



Defining Success in a Low-Income Housing Program: Why Does It Matter?



Many low-income families will face eviction or foreclosure and lose their homes.

The US Census Bureau reveals the number of families in poverty in the US in 2007 was 7.6 million, at a rate of 9.8%.

- This includes:
- Married couple families: 2.9 million (4.9%)
 - Female householder: 4.1 million (28.3%)
 - Male householder: 696,000 (13.6%)

A survey of 24 U.S. cities found that in 2008, families with children accounted for 28% of the homeless population. (US Conference of Mayors, 2008)



Poverty in the Shadow of Affluence:

Orange County, California is well-known for being an affluent suburbia on the coast of California. It is home to a high concentration of middle to upper-income residents, with a median household income of \$73,263 (Los Angeles \$53,573) (US Census). The county's cost of living is among the nation's highest. Although housing prices have been decreasing in 2008, Orange County's median home price is \$511,270, and minimum home buying income is \$101,500 (HUD).

In the shadow of this affluence are an increasing number of low-income families that are living in overcrowded conditions, motels, shelters, or are homeless. Families typically become homeless due to financial loss, family problems, eviction, or simply not having a job that pays enough to afford housing. At minimum wage, it takes 153 hours per week to afford a 2-bedroom apartment at \$1,595 (NLIHC). Approximately 28% of the area's families would be defined as Very Low (\$46,500) to Extremely Low (\$27,900) Income, and 6.1% of families are below federal poverty level (\$21,200) (US Census).

The above information depicts a growing disparity between the top and bottom incomes, producing further income inequality, and in the rising levels at which those at the bottom have to climb to be able to subsist and afford housing in Orange County. There are few safety-nets for families who are working, but still cannot afford rent, and do not qualify for assistance.

Housing Now Incorporated:

Housing Now Incorporated (HNI) is one of very few 501(c)3 non-profit organizations working to provide low-income, permanent housing for families earning approximately \$10 an hour or less (30% of the median income). HNI has developed 225 units of housing scattered throughout Orange County, located in 9 different cities, which provide homes to 1,016 individuals (463 adults and 553 children). A majority of the tenants have either experienced or were on the verge of homelessness. They had either contacted HNI themselves or had been referred directly by homeless shelters or other social service organizations.

Commonly used throughout program descriptions for those in human service programs is the goal of helping or motivating clients to achieve "self-sufficiency." This term initially gained greater usage during the 1980s overriding concern with welfare dependency and subsequent welfare reform. Well-meaning programs like HNI have since incorporated this term into their mission statements. HNI's mission is "to transition extremely low-income families towards greater self-sufficiency by assisting them with housing and education." HNI acknowledges the ambiguousness of the term by inserting the word "greater" into their statement. Hence, their definition of self-sufficiency explicitly recognizes that families may have moved forward towards economic independence (e.g. no longer on welfare, gainfully employed), but are still unable to afford market-rate rent or buy their own home.

Within the last five years, the program began to focus more on education, in which there is an association between higher education and higher earnings. Services include: financial literacy, tutoring, college preparation, and career and academic counseling. HNI also does not place time limitations on the duration of tenancy. In essence, HNI provides affordable housing that becomes a long-term foundation of stability that allows tenants to provide for their families and take steps toward working on other dimensions of their lives. Success for HNI, then, takes on an even more fluid meaning when self-sufficiency is viewed as attainable by supporting families while they work towards better jobs, an education, financial stability, and ultimately, homeownership. Although considered part of the American Dream and an indicator of self-sufficiency, moving HNI tenants to homeownership in Orange County is a daunting task with consideration of the low-incomes of families and the current housing market situation.

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Abstract:

While the number of families in poverty is increasing, few are accepted into low-income housing. Housing Now Incorporated is a low-income housing organization in Orange County, California that offers programs to help in areas of financial literacy, education, and health. Program definitions may play a part in shaping tenants' immediate goals and overall perception of success. Tenant definitions of success, in turn, can redefine programs. This ethnographic study explores the intersection of both tenant and program definitions of success and their convergence towards sustainable outcomes for tenants, which includes working towards greater "self-sufficiency."

