

## **Social Capital and the Revitalization of New York City's Distressed Inner-City Housing**

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### *Abstract*

This article presents evidence that social capital can be an effective component of locally sponsored low-income housing programs. It provides a model for measuring social capital at the building level, where it may be most effective in improving housing quality and security. The study compares five programs in New York City that house the city's poorest, mostly minority residents. The surveys from 487 buildings in Brooklyn, NY, were analyzed to compare the success of programs in maintaining and revitalizing landlord-abandoned buildings taken by the city in lieu of taxes.

Results of the analysis demonstrate that the positive effects of tenant ownership were largely mediated by the higher levels of social capital found in these buildings. These levels have implications for the survival and economic advancement of poor households and civic participation in poor communities. The study suggests the value of alternative homeownership programs.

**Keywords:** Low-income housing; Programs; Urban environment

### **Introduction**

Dilapidated housing, buildings rife with crime and drugs, and neighborhoods characterized by low levels of social organization and cooperation are among the most visible signatures of areas of concentrated poverty. For people living in concentrated poverty, these conditions contribute massively to the difficulty, discomfort, and danger of daily life. A significant component of the social and physical disinvestment in poor neighborhoods involves their housing stock. Although disinvestment often leads eventually to housing abandonment by the residents as well as the owner, many distressed buildings continue to serve as homes. The numbers of people living in these conditions may well increase as a result of the shrinking public mandate to make decent, affordable housing available to the poor.

Hornburg and Lang (1997, 1) noted that public debate about housing for the poor is "at a major crossroads" in part because of perceived failures of government housing programs. One criticism of previous government housing policies draws on James Coleman's

(1988) idea of social capital, especially as it has been developed by Putnam (1993, 1994). Social capital theorists propose that, in addition to financial and human capital, people draw on their connections to other members of their communities involving trust, exchange of information, and norms of reciprocity to achieve both social and economic goals. Housing policy critics argue that poor families and neighborhoods have borne the brunt of a general decline in social capital in part because government programs designed to improve housing conditions for the poor have effectively destroyed social bonds among families and neighbors as well as their connection to the mainstream economy and its social institutions (Hornburg and Lang 1997).

Calls for greater reliance on social capital among poor people have great appeal in a period of reduced commitment of resources to improving the lot of the poor. Current trends in housing policy reflect the new political consensus to shrink the role of government and devolve responsibility to the states. Less government intervention places the burden of improving the lives of the poor on poor families themselves. Devolution gives localities the primary responsibility for making the most out of the fewer governmental resources that remain. Yet little is known about how housing, the largest single expense of poor families, can be obtained in this context nor about connections among the demographics of poverty, housing tenure, and social capital. Additionally, serious questions remain about the effects of programs to house poor people on social capital formation and whether social capital makes any contribution to the provision of decent, safe housing.

This article presents evidence that social capital can be an effective component of locally sponsored low-income housing programs and that social capital adds value to government investment in housing. It also provides a model for measuring social capital at the level of the building, where it may be most effective in improving housing quality and security. In a prior study of multifamily housing in New York City (Saegert and Winkel 1997), we identified four social capital factors that are used in the present article.

The purpose of this article is threefold: first, to examine the relationship between ownership form and social capital; next, to determine whether social capital makes any unique contribution to housing quality, security, and reduced criminal activity; and finally, to investigate whether the relationship of ownership form to housing quality and safety is mediated by social capital. These issues will be investigated using multivariate statistical analyses of survey and building data gathered from 2,985 residents living in 487 buildings in Brooklyn, NY.

Although this article focuses on how demographics, ownership forms, and social capital relate to housing quality and security, the question of what factors contribute to or impede the formation of social capital in low-income communities is important in its own right. We examine the issue of the relationships among demographic characteristics, ownership forms, and social capital more fully in another article (Saegert and Winkel 1997).

## **Ownership and housing quality**

The literature on the relationship of ownership form to housing quality includes three somewhat related explanations for differences in quality: (1) those based on tenant characteristics (reviewed in Rohe and Stewart 1996); (2) those based on ownership form (reviewed in Rohe and Stewart 1996); and (3) those that include social capital and management practices (see, for example, Bratt et al. 1994; Rohe and Stewart 1996; Rossi and Weber 1996). The first hypothesis attributes low quality and lack of safety of low-income housing to poverty and other demographic characteristics of the residents themselves. The second hypothesis, regarding ownership, is less clear. Although homeownership is widely viewed as most often leading to better housing quality and safety, this effect is confounded with resident characteristics. Studies of alternative ownership forms rarely take a comparative approach (Bratt et al. 1994) and often do not address housing quality (Briggs and Mueller 1997; Leavitt and Saegert 1990; Rohe 1995; Rohe and Stegman 1992). The role of social capital in creating better housing conditions has been theorized, but empirical tests of the proposition are limited by the absence of measurement of social capital (Rohe and Stewart 1996). This article clarifies the relationship between ownership forms and building quality by (1) comparing a variety of ownership forms on comparable measures and (2) defining more specifically the social organization associated with ownership that leads to differences in outcomes.<sup>1</sup>

Since the empirical comparison of different ownership structures for low-income housing hardly exists, there has been little systematic study of how an ownership form might translate into better or

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<sup>1</sup> The definition and measurement of social capital in this article is appropriate to multifamily housing. The kinds of social capital that Rohe and Stewart (1996) describe in their model is more general (participation in community activities, social interaction, and sense of community). Building-level social capital is directly linked to actions tenants can take to keep up their property and combat crime in the building. However, we believe that social capital at other levels would also contribute to improved building conditions in a variety of ways. We are in the process of analyzing the relationship of the social capital factors measured at the building level to participation in community activities.

worse housing quality. Based on previous ethnographic work (Leavitt and Saegert 1990; Saegert and Imbimbo 1996), we developed the following conceptual model to guide our analysis. We expect that differences in housing quality can be explained by the higher levels of social capital found in tenant-owned co-ops, holding tenant characteristics constant. Improved management quality is seen as one mechanism by which social capital in tenant co-ops translates into better housing. However, we also examine the possible independent contribution of tenant characteristics and management quality, which may be less related to social capital in other ownership forms.

### **Social capital and housing quality**

*Social capital* is a term much invoked recently to describe the benefits of voluntary associations, which some writers believe are necessary for a democratic society and for economic prosperity (Coleman 1988; Putnam 1993, 1994). Putnam (1994, 6) defines social capital as “the features of social organization, such as networks, norms, and social trust, that facilitate coordination and cooperation for mutual benefit.”

The geographic and organizational locus in which social capital can be formed in poor minority communities may not have been well understood in previous research (Saegert and Winkel 1997). As Coleman (1988, S98) has stated, “Unlike other forms of capital, social capital inheres in the structure of relations between actors and among actors. It is not lodged either in the actors themselves or in physical implements of production.” In order to measure such relationships, some entity must be defined as the container of social capital. Most often, geographic units of various sizes have been employed for this purpose. Researchers have sampled regions (Putnam 1993), parliamentary constituencies (Sampson 1988), census tracts (Rohe and Stewart 1996), and blocks (Perkins et al. 1990) to study social organizational variables conceptually related to social capital. However, all of these units may be too large or organizationally unsuited for the accumulation of social capital in poor communities. Establishing control over a home territory may have particular significance emotionally and behaviorally (Brown 1987; Leavitt and Saegert 1990; Saegert 1989).<sup>2</sup> Small, bounded places like apartment

<sup>2</sup> Researchers and urban theorists have presented arguments and evidence suggesting that the most disadvantaged community residents, especially minority female-headed households (Briggs and Mueller 1997; Wacquant and Wilson 1989; Wilson 1987), have very geographically limited social networks. Briggs and Mueller (1997) found that these households confined their sense of neighborhood to their own buildings and those immediately adjacent. Female-headed households appear to be able to use the social capital they develop within the bounded context of the

buildings may also lend themselves to social control better than larger units. In comparison to single-family homes, social capital may be more necessary for multifamily buildings to improve and maintain decent living conditions.

Although little or no work has measured the impact of social capital on housing quality, a substantial literature documents the relationship between higher levels of social capital and less crime, violence, and other threats to safety (Sampson 1988, 1991, 1996; Sampson and Groves 1989). For example, Sampson, Raudenbush, and Earls (1997) demonstrated that “collective efficacy”—a combination of informal social control and social cohesion within neighborhoods—was related to less violent crime, even in poor neighborhoods. It may be that social capital is a better predictor of security in buildings than of the quality of building services and conditions because the latter may be more directly affected by financial capital.

### **Social capital and ownership**

The theoretical and empirical literature concerning housing and social capital suggests that a variety of governmental housing programs represent a continuum from tenant ownership, probably the most social capital-intensive form, through a midpoint of community group ownership, to private landlord ownership, the least social capital-dependent form (Briggs and Mueller 1997; Leavitt and Saegert 1990).

