

# **PERCEIVED BARRIERS OF HUD HEADS OF HOUSEHOLD TO HOME OWNERSHIP, WITH IMPLICATIONS FOR FEDERAL HOUSING AND EMPLOYMENT POLICY**

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## **ABSTRACT**

*Survey data were gathered from a sample of 102 public housing residents who resided in the Pine Chapel section of the City of Hampton, Virginia and attended a community meeting conducted by the Hampton City Redevelopment and Housing Authority. The topic of the meeting concerned the proposal to gradually move the residents out of public housing and disperse them into sites throughout the City of Hampton throughout the next five years due to a planned highway construction project that would require the use of the land. Fifty-four percent of the residents who were presented with a survey actually responded. The survey respondents were predominately African-American, single female heads of households. According to survey results, the respondents felt that lack of savings for a down payment was the strongest barrier to being able to purchase a home, followed by lack of income for a house payment, lack of credit, being a single parent, and lack of knowledge of the home buying process. Statistical significance testing was conducted on perceived barriers to home ownership. The perception factors were analyzed by examining results for the entire sample, followed by a breakdown by age and number of dependents. Additional analyses were conducted to determine if the respondents' employment status (employed versus unemployed) had an association with perceived barriers to home ownership. The study concludes with recommendations for housing policy, employment policy and for future research.*

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## INTRODUCTION

Home ownership can be considered an American dream. In addition to serving as shelter, owner-occupied housing is a representation of the amount of wealth and success that the household has accumulated, provides a measure of the household's status in the community, exemplifies middle class values, and can lead to greater opportunities (Koebel & Zappettini, 1993, p. 36). According to the U.S. Department of Housing and Urban Development's (HUD's) *Urban Policy Brief No. 2: Home ownership and its Benefits* (1995), a preponderance of evidence confirms that many of the benefits commonly associated with Home ownership are valid, including assertions that it 1) increases personal wealth; 2) enhances personal well-being; 3) creates stronger neighborhoods; and 4) promotes economic growth.

Unfortunately, the possibility of owning a home is slipping away from many Americans. This can be at least partially attributed to higher housing costs. Using data from several sources, including the Current Population Survey and the American Housing Survey, Koebel et al. (1993) determined that with the exception of those aged 65 or above, the Home ownership rate had decreased between 1974 and 1989.

This study focused on perceived barriers to home ownership among public housing residents, most of whom were female heads of household. Information gleaned from the study will be used to recommend ways to help alleviate barriers to, and facilitate home ownership among the study population.

The purpose of the study was to determine perceived barriers to home ownership and strength of these barriers among public housing residents of the Pine Chapel section of the City of Hampton. Pine Chapel operates under the Hampton Redevelopment and Housing Authority, which is partially funded by the U.S. Department of Housing and Urban Development (HUD). The target population for the study consisted of Pine Chapel public housing residents who attended monthly meetings in their neighborhood community center. The residents were requested to complete survey questionnaires.

One of the major objectives of the study was to develop a list of perceived barriers to home ownership among the target population under study. A second objective was to develop a list of rankings on perceived barriers to purchasing a home and secondly, to determine whether age and number of dependents of the heads of household influenced the perception of barriers to home ownership. A third objective was to determine if the time horizon for plans to purchase a home varied according to age of the heads of household. A final objective was to perform additional analyses upon the data, contingent upon the results of the study.

## LITERATURE REVIEW

This section of the report will focus on literature pertaining to characteristics of HUD assisted renters, particularly those in public housing projects. It will also cover research on their aspirations and reasons for purchasing a home.

Throughout this paper, the focus will be on the “householder,” or more specifically, the person or people in whose name the public housing is held (Casey, 1992). According to research conducted by Casey (1992) on characteristics of HUD Assisted Renters, African Americans are served at a higher rate in HUD assisted housing than their share of eligible applicants, whereas white householders are served at a lower rate. The researcher reported that the greatest proportion of public housing householders are in the 35 to 64 years age group, with age 56 being the median. In addition, 56 percent of these householders did not complete high school. Marriage appears to have an influence on entry into public housing under HUD in that those who are married are less likely to be served. In 1989, only 13 percent of assistant assisted households under HUD consisted of married couples. There is a tendency for these households to be headed by women (72 percent), in comparison to their proportion in the income eligible population (61 percent). Forty-two percent of these households had at least three or more children. Their median household income was \$6,571.00, and their primary source of income or welfare was Food Stamps (49%), followed by Social Security Income or Pensions (47%) and Welfare/Social Security Income (45%).

