, and the kitchen was evalu-

ated and combined into a three point index (Hadden & Leger, 1990, p. 68). Units that were adequate were coded 1, those that were moderately inadequate were coded 2, and those that were severely inadequate were coded 3.

Assistance Programs

A series of variables were combined to classify assistance. A household was designated a recipient of housing assistance if the household lived in public housing, if government paid some cost of the unit, if household income was reported so rent could be set, or if a low cost mortgage was obtained through a government program. A household was designated a recipient of welfare assistance if the household received either welfare and/or food stamps. Housing assistance was coded 1 if the household received housing assistance and no welfare assistance. Welfare assistance was coded 1 if the household received welfare assistance and no housing assistance. Both variables were combined and coded 1 if the household received both housing and welfare assistance.

Housing and Neighborhood Satisfaction

The final two variables included in the analysis were housing satisfaction and neighborhood satisfaction. Each were 10 point indicators of the reference person's evaluation of the dwelling and the immediate neighborhood. Code 1 was the worst and code 10 the best on a scale of 1 to 10. Both variables had a small percentage of missing cases with 1.6% of the households without housing satisfaction responses and 3.3% without neighborhood satisfaction responses. Households with missing variables were omitted from the analysis.

Analysis

Bivariate analysis consisted of cross tabulations and comparisons of means used to determine if differences existed between Black and White households in housing conditions and satisfaction. Multivariate analyses were used to examine the possibility of intervening effects on both housing inadequacy and satisfaction when contrasting housing of Black and White households in poverty. The multivariate analysis consisted of two multiple regressions with dependent variables of housing inadequacy and housing satisfaction.

The number of cases in the weighted data set was so large that small differences were statistically significant. All the bivariate cross-tabulations and means comparisons were significantly different between the races and therefore, significance is not designated in Tables 1 through 4. Statistical tests are, however, reported for the two multiple regressions in Tables 5 and 6.

Results and Discussion

Housing inadequacy and dissatisfaction were analyzed as indicators of a household's quality of life. When looking at racial differences in housing, there were several points that must be considered. Assuming that the weighted sample accurately reflects the

U.S. population, a disproportionate percentage of the Blacks in this country reported incomes below the poverty line. In Table 1, the comparison of Black and White households in the population showed that a larger percentage (30%) of Black households were in poverty than White households (11%). The percentage in poverty for both races was larger in the nonmetropolitan areas than the other population areas.

Because tenure is often linked to housing problems, percentages in Table 1 illustrate that the Black households had much larger percentage of "not owners" than did the White households with higher percentages for both races in the central cities. The third comparison in Table 1, inadequate housing, followed the same pattern, a higher percentage of Black households than White households lived in inadequate dwellings. A high percentage of Black households in the nonmetropolitan areas and high percentages of both races in the South region were living in inadequate housing. Because inadequate housing is usually a problem of the poor, further analysis was conducted with only the poverty households, a sample weighted to represent the 10,875,000 Black and White households in the population.

When examining only the poverty households (Table 2), 26% of the Black nonowners as compared to 13% of the White nonowners lived in inadequate housing. Similarly, 33% of the Black owners and 12% of the White owners lived in inadequate housing.

Housing assistance, which is designed to provide adequate housing for the poor, is another area of differences between Black and White households (Table 3). Of the households who lived in poverty, higher percentages of Black households receiving assistance lived in inadequate housing than White households receiving the same type of assistance. It is also interesting to note that generally smaller percentages of households receiving only housing assistance lived in inadequate housing than did those receiving only welfare assistance and those receiving both housing and welfare assistance.

In Table 4, mean levels of satisfaction for both Black and White households are compared by tenure, adequacy, and assistance. It appears that White householders had directionally higher levels of satisfaction than did Black householders across most of the housing variables.

Although being Black does seem to increase one's likelihood of residing in inadequate housing, race also seems to be related to the other variables in question, specifically, tenure and housing assistance. These relationships weaken the hypothesis that race alone determines the risk of housing inadequacy, and support the suggestion that a multivariate analysis should be conducted.