Case studies of low-income, tenant-owned cooperatives suggest that relationships and norms of trust and reciprocity are key to making that form of ownership work and are fostered by the requirements of cooperative ownership (Briggs and Mueller 1997; Leavitt and Saegert 1990; Saegert and Winkel 1996). These studies extend Rohe and Stewart's (1996) contention that homeownership, even of apartment units, affects community stability through owners' accumulation and mobilization of social capital. Their study has demonstrated a link between homeownership and residential stability, as well as property values, even when controlling for income and single versus multifamily housing. They argue that social capital mediates these positive outcomes. However, other researchers conclude that demographic differences between homeowners and renters are the strongest predictors of a variety of social capital variables (Rossi and Weber 1996).

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building to improve their homes, even in risky, distressed neighborhoods (Leavitt and Saegert 1990; Saegert and Winkel 1997).

It has also been argued that housing developed by community development corporations (CDCs), in contrast to ownership by for-profit landlords, promotes not only better, more affordable housing for poor people but also increased social capital (Briggs and Mueller 1997; Connerly 1986; Sullivan 1993). Briggs and Mueller's study (1997) encompassed three very different CDCs and documented that their contribution to social capital among residents depended on the activities and philosophies of the CDCs. The one CDC that provided housing through leasehold co-ops had the most positive effect on resident social relations at the building level. The CDC that organized more actively at the neighborhood scale had positive social capital effects at that scale. The one that focused on housing and service provision, regarding resident participation as unnecessary and inefficient, had no positive effect on social capital.

Most studies of CDCs regard housing quality as an outcome independent of increases in social capital (Briggs and Mueller 1997; Gittell, Gross, and Newman 1994; Vidal 1992). One of the most comprehensive evaluations of determinants of housing quality in the nonprofit sector concluded that management practices are the best predictors of housing quality (Bratt et al. 1994). That study found that resident participation (a concept related to at least some dimensions of social capital) played little or no role in determining housing quality, but resident participation was not directly measured. Briggs and Mueller (1997) provide a sensitive treatment of how social relationships affect crime and safety in poor neighborhoods but do not explicitly address building-level crime and safety.

The scholarly literature does not address the relationship of landlord-owned buildings to the accumulation of social capital. Proponents of the privatization of subsidized housing often do not distinguish between homeownership alternatives and for-profit ownership of multifamily housing.

From one perspective, interference with the workings of the market, along with dependency fostered by governmental subsidies, results in an inadequate supply of decent affordable housing and a depletion of social capital in poor communities (Tobier 1996). Other researchers who see the need for government intervention to level the playing field for minority and low-income citizens emphasize the critical importance of asset accumulation, especially homeownership. These authors recommend policies that support asset accumulation for improving the quality of life of the poor and for getting households and communities out of poverty (Oliver and Shapiro 1995). According to this logic, the type of ownership offered by limited-equity cooperatives would not be as significant as investment in property, whether it was one's own home or a rental building. This argument suggests that ownership in minority

communities by CDCs or public agencies deprives these communities of an important opportunity to accumulate wealth. However, it does not directly address the formation of social capital that may be encouraged by tenant or community group ownership or the quality of housing provided by any form of ownership. Different forms of ownership sponsored by New York City over the past 20 years provided a natural “experiment” for initiating the examination of tenure differences on housing quality and safety.

### **The treatment of distressed housing in New York City**

New York City's experience with reprivatizing distressed housing provides a useful example of a variety of local responses to housing disinvestment. New York City was the site of massive landlord disinvestment in the late 1960s and early 1970s when many landlords simply stopped paying taxes on their buildings. In response, Local Law 45, passed in 1976, mandated that the city take property after one year of serious tax arrears. Potential seizure was expected to prod owners into earlier payment. Contrary to expectations, many landlords forfeited their buildings. The city's holdings of occupied buildings grew to a high of 53,000 buildings in 1986 (Braconi 1996; Scherer 1984–85).<sup>3</sup> The approaches to disposition that New York City has tried since about 1980 have particular resonance in this period of devolution and small government in that they have relied primarily on a variety of reprivatization programs designed to sell buildings back to for-profit owners, to community-based organizations, and to limited-equity tenant cooperatives (Sierra 1993).

This article uses data gathered in New York City's in rem<sup>4</sup> buildings and in formerly in rem buildings sold through four reprivatization programs: the Tenant Interim Lease program (TIL), which sold buildings to the tenants as co-ops; the Community Management Program (CMP), which sold buildings to community groups; the Private Ownership and Management Program (POMP), which sold buildings to screened private landlords; and the Housing Authority Rehabilitation Program (HARP), a short-lived effort to sell buildings to the New York City Housing Authority (NYCHA). Occupied

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<sup>3</sup> Although the city began selling buildings through its reprivatization programs by 1980, new buildings continued to be vested, leaving the level of city ownership near the 1985 figure until the city ceased vesting. The Dinkins administration (1990–94) began failing to vest without declaring a policy change. Under Mayor Giuliani, this policy was formalized. By 1997, the city had managed to reduce its holding to 22,000 occupied units.

<sup>4</sup> *In rem*, Latin for “against the thing,” is the legal action under which New York City brings a foreclosure action against privately owned buildings. The buildings themselves are usually referred to as “in rem buildings.”

in rem buildings still owned by the city are managed by the Department of Property Management (for further descriptions of the history and nature of these programs see Braconi 1996; Clark 1997; Leavitt and Saegert 1990; Sierra 1993; Wylde 1996).

The New York City example is a case study of low-income housing revitalization in tough circumstances, including the deteriorated condition of the housing, the limited public investment in its rehabilitation and maintenance, the low incomes of residents, and the decaying neighborhoods in which the majority of buildings were located (Blackburn 1995; Schill and Scafidi 1996). It also shows how a locality can develop innovative approaches to dealing with disinvestment that may achieve some very disparate goals: (1) retaining affordable housing for the poor; (2) raising the quality of the housing stock in poor neighborhoods; and (3) improving the quality and amount of social capital found in low-income communities (Braconi 1996; Wylde 1996).

These extremely neglected buildings concentrated in the poorest, most crime-ridden neighborhoods provide a stringent test for examining the effect of various ownership forms on housing quality and security. However, the problem of self-selection into ownership forms cannot be altogether avoided and limits the interpretation of results.

The most serious selection bias for our analysis would be if tenant-owned buildings were already in better condition at the time they entered the tenant ownership program or if they received higher capital investment or greater operating subsidies. No building-specific and comparable data are available on the conditions in buildings in city ownership and those sold through the different disposition programs.

While initial differences in building condition cannot be ruled out, existing reports, resident testimony, and the experience of the first author with scores of buildings entering the co-op sale program indicate that many were initially in terrible condition (Leavitt and Saegert 1990).

For buildings included in this study, the average per-unit allocations for rehabilitation of buildings sold to private landlords and community groups have always exceeded the tenant co-op allocations (Braconi 1996; DePalma 1986).<sup>5</sup> Inadequate rehabilitation of

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<sup>5</sup> In its early days, the tenant co-op program was conceived as a small, quick turnaround program that allocated only \$1,000 per unit in rehabilitation costs (Braconi 1996). Many tenants believed that if they did not buy their buildings "as is," they would lose their chance at ownership (Leavitt and Saegert 1990). The city expected

tenant co-ops has been the topic of oversight hearings held by the city council. Not until the mid-1990s was a uniform rehabilitation scope established for all buildings in resale programs. Given the higher levels of investment in buildings sold to landlords, community organizations, and NYCHA, comparisons among reprivatization programs seem more likely to favor these forms of ownership over tenant ownership. However, it is more difficult to rule out differences in initial conditions in buildings that remain in city ownership.

### **The Brooklyn survey**

A New York City coalition of community development and tenant organizations, technical assistance providers, and housing advocates organized two surveys of residents of in rem buildings to evaluate housing conditions in the different disposition programs and in buildings still held by the city. The first survey included all of the Bronx and part of Harlem in Manhattan; the second was targeted to areas of Brooklyn with high concentrations of in rem housing. Coalition members shared concerns about the feasibility of maintaining and improving affordable housing for poor residents without more substantial governmental investment. However, given existing constraints, the surveys were also designed to evaluate the efficacy of resident participation and management responsiveness in providing decent housing in the context of resource shortages.

Housing quality was measured by ratings of the quality of basic building services and physical conditions, building security, and the prevalence of crime and drug problems. Survey data are confined to resident perceptions, which have the advantage of being based on day-to-day experience over a long period of time. However, they are not necessarily comparable to expert rating of physical conditions or crime statistics, which have different strengths and weaknesses. The analyses reported use only the data from the second survey, in Brooklyn, because of the higher quality of the data and the sample.<sup>6</sup>

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only better buildings to enter the program, but many cases of tenants wanting to buy buildings in bad shape exist, including instances in which tenants sued to buy buildings that the city deemed uninhabitable.