According to results presented by Rohe and Stegman (1990) of a three year program evaluation effort using household survey data from the Public Housing Homeownership Demonstration Project under HUD, “home buyers were much more likely to have higher incomes (\$16,673 vs. \$6,539), to be two-parent households (47 vs. 24 percent) and to have at least one full-time wage earner in the household (91 verses 24 percent) than the average public housing resident.”

The desire to purchase a home had been associated with the American Dream (Koebel & Zapettini, 1993). Koebel et al. asserts that not only does homeownership serve as a symbol of a families’ wealth, it represents success and status in the community. They note that as the age of a householder increases, so does their demand for owning a home. Heskin (1983) determined from a survey of tenants from Los Angeles County that two thirds of them planned to purchase a home in the future.

A portion of a three year endeavor to evaluate a Public Housing Demonstration Program under HUD yielded the following three most commonly cited reasons for wanting to purchase a home (Rohe & Stegman, 1990): 1) to have a strong investment; 2) to be able to pass something down to the children; and 3) to be able to own something.

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## METHODOLOGY

A survey instrument was developed for collection of data on barriers to home ownership among the study population, and on their socio-demographic and socio-economic characteristics. The survey was constructed by asking least sensitive questions up front, followed by more sensitive questions to enhance the response rate. The survey was pre-tested on several former residents of public housing and on several undergraduate students who were assisting with the study to identify any problems with the survey items. A sample of the survey can be viewed in the Appendix.

The target population for this study consisted of all Pine Chapel Public Housing Residents who were primary heads of household and attended a community meeting at the neighborhood community center presided over by the Hampton Redevelopment and Housing Authority. The study population consisted of all 53 residents who actually completed the survey and returned in to one of the two survey administrators.

Survey data were collected using a sample of 102 low-income public housing residents of the Pine Chapel section of Hampton, Virginia. The survey was administered by a faculty research fellow and a student assistant in the Pine Chapel Community Center. The Hampton Redevelopment and Housing Authority was working on plans and disseminating relevant information to the residents as this project was being carried out to inform them of the plans for gradually relocating each of the families in Pine Chapel over the next five years due to the construction of a highway through the neighborhood. There were 53 heads of household who completed the survey, which was a 54 percent rate of response.

## DATA ANALYSIS

This section of the report provides a description of variables and their coding and describes the statistical analysis procedure used to analyze the survey data. Variables were chosen for the study based upon an extensive exploration of the literature on both public housing and the hard-to-serve population under the Job Training Partnership Act (Barnow & Constantine, 1988; Castle, 1990; Friedlander & Long, 1987; Levitan & Gallo, 1988; Orfield & Slessarev, 1986; and Sandell & Rupp, 1988).

All of the socio-demographic data, socio-economic data, and data on perceived barriers to purchasing a home were dichotomous, so dummy variable coding was used. This data were on a nominal scale. The section below provides a description of the socio-demographic and socio-economic variables and the variables on perceived barriers to purchasing a home, and how they were coded. Please note that a few variables in the survey itself were dropped from analysis

because of lack of response. The variables used in the study and their respective coding can be viewed the Appendix.

The socio-demographic and socio-economic data were analyzed through the use of descriptive statistics. Frequencies and percentages are reported for these variables. Perceived barriers to home ownership were analyzed through a test of means, which enabled items to be rank ordered. Number of responses, rank, mean and standard deviation are reported for each of these items. In addition, statistical significance testing was conducted on these items and percentage responding affirmatively to each item is reported. Furthermore those items that were responded to affirmatively by more than 10 percent of the study population are identified and are noted as being statistically significant at the 0.05 level. Further analyses were conducted through use of the Chi-Square Test of Significance to determine if the difference in perception factors varied by age, and number of dependents. In addition, Chi-Square Analyses were conducted to determine if age and lack of credit made a difference in plans to purchase a home within a designated time frame.