Block multiple regressions were used to pinpoint the location and causal strength of potential intervening variables looking at housing inadequacy and housing satisfaction as the dependent variables. In both regressions, race (a dummy variable coded with Black as 1, White as 0) was the first variable analyzed. Black displayed a significantly positive relationship with housing inadequacy (Table 5) and significantly negative relationship with housing satisfaction (Table 6). It appears that, in poverty, being Black increased the chance of living in inadequate housing and decreased the chance of being satisfied with the dwelling. Although the results of the first regression blocks

Table 1. Distribution of households and dwelling characteristics in the U.S. population by race

	Percent of Households in Each Racial Category									
	Living in Each Population Area					Living in Each Region				
	Households in Thousands	All Households	Non Metro	Central City	Metro Suburb	North East	North Central	South	West	
Black										
In Poverty	3191	30.5	41.9	31.5	22.2	25.7	32.6	33.4	16.5	
Not Owners	5991	57.3	39.4	64.3	51.3	65.8	61.8	51.2	68.3	
Inadequate Housing	1830	17.5	32.4	16.9	10.8	17.0	11.5	21.2	9.2	
n in Thousands	10,457	100%	1489	6205	2764	1827	2104	5657	870	
White										
In Poverty	7684	10.6	16.1	11.3	7.5	8.7	11.0	12.4	8.9	
Not Owners	21,880	30.1	24.6	43.7	25.8	30.4	28.3	28.2	35.6	
Inadequate Housing	4483	6.2	8.3	6.2	5.1	4.4	5.2	8.2	5.9	
n in Thousands	72,659	100%	17,776	18,701	36,181	15,411	19,548	23,792	13,909	

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Table 2. Comparison of housing inadequacy by tenure of black and white households in poverty

Dwelling	Black		White	
	Not Owner	Owner	Not Owner	Owner
Adequate	73.8	66.9	86.8	88.2
Moderately Inadequate	18.1	26.2	7.4	7.5
Severely Inadequate	8.2	6.9	5.7	4.3
n in Thousands	2310	882	4001	3684

Table 3. Comparison of housing inadequacy by assistance programs of black and white households in poverty

Dwelling	Black				White			
	Housing Welfare				Housing Welfare			
	Assist	Assist	Both	None	Assist	Assist	Both	None
Adequate	85.0	62.3	78.0	72.6	95.6	79.4	93.0	88.8
Moderately inadequate	11.4	27.7	14.6	20.7	2.1	12.9	4.6	6.4
Severely inadequate	3.6	10.0	7.4	6.8	2.3	7.7	2.4	4.8
n in thousands	206	1012	1046	927	466	1797	813	4609

were statistically significant, they were by no means conclusive because the amount of explained variance was very small.

To test the effect of additional variables as intervening variables, each additional block in the regressions was analyzed to discover the point at which race was no longer significant. Location related variables were added to the regressions in the second block, tenure in the third block and assistance variables in the fourth block. In the

Table 4. Comparison of housing and neighborhood satisfaction by selected dwelling characteristics of black and white households in poverty

	Black Satisfaction Mean Housing/Neighborhood	White Satisfaction Mean Housing/Neighborhood
<u>Tenure</u>		
Not Owner	7.252/6.693	7.601/7.534
Owner	8.309/8.041	8.428/8.374
<u>Dwelling</u>		
Adequate	7.982/7.184	8.174/7.998
Moderately Inadequate	6.796/6.822	6.720/7.366
Severely Inadequate	5.358/6.483	6.850/7.709
<u>Assistance Programs</u>		
Only Housing	7.796/7.023	8.701/8.129
Only Welfare	7.195/7.174	7.374/7.558
Both	7.523/6.331	7.825/7.154
None	7.876/7.774	8.204/8.206
Households in Thousands*	3120/3072	7576/7440

*179,000 (1.6%) missing cases for housing satisfaction and 364,000 (3.3%) missing cases for neighborhood satisfaction.

Table 5. Regression of housing inadequacy on independent variables of black and white households in poverty

Independent Variables	Beta for four regression blocks			
	Block 1	Block 2	Block 3	Block 4
Black	.15**	.14**	.14**	.14**
Northeast		.01	.01	.02
North Central		-.02	-.02	-.02
South		.08**	.08**	.08**
Central City		.01	.01	.01
Non-metro		.06**	.06**	.06**
Not Own			.02**	.03**
Housing Assist				-.05**
Welfare Assist				.09**
Both Assist				-.04**
R ²	.0237	.0349	.0354	.0520
Adj. R ²	.0236	.0344	.0348	.0511
F	263.82**	65.55**	57.04**	59.57**
d.f.	1/10874	6/10869	7/10868	10/10865

*Significant at .05 level.