<sup>6</sup> The Bronx survey had a lot of missing data, which led to improved training and supervision of the Brooklyn survey. The sample from the Bronx also did not include sufficient numbers of buildings sold through the Division of Alternative Management (DAMP), especially CMP buildings, to allow a reliable analysis of them. Because buildings owned by the city in most areas far outnumber those sold through DAMP, too few sold DAMP buildings were included in a purely random selection of

## *Method*

*The sample.* The analysis is based on surveys of Brooklyn residents living in multifamily, currently or formerly in rem buildings with a known preponderance of low-income residents.<sup>7</sup> This housing stock is concentrated in the poorest neighborhoods in New York City and houses the city's poorest residents (Blackburn 1995; Schill and Scafidi 1996). For in rem tenants, household incomes in 1992 averaged \$6,420, down 14 percent from 1990.<sup>8</sup> Almost 70 percent of the households reported incomes below the poverty level. Average incomes for public housing residents were \$7,800 and \$19,000 for all New York City renters. The tenant body was overwhelmingly African-American and Latino, as were the neighborhoods where the stock is concentrated.

Nine community districts<sup>9</sup> in Brooklyn with the largest number of currently and formerly in rem units for that borough were selected for study. Community districts are somewhat larger than neighborhoods designated by name. However, those districts in this study form meaningful social and political units. Although most of the sample was located in very poor neighborhoods, especially the Bedford Stuyvesant area, the sample included buildings in areas that have received an influx of higher-income residents—for example, artists moving into Greenpoint-Williamsburg and Caribbean and Asian immigrants in a number of other neighborhoods. A handful of buildings were located near affluent areas, usually on an industrial border.

A 15 percent random sample of buildings still owned by the city was drawn from a 1994 list of in rem buildings and those sold after

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buildings. In Brooklyn, oversampling was used to increase the number of sold DAMP buildings surveyed.

<sup>7</sup> The survey was initiated by a group of Brooklyn housing organizers who were members of the Task Force on City-Owned Property. They wanted an evaluation of building conditions and sales programs for their borough similar to the 1992 survey of currently and formerly in rem buildings in the Bronx. In addition, they wanted to use the survey process and the information obtained as an organizing tool. The Housing Environments Research Group (HERG) was asked to work with the organizers to revise the Bronx questionnaire to reflect their goals, to supervise the survey processes, and to code and analyze the data. The Task Force on City-Owned Property sponsored and raised funds for the survey, which was supported by the New York Community Trust, the Brooklyn Borough President's Office, and J. P. Morgan.

<sup>8</sup> All references to income refer to household incomes, not individual incomes.

<sup>9</sup> A community district is a local governmental unit run by a district manager and an appointed community board. Although the boards have limited formal powers, they are a unique neighborhood forum for debate of political issues affecting communities. They also are the units used in developing neighborhood housing needs assessments for the Consolidated Housing Assessment of Needs. Many types of housing and neighborhood data are aggregated at this level.

having been taken in rem. In order to have large enough samples of buildings in sales programs to permit analysis, a survey of these buildings was attempted in the first five community districts surveyed. Thereafter, funding limitations forced a cutback to a 65 percent random sample. The sample was drawn from within community districts proportionally for programs. One- and two-unit buildings were excluded as inappropriate for a study of building-level social capital.

A total of 2,985 surveys were administered in 487 buildings. Surveys were available in English, Spanish, and Creole. In the last half of 1994, community surveyors administered these multilingual instruments in face-to-face interviews.<sup>10</sup>

*Measures.* Questions from the two-page survey relevant to this article included demographic characteristics, quality of housing services, socializing with neighbors in the building, mutual assistance, supervision of children, participation in the tenant association, participation by other tenants, drugs and crime problems, and building security.

Ownership forms were coded from city records of ownership transfer. Buildings transferred to the city in lieu of taxes are designated as belonging to the Department of Property Management (DPM). Buildings sold through the Division of Alternative Management Programs (DAMP) are designated by the program through which they were sold: Co-ops were sold through TIL (this was the only sales program in operation at the time of the study, so some buildings were still in the transfer program and are designated as TILs; sold buildings are referred to as co-ops or HDFCs [Housing Development Finance Corporations]); buildings sold to landlords went through POMP; CMP sold buildings to community organizations; and HARP sold buildings to the New York City Housing Authority.

Because household income was scored categorically, we could not use the exact federally defined poverty level for 1994. Therefore, we selected the bottom two income categories (incomes under \$10,000) as a measure of poverty and calculated the percentage of respon-

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<sup>10</sup> Each of eight community organizations provided a coordinator who recruited and supervised surveyors for a particular area. In all, 50 surveyors were recruited and trained. HERG staff trained and supervised the coordinator and provided initial training sessions for the surveyors. Additional training was provided by the coordinator in small group sessions. Coordinators checked surveys for completeness and discussed any problems with surveyors. HERG staff also checked each survey for problems. Surveyors received \$3 per survey for the first 20, then \$3.50 per survey. They carried photo identification and clipboards. Community groups posted notices in buildings to be surveyed prior to the days surveyors made their door-to-door calls.

dents earning under \$10,000 per year in each building as our measure of concentrated poverty. We treated this variable as continuous rather than using the categorical approach employed in much research on concentrated poverty (Wilson 1987). In all ownership forms, almost half or more of buildings had over 40 percent of residents with incomes under \$10,000 (DPM—78 percent; TIL—76 percent; Co-ops—49 percent; POMP—84 percent; CMP—66 percent; HARP—100 percent).

Building averages were used for educational level, length of residence, and number of children per household. Female-headed households, job holders, pensioners, public assistance recipients, and tenants receiving Section 8 subsidies were entered as a percent of total surveyed in the building. Table 1 presents descriptive statistics for aggregate demographic and building characteristics.

We hypothesized that the amount of ethnic diversity within each building might be a factor related to building conditions, crime, and security and used a single measure to capture diversity.<sup>11</sup> The other structural predictor of building conditions—building density—was measured by number of units in the building, taken from official building records.

The scale measuring building conditions consisted of six items on which residents rated (from poor to excellent) the building's heat, hot water, electricity, plumbing, windows, and cleanliness. Using the same rating system, residents evaluated the building's management on the following dimensions: overall building quality, speed of repairs, whether repairs lasted, quality of repairs, provision of information, availability to tenants, and quality of building employees. For both building and management quality, the scores on the items were summed to obtain a total quality score.

The social capital factors were based on 14 items. Eight of the 14 items inquired about resident involvement in the social and organizational functioning of the buildings. The remaining six items were concerned with residents' assessments of the extensiveness of participation in building activities by other residents. The individual items can be found in table 2.

<sup>11</sup> There are a number of different diversity measures used in ecology (Rosenzweig 1995). Magurran (1988) provides a detailed review of these measures. One of the more commonly used measures is the Shannon Information Measure (Jessop 1995):

$$H = - \sum p_i \log p_i$$

This is the diversity measure adopted in this article. For race, we use five categories: percent African American, percent African Caribbean, percent Latino, percent white, and percent other (consisting of Asians and others because there were very few Asian and other races in the sample).

**Table 1. Descriptive Statistics for Aggregate Demographic and Building Characteristics**

	Aggregate Mean	Aggregate Standard Deviation
Percent earning less than \$10,000 per year	62.65	32.08
Building ethnic diversity	0.45	0.38
Average building density—number of residential units	13.46	11.97
Average education	3.66 <sup>a</sup>	0.83
Average length of residence in years	10.08	5.98
Percent female-headed households	80.07	25.92
Average age	3.63 <sup>b</sup>	0.87
Average number of children under 18	1.45	0.89
Average percent who have experienced homelessness	40.78	55.05
Percent receiving Section 8 housing assistance	17.58	27.73
Percent employed	41.87	33.64
Percent receiving pensions	3.09	9.55
Percent receiving social security	15.47	23.00
Percent on public assistance	37.16	31.99

<sup>a</sup> 3 = some high school; 4 = high school graduate.

<sup>b</sup> 3 = 31–40 years old; 4 = 41–50 years old.

The 14 items were hypothesized to describe four within-building social capital factors: Basic Tenant Association Participation, Informal Building Organization, Leadership Activity, and Perceived Prosocial Norms characterizing the activities of other building residents. Support for the four social capital factors was found using a cross validation strategy within a confirmatory factor analysis framework. Each social capital factor represents a summary score obtained by adding the original items together.

*Data analysis.* Since building conditions, crime, and security were measured at the building level,<sup>12</sup> it was necessary to establish the reliability of the individual questionnaire items to be aggregated. For this task, the generalizability coefficient (O'Brien 1990) was employed.<sup>13</sup> Following the approach taken by Coulton, Korbin, and Su (1995), aggregate measures having generalizability coefficients above 0.4 were used in the subsequent analyses.

<sup>12</sup> Building security was not included as part of the crime measure because building security is related to a number of building characteristics of which criminal activity is only a part. The correlation between building security and total crime was  $-0.45$ .

<sup>13</sup> Perfect aggregate reliability ( $g = 1.00$ ) would be achieved if the coefficient reached 1.00. Higher coefficients can be expected when there are *larger* differences on the individual measures *among* aggregate units (in this case, buildings) and *smaller* differences among respondents *within* units (buildings).