## RESULTS

This section of the report provides results for statistical analysis of the survey data. The section is divided into a number of segments, including the following: A breakdown of the study population by selected characteristics, which include 1) socio-demographic and socio-economic data; 2) planned actions to purchase a home in the future; 3) sources of household income received by survey respondents; 4) perceived barriers to home ownership; and 5) additional analyses performed on perception factors by age and number of dependents; and 6) analyses on plans to buy home within a designated time frame, by age and lack of credit.

The study- population was broken down by selected characteristics pertaining to socio-demographic and socio-economic variables. Frequencies and percentages were obtained for each of the variables. The study- population consisted of a greater proportion of single African-American female heads of household than any other designated group. Most of the respondents had between zero and three dependents residing in their household. A greater proportion of the survey respondents were unemployed in comparison to other employment categories, but when employment did exist, it was more likely to be part time than full time. Furthermore, 26.4 percent of the respondents who did answer the question pertaining to length of unemployment had been out of work for more than 24 months. Interestingly enough, over half of the survey respondents failed to answer this particular question.

The greatest proportion of the Pine Chapel residents had a high school diploma or GED in comparison to other categories for level of education. A very small proportion of them reported plans to graduate from an educational or training

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program. In fact, 84.8 percent of the survey respondents did not respond to the question. When surveyed concerning status as head of household, 88.7 percent of the respondents answered affirmatively, 7.5 percent said they were not the head of household, and 3.8 percent failed to answer the question.

Part of the survey administered to Pine Chapel residents addressed planned actions to purchase a home in the future. Results revealed that the greatest proportion of residents do not plan to complete an educational or training program in the future, nor do they plan to enroll in such a program. When asked about strategies that will be used to obtain a job, 15.1 percent reported plans to visit the Virginia Employment Commission and only 7.5 percent of them reported intentions of reading the classified ads. In addition, just 15.1 percent of them indicated that they planned to use other means for job search in addition to the specific actions mentioned above.

The Pine Chapel residents were questioned concerning their sources of household income. In comparison to all of the income variables, the major sources of household income were from employment and welfare grants, with 28.3 percent of the respondents receiving income from these respective areas. The next highest percentage was for receipt of Social Security Income, with 22.6 percent of the respondents acknowledging income from this source. Only 1.9 percent of the respondents received alimony and just 15.1 percent of them receive child support. Employment of one or more children was a source of income for only 3.8 percent of the respondents, and employment of spouse provided a source of income for 7.5 percent of them. None of the survey respondents acknowledged receiving income from unemployment compensation benefits. Only 11.3 percent of them reported having other sources of income such as baby-sitting for other parents.

Pine Chapel residents were surveyed on their perceptions of what prevents people from purchasing a home, based on the 24 barriers to home ownership that were obtained from the literature and from banking staff who have responsibility for qualifying individuals for purchasing a home. The initial plan for this segment of the study was for the survey respondents to place a check beside each barrier and then indicate if it that barrier had ever applied to them. However, the respondents did not attribute some of the more sensitive barriers to themselves, such as substance abuse, being a battered woman or man, or bad attitude. The researchers determined that the study would focus on the perceived barriers rather than those the residents attributed to themselves.

Table 1 illustrates the results for perceived barriers to home ownership. A test of the means was conducted for the barriers that enabled the researchers to rank order the data in decreasing order of strength. For each barrier, 1 represented an affirmative response for the barrier and 2 represented a negative response. Results revealed that the strongest perceived barrier to home ownership was lack of savings for a down payment, followed by lack of income for a house payment. The next

strongest barrier was lack of good credit, followed by being a single parent and little or no work experience. Lack of knowledge on the home buying process was ranked in sixth place, followed by lack of job skills. Lack of life insurance was ranked last in terms of being a barrier to employment, even though life insurance is one of the areas emphasized by the banks.