Methods:

- My position as Family Mentor Coordinator and Recertification Specialist for Housing Now Incorporated allows me to have direct contact with all participants, observe staff and board meetings and program interactions.
- Participants include tenants, staff, board members and funders.
- Ethnographic study will utilize:
 - Participant observation
 - Semi-structured interviews
 - Focus groups
 - Case studies

Tenant Demographics

TOTAL NUMBER OF FAMILIES	220
TOTAL INDIVIDUALS	1016
ADULTS (AVE AGE 38)	370
CHILDREN OVER 18 (AVE AGE 21)	93
CHILDREN UNDER 18 (AVE AGE 14)	553
AVERAGE FAMILY SIZE	4.56
LARGEST FAMILY	10
AVERAGE NUMBER OF CHILDREN	2.54
AVERAGE HOUSEHOLD INCOME	\$27,326
HIGHEST HOUSEHOLD INCOME	\$56,645
PERCENT SECTION 8	37.40%
PERCENT LATINO ORIGIN	80%
PERCENT SINGLE PARENT	26%
AVERAGE TIME IN PROGRAM (YEARS)	5.027

At the intersection of possible tenant and program definitions of success, what does success entail and how does this lead to sustainable outcomes for tenants?



The provision of housing is the first line of defense against homelessness, providing safety and stability to families.

One of HNI's apartment buildings



HNI staff working with families to understand their needs.

Housing Now Incorporated's mission is "to transition extremely low-income families towards greater self-sufficiency by assisting with housing and education."

In Their Words: Tenants

- ▶ The initial sample of 10 female householder tenants interviewed have an average of 2 children, 70% are working, 20% are enrolled in school, 60% are Latino and 40% are White.
- ▶ Although not all tenants interviewed are enrolled in school now, the majority (70%) see getting an education as a way to a "professional job" and out of poverty. As with HNI, there is an association here with higher education and higher earnings.
- ▶ All tenants interviewed see success as being able to support their families on their own (without assistance) and a way to provide their children more opportunities (college and extracurricular activities). The primary barrier described by these female householders is having only one income to rely on.
- ▶ Ninety percent spoke of owning their own home when discussing the future.

"To have a good, steady job, have [my own] home, and be able to afford putting kids through college." (mother with 2 children)

"Have a professional job—to be a professional. Make enough money to own a house, let kids take part in [educational] activities, and pay bills." (mother with 3 children)

"To finish school and start working as a paralegal, have my own home, be independent without assistance, and married." (mother with one child and caring for her mother)

In Their Words: Staff

- ▶ The most frequently repeated expectation of tenants is that, while living in "affordable housing," tenants should be continuously working towards improving their current position whether through achieving an education or a better job.
- ▶ Initial themes of successful tenants are those who have achieved an education, improved their financial stability, often through better paying jobs and savings, and ultimately, moved into market rate housing or bought a home.

"Success is becoming a first-time homebuyer, and having their children not be part of low income housing. To have their children go to college, improving the next generation. Get a stable job, improving their financial situation and education."

Conclusions and Contradictions:

Emerging findings show that staff and tenant themes of success are of a similar nature in the areas of education, financial stability, and housing. However, there are differences in how these are further defined. Although the tenants stated they want to be able to provide their children with more educational opportunities, the majority also see their own education and subsequent employment opportunities as the primary ingredient needed for their family to achieve self-sufficiency. For staff, "getting an education" is discussed and promoted through program services as focusing more on the tenant's children going on to college. Although higher education is definitely not discouraged for parents, this is not a primary focal point of the program. The service most valued by staff and major focus of the program is the college awareness project for high school students. Hence, there is a turning towards the second generation to build and achieve more, while the parents maintain the foundation of a stable home. This is viewed as a way to propel the family towards self-sufficiency and "break the cycle of poverty."

Thus, further questions have arisen: Is this seen as a more feasible way to ensure that families move out of poverty? Is this a sign of ambivalence that low-income parents can achieve self-sufficiency with consideration towards structural and systemic realities?

Research continues on this project to further explore the intersection of definitions of success and convergence towards sustainable outcomes for tenants.

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