*Table 2. Descriptive Statistics for Social Capital and Building Items*

**Social Capital Questions**

*Factor I: Informal Building Participation*

Items	Aggregate Mean	Aggregate Standard Deviation (SD)	Generalizability Coefficients
1. Do you ever organize social functions or parties in the building?	1.26	0.350	0.49
2. Do you help with any maintenance work or cleaning chores that need doing in the building?	1.66	0.527	0.66
3. Do you ever do things for other people in your building like grocery shopping, share meals, watch children, or otherwise help out?	1.58	0.460	0.94

Scale: 0 = Never; 2 = Often

*Factor II: Perceived Prosocial Norms*

Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
4. How many tenants keep the building clean?	1.87	1.102	0.96
5. How many tenants pay their rents?	2.90	1.110	0.93
6. How many tenants help each other?	1.93	1.035	0.89
7. How many tenants look out for others' children?	1.93	1.056	0.89

Scale: 0 = None; 4 = Most

*Factor III: Leadership Activity*

Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
8. Have you ever been a building leader?	0.417	1.36	0.93
9. Have you ever served as an officer (president, treasurer, chairperson, etc.) of your tenant association or other organization related to your building?	0.251	0.380	0.94

*Table 2. Descriptive Statistics for Social Capital and Building Items (continued)*

*Factor III: Leadership Activity (continued)*

Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
10. Have you ever served as a member of a committee working on some aspect of your building?	0.274	0.356	0.96
11. Have you ever represented your building in an official meeting (such as a neighborhood meeting)?	0.238	0.333	0.96

Scale: 0 = Never; 2 = Often

*Factor IV: Basic Tenant Association Participation*

Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
12. Do you participate in a tenants' group? Scale: 0 = Never; 2 = Often	1.57	0.611	0.94
13. How frequently are tenants' meetings held? Scale: 0 = Never; 4 = At least monthly	1.78	1.54	0.94
14. How many tenants participate in the tenants' group? Scale: 0 = None; 4 = Most	1.47	1.205	0.89

*Management Quality Questions*

Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
1. Overall building management	2.47	0.250	0.78
2. Quick repairs	2.27	0.780	0.81
3. Repairs last	2.34	0.731	0.79
4. Repair quality	2.35	0.724	0.78
5. Information provision	2.31	0.731	0.79
6. Management availability	2.37	0.721	0.79
7. Building employees	2.44	0.713	0.79

Scale: 1 = Poor; 4 = Excellent

*Table 2. Descriptive Statistics for Social Capital and Building Items*  
(continued)

<i>Building Quality Questions</i>			
Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
1. Heat	2.80	0.697	0.78
2. Hot water	2.86	0.673	0.79
3. Electricity	2.92	0.610	0.71
4. Plumbing	2.50	0.659	0.70
5. Windows	2.51	0.685	0.73
6. Cleanliness	2.44	0.762	0.72

*Scale: 1 = Poor; 4 = Excellent*

<i>Crime and Security Questions</i>			
Items	Aggregate Mean	Aggregate SD	Generalizability Coefficients
1. Drug selling Scale: 0 = Not at all; 2 = Very Much	0.293	0.458	0.84
2. Crimes other than drugs Scale: 0 = Not at all; 2 = Very Much	0.212	0.363	0.78
3. Building security—general Scale: 1 = Poor; 4 = Excellent	2.27	0.798	0.83

Differences in building conditions, crime, and security as a function of ownership were assessed by a Multivariate Analysis of Variance (MANOVA). It was expected that social capital, building conditions, and security would be highest in tenant-owned co-ops, and crime lowest. In this and subsequent analyses, responses to drug and crime problems in the building were summed to yield a total crime score.<sup>14</sup> As it was predicted that social capital, and most likely management quality, would be higher in tenant-owned co-ops, and possibly community group-managed buildings, the four social capital factors and the management quality scale were compared across ownership forms using MANOVA. Next, a four-step procedure was followed to determine whether the effects of aggregate demographic indicators and ownership program on building conditions and security were mediated by the social capital and management quality indicators. Weighted least squares hierarchic regression was then

<sup>14</sup> The correlation between the drug and crime items was 0.61. Because of the skewness of the resulting total score (there was very little crime in half the buildings), it was transformed using a log transformation.

employed.<sup>15</sup> In the weighted least squares regression models, the blocks of variables described in the following paragraphs were entered sequentially.

Demographic variables were entered in two blocks. The first block included variables that have been hypothesized to have a link to crime and, possibly, building physical deterioration. These included the percent of female-headed households, average educational level, building density, average length of residence, average number of children, concentrated poverty (percent of respondents earning under \$10,000), and ethnic heterogeneity. These variables were forced into each model that was run.

Four of the variables involving sources of income were included in the second group. These included percent of residents having jobs and percent receiving pensions, public assistance, and/or housing subsidies under the U.S. Department of Housing and Urban Development's (HUD) Section 8 program. These variables are at the heart of the changes in welfare and low-income housing policy. They indicate, depending on perspective, either the level of government dependence among tenants or the support government gives to low-income households to bring up their standard of living. Although this block of variables was entered next in the equations, we only report those variables that met conventional standards regarding statistical significance.

The third group of variables involved ownership form as indicated by city program. A binary vector for each program was created and entered into the regression analysis. HARP was used as the reference vector in the analyses to be described in the following section.<sup>16</sup> Although this block was always included next in the analyses, a stepwise procedure was adopted within the block because it was not clear how ownership would affect building conditions and security when other building and resident characteristics were included in the equation.

The final analytic steps tested the role of social capital and management quality as mediators. The four social capital factors and the

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<sup>15</sup> Because there were differences in the number of respondents interviewed in each building, it was considered likely that this would lead to heterogeneity of variance in the regression models that were run. We therefore weighted the responses for each building by the number of respondents interviewed.

<sup>16</sup> To avoid rank deficiency problems when inverting a matrix in regression analysis, it was necessary to code one of the housing programs implicitly on the binary vectors describing the city housing programs. Since the number of buildings in HARP was small, it was decided to code this program implicitly rather than explicitly. The least amount of information about city program was lost following this approach.

management quality score were added to determine their effects on building conditions and security.

## Results and discussion

### *Generalizability*

Table 2 lists the individual questionnaire items for the social capital, management and building quality, and crime and security factors. All have acceptable generalizability coefficients.

### *Multivariate analyses of variance*

The MANOVA results indicated that there were differences in building conditions, crime, and security as a function of ownership type.<sup>17</sup>

Post-hoc least squares means tests from the follow-up univariate analyses of variance indicated that the co-ops had significantly higher mean scores on the building conditions measure compared with landlord ownership (POMP), community group ownership (CMP), public housing (HARP), and city ownership (DPM) (see figure 1). Co-op buildings had significantly fewer crime problems than all other ownership forms except TIL and differed significantly from all other programs in having greater building security. The means for POMP on building crime and security did not differ from CMP or from TIL. Buildings with the most crime and the least security were those owned by HARP and DPM.

Differences in social capital factors as a function of forms of ownership were assessed by a MANOVA for the four social capital factors (see figure 2). It was expected that the means on the social capital factors would be highest in tenant-owned co-ops. The MANOVA results by city program indicated significant program differences.<sup>18</sup>

Post-hoc least squares means tests from the follow-up univariate analyses of variance indicated that the co-ops had significantly higher mean scores on all four social capital factors compared with POMP, CMP, and HARP. The TIL program buildings had signifi-

<sup>17</sup> Wilk's Lambda (0.743134; F approximation = 9.55,  $p = 0.0001$ ); Pillai's Trace Criterion (0.2677; F approximation = 8.99,  $p = 0.0001$ ); Hotelling-Lawley Trace (0.3312; F approximation = 10.06;  $p = 0.0001$ ).

<sup>18</sup> Wilk's Lambda (0.6082; F approximation = 11.00,  $p < 0.0001$ ); Pillai's Trace (0.4234; F approximation = 9.78,  $p < 0.0001$ ); Hotelling-Lawley Trace (0.5932; F approximation = 12.12,  $p < 0.0001$ ).