<b>FACTOR</b>	<b>N</b>	<b>Rank</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>%</b>	<b>Sign</b>
Lack of savings for a down payment	53	1	0.484		64%	*
Lack of income for a house payment	53	2	1.377	0.489	62%	*
Lack of good credit	53	3	1.415	0.497	59%	*
Single parent	53	4	1.491	0.505	51%	*
Little or no work experience	53	5	1.528	0.504	47%	*
Lack of knowledge on how to buy a home	53	6	1.679	0.471	32%	*
Not enough time in same line of work	53	7	1.717	0.455	28%	*
Lack of job skills	53	8	1.736	0.445	26%	*
Substance abuse	53	9	1.755	0.434	25%	*
Lack of transportation	53	10	1.792	0.409	21%	*
Poor educational training	53	11	1.811	0.395	19%	*
Ex-offender status	53	11	1.811	0.395	19%	*
Handicap	53	12	1.868	0.342		
Long-term welfare recipient	53	12	1.868	0.342		
Poor vocational training	53	12	1.868	0.342		
Dishonorable discharge	53	13	1.887	0.32		
Poor appearance	53	13	1.887	0.32		
Bad attitude	53	13	1.887	0.32		
Having more than 3 children	53	13	1.887	0.32		
Lack of day care	53	14	1.906	0.295		
Lack of medical insurance	53	15	1.925	0.267		
Lack of a telephone	53	16	1.962	0.192		
Being a battered woman or man	53	16	1.962	0.192		
Lack of life insurance	53	17	2	0		

Note 1: Statistically significant at the .05 level by more than 10% of the respondents

Further analysis of the perceived barriers to home ownership based on age groups were conducted through use of the Chi-Square Test of Significance. Only those barriers that were statistically significant are reported here (See Table 2). Those residents who perceived lack of credit to be a barrier were more likely to be 48 years of age and above. Similarly, older individuals, age 34 and above, were more likely to feel that lack of knowledge of the home buying process and lack of savings were barriers to purchasing a home.

Barrier	Sign
Perception of lack of credit	0.01
Perception of lack of knowledge of the home buying process	0.05
Perception of lack of savings	0.05

A Chi-Square Test of Significance was conducted to determine if number of dependents would have an influence on perceived barriers to home ownership (See Table3). Findings indicated that those who had dependents between the ages of 1 and 3 were more likely to feel that being a single parent was a barrier to home ownership than those with no dependents or more than four dependents.

A Chi-Square Test of Significance was conducted to determine if age was associated with the time span for perceived time in which one would be able to purchase a home. Findings revealed that younger residents had a perception of a longer time horizon to become home owners in comparison to older residents. This finding was statistically significant at the .05 level.

A Chi-Square Test of Significance was conducted to determine if plans to purchase a home would vary when contrasted with perception of lack of credit. Results revealed that those Pine Chapel residents who want to purchase a home were statistically more likely to see lack of credit as a barrier in comparison to those who do not plan to purchase a home. This finding was statistically significant at the .01 level.

	Sign
Single parenthood	0.01

## DISCUSSION OF RESULTS AND THEIR IMPLICATIONS

This section of the report provides a discussion of the results of the statistical analysis of the data, and associated implications of these results. It addresses the breakdown of the study population, actions they planned to take to purchase a home in the future, their sources of household income, and their perceived barriers to home ownership. Further discussion is provided based on additional analyses of the barriers to home ownership.

Many of the socio-demographic and socio-economic characteristics of the study population were similar to those identified by the Department of Labor (DOL) Task Force as being Hard-to-Serve under JTPA (Barnow and Constantine, 1988). The DOL Task Force divided the characteristics into three categories: deficiencies, such as lack of work skills; barriers, such as lack of transportation and no telephone; and target groups, such as ex-offenders, minorities and having more than 3 children. The socio-demographic and socio-economic characteristics of the Pine Chapel residents who responded to the survey suggest that these individuals may have a harder time being able to purchase a home than other individuals and special assistance may be needed, such as skills training, educational assistance, goal setting skills, job seeking skills and job placement. Many of these survey respondents have been out of work for quite some time, and according to the literature, the longer one is unemployed the less likely they are to obtain employment.