**Significant at .01 level.

regression of housing satisfaction, housing inadequacy was added in the fifth block and neighborhood satisfaction was added in the sixth block.

For the regression of housing inadequacy (Table 5), race remained the strongest predictor even though most of the additional variables showed statistically significant relationships. Adding the additional variables only added to the amount of variation explained and did not decrease the explanatory power of being Black. Additional strong indicators of housing inadequacy were living in the South region and receiving only welfare assistance. Receiving housing assistance was negatively related to inadequate housing. Although the final R² was low (.05), the regression did establish being Black as a strong predictor of housing inadequacy.

The regression of housing satisfaction followed a similar pattern as the regression of housing inadequacy with race remaining statistically significant until the fifth block

Table 6. Regression of housing satisfaction on independent variables of black and white households in poverty

Independent Variables	Betas for six regression blocks					
	Block 1	Block 2	Block 3	Block 4	Block 5	Block 6
Black	-.09**	-.08**	-.05**	-.04**	-.01	.01
Northeast		.06**	.06**	.05**	.06**	.04**
North Central		.05**	.04**	.04**	.03**	.02*
South		.06**	.04**	.04**	.06**	.02*
Central City		-.09**	-.05**	-.06**	-.05**	.01
Non-metro		-.03**	-.04**	-.04**	-.02*	-.05**
Not Own			-.20**	-.19**	-.18**	-.14**
Housing Assist				.06**	.05**	.05**
Welfare Assist				-.12**	-.09**	-.06**
Both Assist				.01	.00	.05**
Inadequate					-.23**	-.20**
Neighborhood Satisfaction						.41**
R ²	.0086	.0161	.0507	.0706	.1224	.2758
Adj. R ²	.0085	.0156	.0501	.0698	.1214	.2750
F	90.44**	28.55**	79.83**	79.45**	132.56**	311.86**
d.f.**	1/10467	6/10462	7/10461	10/10458	11/10457	12/10456

* Significant at .05 level.

** Significant at .01 level.

*** 407,000 (3.7%) missing cases due to housing and neighborhood satisfaction variables.

when housing inadequacy was added to the regression. Being black became insignificant when housing inadequacy was added, therefore intervening in the relationship between race and housing satisfaction. Housing inadequacy and neighborhood satisfaction exhibited the highest beta weights and were established as the key intervening variables between race and housing satisfaction. Tenure was also an additional determinant of housing satisfaction based on the beta weights in the fully recursive model in Table 6.

Summary

Estimates of the U.S. population based on the 1991 American Housing Survey indicated that 30% of all Black households and 11% of all White households lived in poverty. Eighteen percent of all Black and 6% of all White households lived in inadequate housing.

The issue at hand is the plight of households in poverty who may not have any alternative but to live in inadequate housing. These research findings supported the hypothesis that, for those who lived below the poverty line, Black households were more likely to live in inadequate housing than White households.

Housing satisfaction was analyzed as a quality of life indicator to measure the impacts of being a Black household in the poverty population compared to being a White household. Simply put, the results from the multivariate analysis indicated that race did not determine housing satisfaction levels. Blacks were less satisfied with their housing, not because they were Black, but because they lived in less adequate dwellings and in less satisfying neighborhoods. The final hypothesis was supported; that inadequate housing rather than race influenced housing satisfaction.

Although housing satisfaction may not be the social indicator that should drive policy, it can clarify objective measures in housing that can be addressed by policy. Therefore, based on this research, housing inadequacy, tenure, and neighborhoods need to be addressed in housing policy designed for poverty populations. The strength of the neighborhood variable reinforces Shlay's (1995) call for a more holistic approach to housing policy.

Additional research is needed to examine in detail the six categories of deficiencies measured by the HUD inadequacy index. Detailed examination of the index could illustrate the types of deficiencies present and if Black and White housing differs in type and number of deficiencies. Further analysis could also explore the deficiencies over time. Analysis of two decades of AHS data could reveal trends in housing deficiencies for both Black and White households.

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