Figure 1. Building Characteristics

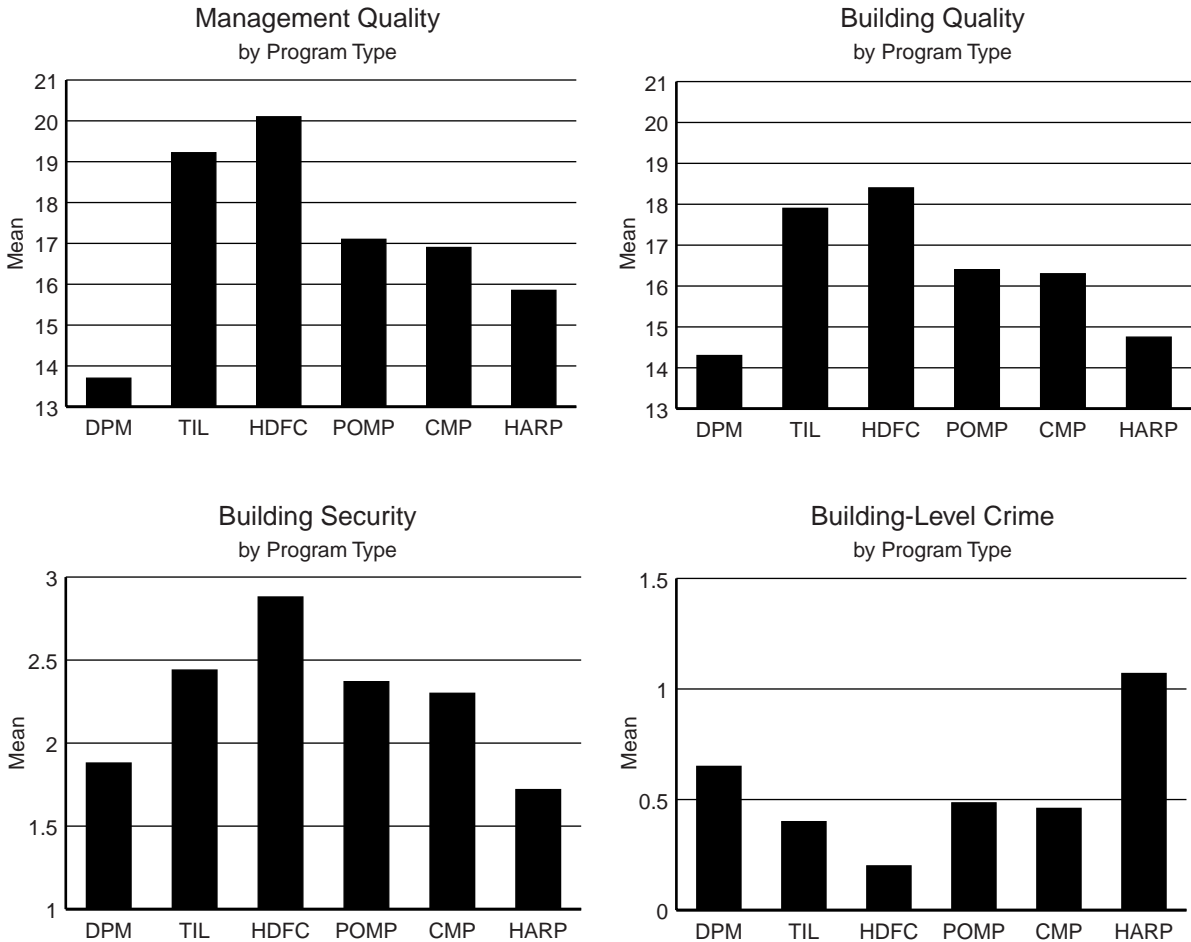
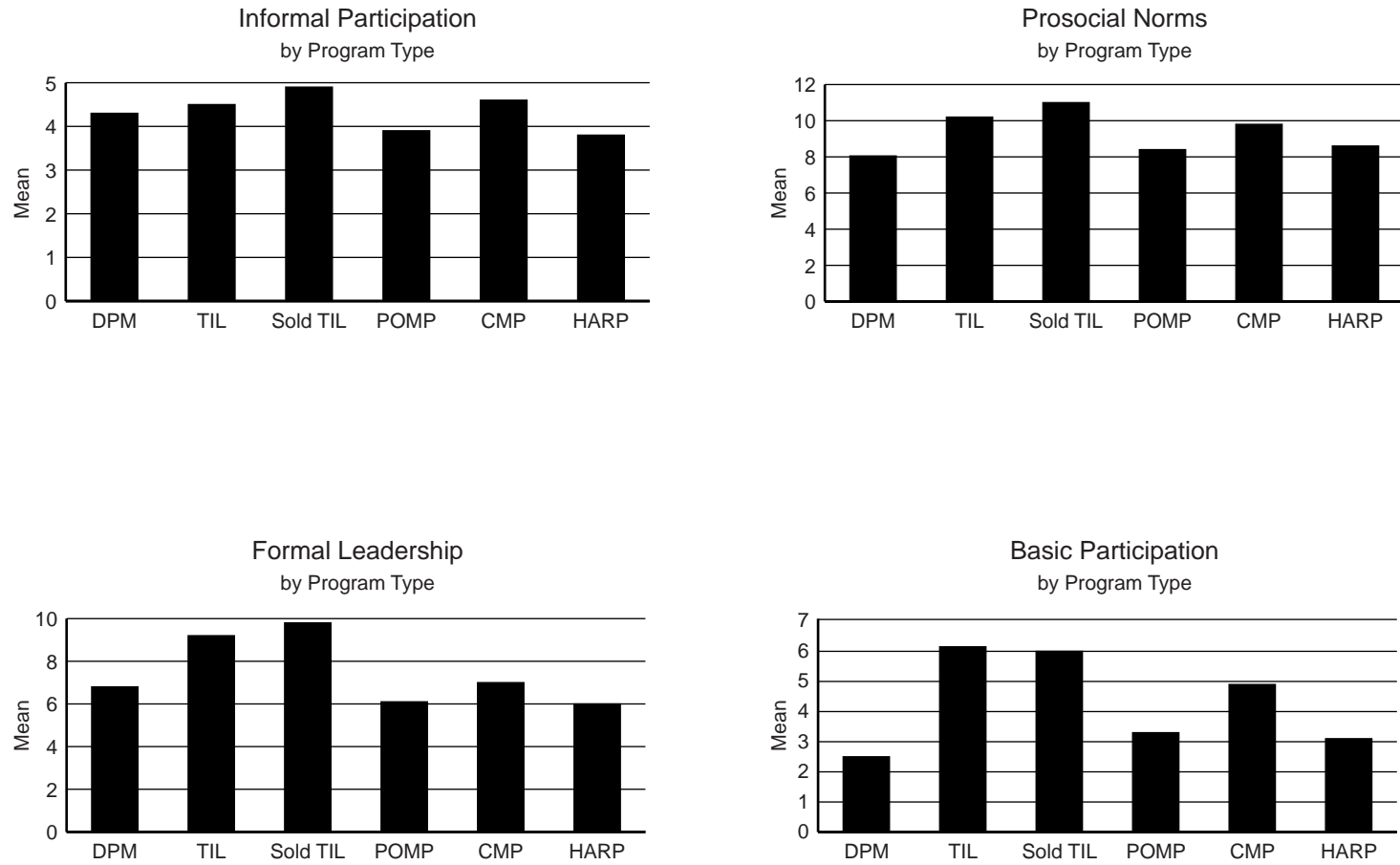


Figure 2. Social Capital Factors



cantly higher mean scores than landlord, community group, and public housing buildings on Leadership Activity and Basic Tenant Association Participation. Perceived Prosocial Norms and Informal Building Participation in TIL buildings were marginally higher than in landlord-owned and public housing ( $p < 0.10$ ) and comparable to rates in CMP and DPM buildings.

Ratings of management quality differed significantly as a function of program (see figure 1). A means comparison showed that city-owned buildings were worse than all other ownership types and cops were better than all other types except TIL. Ratings for POMP, CMP, and HARP did not differ significantly from each other.

### *Regression analysis results*

Tables 3, 4, and 5 provide the detailed results of the blocked regression analyses for building quality, crime, and security problems. Our mediation model was largely supported by the analysis, although tenant characteristics, sources of income, and in a few cases, ownership form and management quality all had some independent impact on at least some of these outcomes. Taken together, all of the variables predicted a surprisingly high percent of the adjusted variance in building condition (90 percent) and building security (81 percent). The regression equation predicting crime problems was considerably weaker, accounting for only 24 percent of the adjusted variance. It is likely that crime is particularly affected by neighborhood conditions and crime rates, in addition to building-level variables. The authors are currently investigating this possibility using address-specific crime data and census data.

Table 6 presents summary statistics regarding model fit for each step of the blocked hierarchic regressions for the three outcome measures of interest: building quality, crime, and building security.