Most of the survey respondents indicated that they did not plan to complete an educational or training program in the future and they did not plan to enroll in one. However, lack of skills was ranked eighth in terms of perceived barriers to home ownership. There is a positive correlation between level of education and income, as well as job skills and income. Assuming that the individuals attributed the barriers that they selected to themselves, such as lack of job skills, prospects for these individuals to be able to purchase their own home one day appear bleak unless an intensive effort is provided to assist them throughout the process of gaining additional education or job skills and becoming employed. Furthermore, most of them said that they did not plan to read the classified ads to search for a job. This may be due to lack of money for a daily newspaper.

The major sources of income for the Pine Chapel residents were their own employment and welfare grants, followed by Social Security Income. Over one-half of these individuals are unemployed and only 15.1 percent of them are employed full time. Results suggest that major changes in income and employment status are needed if these individuals are to be able to purchase a home one day and become self-sufficient. Some of the residents may have physical and mental challenges that limit their ability to obtain education or training and enter employment. However,

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having a handicap was not statistically significant in terms of perceived barriers to home ownership.

Not surprising was the fact that lack of savings for a down payment was ranked as first for barriers to home ownership, followed by lack of income for a house payment and lack of good credit. Single parent was ranked as fourth, which complicates the income problem when child support is not provided. These findings correspond to those of Rohe and Stegman (1990), who determined that “home buyers were much more likely to have higher incomes (\$16,673 p.xi vs. \$6,539), to be two-parent households (47 vs. 24 percent) and to have at least one full-time wage earner in the household (91 vs. 24 percent) than the average public housing resident.”

These researchers have reason to believe that in many cases, the Pine Chapel residents attributed the barriers to home ownership that they selected to themselves. Even though respondents were not inclined to identify barriers such as substance abuse and ex-offender status as barriers for themselves, it is very possible that these barriers may have applied to some of the residents. These particular barriers were found to be statistically significant, yet they are things that would prevent the residents from being able to reside in the Pine Chapel Public Housing Project. The researchers overheard some of the residents discussing the perceived barrier section of the survey and debating whether or not they should be honest with their responses. Additional research is needed on perceived barriers to home ownership but trust and confidentiality of the residents is paramount to getting accurate data.

The perception of lack of credit, lack of knowledge of the home buying process and lack of savings were statistically significant barriers to home ownership, based on age. The finding that older individuals were more likely to perceive these items as barriers may be due to the fact that they are facing reality concerning ability to purchase a home. In contrast, younger individuals may have hopes and perceived prospects of a better future.

Results indicated that those who had dependents below the ages of 1 and 3 were more likely to feel that being a single parent was a barrier to home ownership. The individuals who have small children are less likely to be employed than those with older children, or those with older children who can serve as baby-sitters for smaller children.

Younger residents had a perception of a longer time frame for purchasing a home. Further research is needed to determine the reason for this finding. It could be attributed to having small children, lack of savings, or additional barriers such as lack of credit.

Results indicated that lack of credit was much more likely to be perceived as a barrier to purchasing a home for those who planned to buy a home than those who did not. It is possible that those individuals who wanted to purchase a home and who perceived lack of credit as a barrier have made one or more attempts in the past

to purchase a home. This finding also seems to lend support to the notion that the residents were likely to attribute perceived barriers to purchasing a home to themselves.