### *Tenant characteristics*

Much theorizing and research about housing quality presents poor living conditions as part of the “underclass” status of residents, usually indicated by the demographic characteristics of concentrated poverty, segregation of minority populations, and high densities of female-headed households. These variables behaved in surprising ways in this study. The measure of ethnic diversity was not significant in any of the equations. When only demographic characteristics were considered, the percent of households in a building with incomes under \$10,000 was a significant predictor of building security and crime problems but not building condition. In the final

Table 3. Regression Analysis Results for Building Quality

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
Income under \$10,000	-0.0004 (0.004)	0.008 (0.005)	0.016***** (0.005)	0.019***** (0.005)	0.001 0.004
Ethnic diversity	-0.185 (0.584)	-0.046 (0.572)	-0.814 (0.537)	-0.433 (0.467)	-0.126 (0.342)
Density	0.041** (0.020)	0.039** (0.020)	0.018 (0.019)	0.017 (0.016)	0.030** (0.012)
Average educational level	2.162***** (0.118)	2.076***** (0.136)	2.021***** (0.129)	1.588***** (0.133)	1.100***** (0.967)
Average length of residence	0.206***** (0.025)	0.170***** (0.029)	0.128***** (0.028)	0.045 (0.028)	0.017 (0.020)
Female-headed household	0.880***** (0.098)	0.917***** (0.097)	0.808***** (0.091)	0.718***** (0.092)	0.486***** (0.068)
Average number of children under 18	0.301* (0.195)	0.230 (0.158)	0.394*** (0.149)	-0.111 (0.152)	-0.114 (0.111)
Percent receiving Section 8 housing		0.179** (0.070)	NS	NS	NS
Percent employed		0.021***** (0.006)	0.020***** (0.005)	0.016*** (0.005)	-0.008** (0.004)
Percent on pensions		0.060***** (0.018)	0.074***** (0.017)	0.050*** (0.019)	0.031** (0.014)

Table 3. Regression Analysis Results for Building Quality (continued)

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
DPM—Department of Property Management			NS	-1.451***** (0.376)	NS
TIL—Tenant Interim Lease Program			2.890***** (0.655)	NS	NS
HDFC—Housing Development Fund Corporation			3.274***** (0.537)	NS	NS
POMP—Private Ownership Management Program			3.606***** (0.560)	1.082** (0.502)	NS
CMP—Central Management Program			2.469***** (0.528)	NS	NS
Prosocial norms				0.296***** (0.048)	0.091** (0.036)
Basic participation				0.473** (0.221)	NS
Informal participation				0.545***** (0.147)	0.250** (0.114)
Formal participation				NS	NS
Management quality					0.485***** (0.024)

Note: Standard errors for the regression parameters are in parentheses.

NS = not significant \* p = > 0.05 < = 0.10. \*\* p < 0.05. \*\*\* p < 0.01. \*\*\*\* p < 0.005. \*\*\*\*\* p < 0.001.

Table 4. Regression Analysis Results for Crime

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
Income under \$10,000	0.002***** (0.0004)	0.002***** (0.0004)	0.002***** (0.0004)	0.002***** (0.0006)	0.002***** (0.0006)
Ethnic diversity	-0.041 (0.056)	-0.028 (0.055)	-0.025 (0.055)	-0.027 (0.052)	-0.027 (0.0052)
Density	0.004* (0.002)	0.004* (0.002)	0.005** (0.002)	0.005***** (0.002)	0.005***** (0.002)
Average educational level	-0.016 (0.011)	-0.024** (0.012)	-0.033*** (0.012)	-0.031** (0.015)	-0.031** (0.015)
Average length of residence	-0.003 (0.002)	-0.004 (0.002)	-0.004 (0.002)	-0.003 (0.003)	-0.003 (0.003)
Female-headed household	-0.022** (0.009)	-0.022** (0.009)	-0.022** (0.009)	-0.014 (0.010)	-0.014 (0.10)
Average number of children under 18	0.089***** (0.015)	0.088***** (0.015)	0.082***** (0.015)	0.126***** (0.017)	0.127***** (0.017)
Percent receiving Section 8 housing		-0.016** (0.007)	NS	-0.017** (0.007)	-0.017** (0.007)
Percent employed		NS	NS	0.001** (0.0006)	0.001** (0.0006)

Table 4. Regression Analysis Results for Crime (continued)

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
DPM—Department of Property Management			0.127***** (0.038)	NS	NS
TIL—Tenant Interim Lease Program			NS	NS	NS
HDFC—Housing Development Fund Corporation			NS	-0.118** (0.051)	-0.118** (0.051)
POMP—Private Ownership Management Program			NS	NS	NS
CMP—Central Management Program			NS	-0.094* (0.053)	-0.094* (0.053)
Prosocial norms				-0.031***** (0.005)	-0.031***** (0.005)
Basic participation				NS	NS
Informal participation				0.032* (0.017)	0.032* (0.017)
Formal participation				0.008* (0.005)	0.008* (0.005)
Management quality					NS

Note: Standard errors for the regression parameters are in parentheses.

\*The addition of the factor Management Quality had no significant effect on the model for Crime; the parameters for Model 4 and Model 5 are virtually identical.

NS = not significant \*  $p > 0.05 < = 0.10$ . \*\*  $p < 0.05$ . \*\*\*  $p < 0.01$ . \*\*\*\*  $p < 0.005$ . \*\*\*\*\*  $p < 0.001$ .

Table 5. Regression Analysis Results for Building Security

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
Income under \$10,000	-0.002** (0.0009)	0.001 (0.001)	0.003** (0.001)	0.003*** (0.001)	-0.001 (0.0008)
Ethnic diversity	0.089 (0.130)	0.017 (0.128)	-0.068 (0.121)	0.028 (0.103)	0.082 (0.081)
Density	0.001 (0.004)	0.0002 (0.004)	-0.004 (0.004)	-0.006* (0.004)	-0.003 (0.003)
Average educational level	0.360***** (0.026)	0.350***** (0.032)	0.326***** (0.030)	0.243***** (0.027)	0.140***** (0.023)
Average length of residence	0.030***** (0.006)	0.020**** (0.007)	0.010 (0.006)	-0.015** (0.006)	-0.016***** (0.005)
Female-headed household	0.110***** (0.022)	0.112***** (0.022)	0.090***** (0.021)	0.092***** (0.020)	0.046***** (0.016)
Average number of children under 18	0.066* (0.035)	0.103*** (0.038)	0.139***** (0.36)	-0.038 (0.036)	-0.054** (0.026)
Percent public assistance		-0.003** (0.002)	-0.004** (0.001)	-0.003** (0.001)	NS
Percent receiving Section 8 housing		0.032** (0.016)	NS	NS	NS
Percent employed		0.003** (0.001)	0.003** (0.001)	NS	-0.003***** (0.0009)
Percent on pensions		0.010** (0.004)	0.013***** (0.004)	NS	NS

Table 5. Regression Analysis Results for Building Security (continued)

	Equation 1	Equation 2	Equation 3	Equation 4	Equation 5
TIL—Tenant Interim Lease Program			0.364** (0.148)	NS	-0.251*** (0.097)
HDFC—Housing Development Fund Corporation			0.836***** (0.122)	0.467***** (0.107)	NS
POMP—Private Ownership Management Program			0.770***** (0.127)	0.600***** (0.111)	0.186** (0.084)
CMP—Central Management Program			0.474***** (0.120)	0.252** (0.110)	NS
Prosocial norms				0.076***** (0.011)	0.038***** (0.008)
Basic participation				0.157***** (0.048)	NS
Informal participation				0.059* (0.032)	NS
Formal participation				NS	0.024***** (0.007)
Management quality					0.103***** (0.006)

Note: Standard errors for the regression parameters are in parentheses.

NS = not significant \* p = > 0.05 < = 0.10. \*\* p < 0.05. \*\*\* p < 0.01. \*\*\*\* p < 0.005. \*\*\*\*\* p < 0.001.

Table 6. Summary Statistics for the Regression Equations

Hierachic Regression Equations	Building Quality				Building Security				Crime in Buildings			
	F Ratio*	d.f.	R-Square	Adj. R-Square	F Ratio*	d.f.	R-Square	Adj. R-Square	F Ratio*	d.f.	R-Square	Adj. R-Square
<b>Equation 1</b> Tenant and building characteristics	176.39	7,454	0.7312	0.7270	82.69	7,454	0.5604	0.5537	11.13	7,454	0.1465	0.1333
<b>Equation 2</b> Tenant and building characteristics plus income source variables	129.46	10,451	0.7425	0.7368	52.57	11,450	0.5635	0.5528	9.56	9,452	0.1606	0.1438
<b>Equation 3</b> Tenant and building characteristics, income source variables, and city housing program	118.88	13,448	0.7760	0.7695	51.61	14,447	0.6189	0.6069	9.45	10,451	0.1739	0.1555
<b>Equation 4</b> Tenant and building characteristics, income source variables, city housing program, and social capital factors	130.66	18,443	0.8173	0.8110	74.54	18,443	0.7184	0.7088	10.62	14,447	0.2624	0.2377
<b>Equation 5</b> Tenant and building characteristics, income source variables, city housing program, social capital factors, and management quality	322.41	19,442	0.9014	0.8986	140.84	19,442	0.8138	0.8080	9.92	15,446	0.2631	0.2366

\*All F Ratios in this column are statistically significant at  $p < = 0.0001$ .  
d.f. = degrees of freedom.

models, percent of very poor households continued to predict crime problems but failed to predict building security, indicating that other factors mediated the effect of concentrated poverty on security.

Contrary to the underclass literature, but congruent with some recent empirical findings (Fagan and Davies 1997; Saegert and Winkel 1997), higher proportions of female-headed households had salutary effects on quality of life within buildings, predicting positive outcomes on all three variables in the first model. The positive effects of more female-headed households on building condition and security were only partially mediated by other factors measured. However, when social capital variables were entered into the equation for crime problems, the proportion of female-headed households was no longer significant, apparently mediated by higher involvement of such households in formal and informal social relationships in the building.

Educational attainment proved to be a surprisingly robust predictor of quality of life in these buildings, having a significant positive effect on all outcomes, in all equations.

The average number of children (including teenagers) per household in a building had significant effects on outcomes, but in complex ways. When only demographic characteristics were entered, the presence of more children was associated with better building conditions and security. This effect was mediated by social capital. When the covariance with social capital and management quality was removed, the presence of more children was associated with worse security. The association between average number of children and problems with crime was positive and significant in all models but stronger when the social capital and management quality mediation was removed. Thus, in general the presence of more children had two opposite effects. On the one hand, we suspect parents become more involved with other residents in meeting daily needs and perhaps improve management as a consequence. On the other hand, having more children in a building seems to independently contribute to worse living conditions, an effect not completely overcome in these data by greater social resources.

### *Welfare, jobs, pensions, and Section 8*

The higher social capital of employed residents contributed to better building outcomes. However, once social capital and management quality mediation was taken into account, higher proportions of residents who worked were associated with worse building conditions, security, and crime problems. Thus, employment, like number of

children, appears to have two opposite influences: (1) a link to greater social capital and better management and (2) an independent relationship to worse conditions, perhaps due to lack of time at home. Proportion of pensioners was similarly mediated by social capital in the equation for building security, but the positive association with building conditions was only partially mediated.

Percent of residents receiving public assistance had no effect on building conditions or crime problems. The negative association between percentage of residents receiving public assistance and security was completely mediated by management quality.

More Section 8 residency is associated with better building conditions and security but is confounded with ownership form. When ownership was entered, all forms of privatization replaced Section 8 as a significant predictor of both building conditions and building security. Higher proportions of Section 8 certificates in a building were also associated with fewer crime problems, losing significance only in the equation including ownership form but not social capital or management quality. This result reflects in part the fact that only reprivatized buildings were eligible for Section 8. However, it appears that Section 8 contributes something to resistance to crime problems that is not captured by other measures.

### *Ownership form, social capital, and management quality*

All forms of privatization were associated with better building conditions independent of demographic and income source variables, but confounded with Section 8 certificate use. In the equations predicting building condition, when social capital variables were entered, they replaced TIL, tenant co-ops, and CMP, leaving only private landlord ownership as a positive predictor. When management quality was entered, private landlord ownership no longer reached statistical significance. Thus, the positive benefits of privatization were mediated by social capital in ownership forms that appear to encourage (and depend on) its formation. In private landlord-owned buildings, the social capital levels were generally low and did not vary greatly from building to building. Variations in building conditions were mediated by differences in management quality.

The results for security were similar, with two exceptions. The positive impact of private landlord ownership was only partially mediated by management quality. The sign for TIL changed from positive to negative when variance associated with social capital was removed. TIL buildings, which had not yet accumulated the physical improvements and social systems associated with co-ops, were

less secure when residents did not assure security through their collective actions.

City ownership related to worse building conditions in the equation that included social capital variables, becoming nonsignificant when management quality was entered. These findings indicate that DPM buildings with more social capital have better building conditions, and those that have little social capital have poorer conditions. However, only if collective effort results in improved management, provided by the city, do building conditions improve. Crime problems were also greater in city-owned buildings. This effect was independent of resident characteristics but was mediated by social capital.

### *Types of social capital and their consequences*

The final models help identify the most important types of social capital for maintaining building conditions, security, and freedom from crime. Building conditions and security were better in buildings with stronger prosocial norms, more basic participation in tenants' associations, and more informal socializing and assistance. These social capital factors were partially or completely mediated by improvements in management quality. In addition, leadership activity emerged as an independent predictor of better security when its covariance with better management was removed and as a predictor of more crime problems. Informal Building Participation was also related to higher crime. Buildings with higher prosocial norms reported fewer crime problems. Perhaps crime elicited more tenant activism, whereas prosocial norms protected buildings from crime.

### *Management quality*

Management quality had an independent effect on building conditions and security, as well as mediating some of the effects of social capital. However, it had no significant independent or mediating effect on crime problems, confirming the primacy of collective efficacy and community control in crime prevention in low-income communities.

## **Conclusions**

These results support the social capital mediation model of the effects of ownership on building quality and safety. Resident ownership was strongly related to better building security and quality

and to lower levels of crime. Social capital was higher in tenant-owned co-ops and mediated the effect of ownership on building conditions. As we expected, social capital was a more potent mediator in ownership forms that both nurtured and depended on it: tenant ownership and, to a lesser extent, community group ownership. In buildings owned by private landlords, management quality was more important than and more independent of social capital.

This study indicates that social capital, even among very poor tenant populations, can add value to government investment in housing. The New York City experience with reprivatization of distressed housing documents the success of tenant-owned co-ops in creating or sustaining social capital and in providing good housing conditions. The study also revealed that all the alternative ownership forms resulted in better building quality and safety than continued city ownership. All reprivatization programs involved substantial public investment in both capital and operating expenses. That any program to revitalize this housing stock could work without such investment seems very unlikely. The persistence of these gains may be threatened over time if such subsidies disappear.

Limitations on the study arise from its being conducted in only one city, absence of data on initial building conditions, and its cross-sectional design. Although other locales may have looser housing markets and lower costs, the ability of the market, completely free of government intervention, to provide for poor households is questionable (Dreier 1997). The extent to which better initial building conditions in co-ops may have contributed to the results cannot be determined. However, the better performance of tenant-owned cooperatives occurred despite lower levels of capital investment.

The higher levels of social capital found in tenant-owned co-ops have implications for poor households and communities that extend beyond housing quality. As Briggs (1998) notes, social capital in poor communities can support both survival on a day-to-day basis and improved educational and employment opportunities. Our ethnographic studies suggest that co-ops provide social capital that acts as the first line of defense in times of crisis (Leavitt and Saegert 1990). In almost every co-op we have studied closely, residents also provide encouragement and practical assistance to each other in pursuing higher education and employment opportunities. It is also common for some co-op residents to use the skills they learn by running a building to advance both their education and their employment status.

Putnam (1993) has argued that social capital contributes to the functioning of a democratic society. A previous study of New York City's limited-equity co-ops (Saegert and Winkel 1996) indicated

that, indeed, tenant cooperators who were more engaged in the formal and informal social organization of their co-ops felt more confident of their social participation skills and were more likely to be involved in community organizations. Co-op residents' greater social capital in the building and in the community also led to more voting. Informally, elected officials and leaders of community development projects often testify that co-op leaders participate more actively and persistently in the variety of efforts poor communities undertake to improve living conditions and opportunities.

Whether the model tested in this study can be extended to other forms of resident ownership should be explored. Perhaps homeowners' associations mobilize social capital to improve and maintain their living conditions. We speculate that higher-income owners are less likely to employ social capital as a means of assuring building quality and safety. Such owners can substitute paid employees and other forms of financial investments to bring about good housing, rather than relying on their own socially coordinated activities. Low-income owners of single-family homes might particularly benefit from formal and informal associations with neighbors, especially homeowners' associations. In general, the question of how alternative ownership forms support social capital deserves more extensive study.

Issues of why CDCs and other ownership forms (besides co-ops) failed to support higher levels of social capital remain to be explored. CDCs also appear to depend heavily on social capital as a route to better housing quality and safety. One reason may be that community-based organizations can prevent the development of social capital by discouraging or rendering ineffective tenant social organization (Briggs and Mueller 1997). In our sample, several of the CDCs encouraged co-op ownership, yet others took little or no account of tenant input. A number of CDCs pursued tenant selection policies based more on maximizing subsidies than on insuring the quality of the social and physical environment of buildings (Leavitt and Saegert 1990; Saegert and Imbimbo 1996).

Buildings sold through the TIL program differed from the tenant co-ops developed by CDCs through the CMP in that there was no sponsoring organization either to support or interfere with tenant participation and selection policies. Thus, for buildings that are well enough organized to enter the TIL program and to graduate to co-op status, a very direct relationship exists between the tenant decision-making processes and the way the building is run. When these social processes are working well, the outcome is positive. When they are not, the co-op is seriously endangered, lacking a backup organization that can take over.

*Why tenant co-ops worked*

The higher ratings of building conditions and security and lower ratings of crime and drug problems in TIL co-ops indicates that they were mostly able to meet the challenges they faced. Several factors seem to be at work (Kolodny 1981; Leavitt and Saegert 1990; Rae 1997; Saegert and Imbimbo 1996). In the 1970s, the political milieu of the inner city provided numerous supports for tenant activism (Leavitt and Saegert 1990). More recently, concerted tenant-organizing drives have often been necessary to educate tenants and interest them in the co-op program. Once begun, this direct form of tenant control seems to galvanize some tenants as they begin to see that they can improve their living conditions. It motivates them to press city officials for more investments, to make contact with technical assistance groups, and so on. Although many buildings struggle with internal conflicts and low levels of participation, the unity that they achieve has clear benefits. These benefits may come through investment of public funds, but they also come through the tenants' close attention to the quality of repairs and upkeep.