### **CONCLUSIONS AND RECOMMENDATIONS**

The following conclusions and recommendations for this study indicate:

1. Socio-demographic and socio-economic characteristics of the Pine Chapel residents who were surveyed are similar to those of the hard-to-serve population under JTPA.
2. An intensive effort must be made to provide these individuals with assistance that includes skills training, educational assistance, goal setting skills, job seeking skills and job placement if they are to have an opportunity to purchase their own home in the future.
3. It is suggested that a federal program be designed for public housing residents to assist them in saving money for a down-payment to purchase a home.
4. Further research is needed to explore perceived barriers to home ownership for public housing residents. Many of the individuals were reluctant to attribute any of the barriers to themselves, particularly for substance abuse and domestic violence.
5. Suggest that local organizations contribute assistance to public housing residents because they appear to need involvement with the community for networking purposes which is an important means to employment. The residents reside in a sheltered environment and need exposure to modes that can be used to seek employment. Most of the residents had no plans for seeking employment, even though over half of them were not employed.
6. It is strongly recommended that a goal-setting plan for home ownership (or self-sufficiency rentals) be established with each of the heads of household who indicated an aspiration to purchasing a home one day.

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**APPENDIX**  
**Coding of Variables**

Socio-demographic variables

1.	Gender	0 = Female	1 = Male
2.	Primary Language-	1= English	2 = Spanish
3.	Racial Background-	1 = African-American 3 = Hispanic 5 = Other	2 = Caucasian 4 = Asian
4.	Head of Household-	1 = Yes	2=No
5.	Marital Status-	1 = Single 3 = Married	2 = Separated
6.	Number of Dependents Residing in Household-	1 = None 2 = One 3 = Two 4 = Three	5 = Four 6 = Five 7 = Six 8 = More than 6
7.	Age Category-	1 = Less than 17 2 = 18-21 3 = 22-34	4 = 35-47 5 = 48-60 6 = 61-65

Socio-economic variables

1.	Employment Status-	1 = Full time 3 = Unemployed	2 = Part time
2.	Length of Time Unemployed (for those who are unemployed)-	1 = 6 months 2 = 7-12 months 3 = 13-18 months	4 = 19-24 5 = > 24 months
3.	Length of Time to Complete Educational or Training program (if a student)	1 = 1-6 months 2 = 7-12 months 3 = 13-18 months	4 = 19-2 months 5 = 19-24 months 6 = > 24 months
4.	Highest Level of Education Completed	1 = Elementary School 2 = Junior high/middle 3 = High school/GED	4 = 2 Year college 5 = 4 Year College 6 =>a 4 year college
5.	Plans to Purchase Own Home	1 = Yes	2 = No
6.	Perception of ability to purchase a home within the following span of time:	1 = 0-2 years 2 = 3-5 years	4 = 9-10 years 5 = > 10 years

3 = 6-8 years

7. Actions planned to be able to purchase home in future (1= yes and 2 = no):
- Complete an educational or training program
  - Read the job section of the classified ads
  - Other (please identify)
  - Enroll in an educational or training program
  - Go to the Virginia Employment Commission for job search
8. Sources of household income (1 = yes and 2 = no)
- |  |  |
|--|--|
| <input type="checkbox"/> Alimony   | <input type="checkbox"/> Social security income  |
| <input type="checkbox"/> Child support   | <input type="checkbox"/> Unemployment comp.      |
| <input type="checkbox"/> Own employment  | <input type="checkbox"/> Welfare grant           |
| <input type="checkbox"/> Employment of one or more children  | <input type="checkbox"/> Other (please identify) |
| <input type="checkbox"/> Employment of spouse  |  |
| <input type="checkbox"/> Employment of other individual residing in household other than spouse or child |  |

#### Variables on perceived barriers

Variables on perceived barriers were coded with 1 representing yes, the variable is a barrier; and 2 representing no (1=yes, 2=no), the variable is not a barrier. The following barriers to being able to purchase a home were analyzed:

Single Parent	Lack of a telephone
Handicap (physical/mental/emotional)	Lack of day care
Ex-offender status	Lack of good credit
Dishonorable discharge from the military	Poor educational training
Substance abuse (drugs or alcohol)	Poor vocational training
Long-term welfare recipient	Bad attitude
Having more than 3 children	Lack of transportation
Being a battered woman or man	Lack of medical insurance
Little or no work experience	Poor appearance
Lack of income for a house payment	Lack of life insurance
Lack of knowledge on the home buying process	Lack of savings for a down payment
Not enough time in same line of employment	

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