The direct relationship between tenant actions and living conditions affects the composition of the tenant body over time. In other distressed buildings, tenants with higher incomes, more education, or simply more personal resources often move out. In co-ops, these tenants use their resources to improve living conditions. The opportunity to control living conditions appears to provide an incentive similar to homeownership, even though the financial incentive of homeownership is missing. As time goes on, co-ops are more likely to attract a population with more human capital, even if they have low incomes. Further, the social organization of co-ops puts a lot of pressure on tenants who are engaged in antisocial or illegal behavior. Many move out without any legal action being taken. Ethnographic data also suggest that new tenants are selected for their likely participation in the tenants' association and for the skills they will bring.

Yet tenant co-ops are often in crisis, both of a financial and of a social nature (Briggs and Mueller 1997; Henderson 1993; Leavitt and Saegert 1990; Rae 1997). How can we explain their relatively strong performance across hundreds of buildings? For one thing, financial crises are endemic to all forms of non-publicly owned low-income housing. A small qualitative study of the buildings that performed best in all sales programs in the Brooklyn survey found that all owners struggled to find ways to stay financially viable (Saegert and Imbimbo 1996). Landlords and community groups both tended to turn over the residential population, seeking either higher subsidies or better-paying tenants. Poor management in all ownership

forms led to crises with unpredictable outcomes. One building that had been listed in city records as owned by a community group had, by the time of the qualitative study, been taken in a forfeiture of a construction lien and sold four times subsequently.

The bleak housing market prospects of even moderate-income New Yorkers are important to take into account. Rae's study (1997) of New York City low-income limited-equity co-ops that were developed through a program transferring ownership directly from landlords to tenants amplifies the extent to which the tight housing market, uncertain economy, and a history of landlord neglect affects tenants' evaluations. Rae quotes one tenant in a strife-torn co-op as stating that she would not ideally choose tenant ownership, but given the threat of homelessness, it was the best option.

The longer length of residence in tenant co-ops testifies to the greater security of tenure they offer. Although tenant co-ops do evict tenants for problem behavior, they very infrequently resort to eviction for nonpayment of rent. Often an elderly resident, sometimes incapacitated by disease or dementia, is "carried" by the building as long as tenants can tolerate it. Usually, loss of income because of job loss, illness, marital breakups, or other personal setbacks are met with understanding and a deal is worked out.

In the past, the availability of Section 8 funds offered a financial cushion. Without increased subsidies, co-ops' commitments to allowing residents to remain can lead directly to financial difficulties that sometimes threaten buildings with tax or mortgage foreclosure and compromise maintenance. However, even this borderline existence has something to recommend it over homelessness or unstable housing—for example, living doubled up or in illegal or inadequate quarters.

The sense of desperation with which many poor people face the New York City housing market surely motivates many tenants who eventually become shareholders in a co-op. As time goes by, other motivational bases for participation and satisfaction develop. Rae's (1997) and Leavitt and Saegert's (1990) ethnographic studies show how a group's effort to "rescue" a building from extreme neglect leads to a sense of personal commitment and fulfillment, despite the sometimes nasty interpersonal battles that go on. The longer tenure of co-op residents and, over time, attrition and self-selection all work to support the accumulation of social capital.

This study raises questions about the extent to which co-ops' better living conditions are due to gentrification. Yet regression analyses link the positive effects of co-op ownership to social processes, controlling for tenant demographics except education and proportion of

female-headed households. Many of the most active and effective tenant leaders are poor, minority women, most of whom head their own households (Saegert 1989). These leaders are often better educated and sometimes have higher incomes than their neighbors. According to the standards of the broader society, their resources are few, yet their skills and resources can accomplish much in organizing, planning, cleaning, repairing, and watching over the circumscribed physical and social world of the building.

This study suggests that to some extent social capital can compensate for financial capital in improving and maintaining building services and safety. However, the more frequently cited significance of financial investment and management quality should not be downplayed (Bratt et al. 1994). Management quality makes significant independent contributions to housing conditions and security and mediates some of the effects of social capital and ownership form. Since all private ownership forms in this study came with greater capital investments and higher subsidies, and the independent effects of level of investment were not measured, the significance of capital investment and subsidies cannot be estimated. That ownership forms still remained in the regression equations predicting security and crime when social capital and management variables were included indicates that not all the routes by which reprivatization works were measured.

### *Policy lessons and questions*

This study suggests that resident ownership added value to government investments in low-income, multifamily housing. Other communities with an inventory of distressed private sector housing might be encouraged to transfer ownership to tenants, with appropriate technical assistance and subsidies for rehabilitation and maintenance. Canada has had reasonable success with new construction of limited-equity co-ops. However, when tenants do not organize themselves to fight landlord abandonment, some mechanism for creating a strong social organization is required. The Canadian program has provided extensive technical assistance in the formation of an effective residents' association in the preconstruction phase and for five years after occupancy.

The lessons of New York City's in rem programs are more applicable to ownership-transfer programs in the private market and to housing foreclosed by governmental or lending institutions, as well as to the design of new construction programs, than to public housing. The better performance of all reprivatization programs compared with city ownership must be understood in light of the city's reluctant, unsuccessful, and according to some standards, expensive

management of its properties (Braconi 1996; Sierra 1993). In contrast to the well-regarded NYCHA, the Department of Housing, Preservation, and Development (HPD) was not mandated to provide housing for those unable to afford it. Rather, it has been charged with disposing of the housing that comes into city ownership as rapidly as possible (Sierra 1993).

In addition, the relative success of NYCHA has meant that it has a low vacancy rate, about 200,000 households on the waiting list, and an average length of residence of 18 years (NYCHA 1997). NYCHA's tenant population also has a substantial proportion of working tenants and a higher median income than in rem buildings. The brief experiment in transferring in rem buildings to NYCHA failed by most measures. NYCHA quickly terminated the program because the rehabilitation scopes were inadequate by its standards, and the small, scattered-site nature of the housing did not mesh with NYCHA's management and maintenance systems. Our data suggest that the experiment failed from the point of view of tenants also.

Local differences in treatment of distressed housing have to be understood in order to generalize the conclusions from this study. One of the most unusual aspects of New York City's programs involved its taking and retaining ownership of occupied buildings in lieu of taxes. This policy put the city in the difficult position of becoming landlord to some of its poorest residents, but it also cleared the way for the reprivatization programs to work. Other cities that foreclose on tax delinquent housing usually auction them off, although a few employ interim receivers as managers or recycle the buildings for other uses (New York Rent Guidelines Board 1995). However, many cities are troubled by similar problems of disinvestment and abandonment, and many community revitalization schemes include a significant reliance on rehabilitation of distressed properties rather than new construction. Multifamily properties held by primary and secondary mortgage holders and HUD due to owner defaults are often in a similar limbo.

The history of New York City's reprivatization programs shows the trade-offs between programs that support social capital and those that promise to produce more units in a shorter period of time. Government investment in buildings sold to private landlords has been equal to or greater than investment in buildings sold through other programs. When the program reselling buildings to private landlords was operating at full speed, it produced nearly half of the 12,400 units that were reprivatized between 1990 and 1994 (Braconi 1996). Tenants and many low-income housing advocates opposed the program, decreasing its political viability. However, subsequent administrations reinitiated similar schemes.

Reductions in housing subsidies make the future of all programs uncertain. At present, the reprivatization programs selling buildings to landlords or to community groups receive their major operating subsidy through tax credit financing in which government expenditure is in terms of lost revenue rather than direct subsidy. These funds are supplemented by HUD rent subsidy or voucher programs. Thus far, the financial intermediaries responsible for most tax credit financing in New York have been reluctant to apply them to tenant-owned cooperatives. However, there are several small experiments in tax credit financing through community organizations running leasehold cooperatives (Clark 1997).

The Neighborhood Entrepreneurs Program, which developed after the time of this study, combines development and ownership of formerly in rem buildings by local landlords with contracts for community groups to work with tenants. This program may have implications for social capital development in two ways: (1) depending on the local community-based organization, tenant organizing may occur and (2) the entrepreneurs selected are supposed to be small local owners who will contribute to the social capital of the neighborhood increasingly as they are more successful in their businesses (Wylde 1996).

Longitudinal research including other cities would be needed to assess the generality of the results presented here. When compared with the few studies of housing and social capital (or tenant participation) in similar circumstances, it is clear that some conceptual and measurement issues should be addressed, especially concerning the nature of tenant participation and its relationship to ownership and management. Future studies should also include cost analyses and physical surveys of the buildings.

As housing policy devolves responsibility to states and localities, the emphasis must shift from generalized models to generalized principles—the components of which shift by particular circumstance. In this study, tenant-owned co-ops performed reliably well across different neighborhoods and, if we take into account the 1992 Bronx and Harlem study, across boroughs (Saegert 1993; Saegert 1996). The greatest variability within programs occurred in the POMP (Saegert 1996).

Choices regarding low-income housing programs also need to confront several intertwined issues: (1) political viability, (2) trade-offs between building community and speedy production of the most units possible, (3) the roles of self-selection, motivation, technical assistance, training, and organizing in housing programs that also build social capital, and (4) the financial and social vulnerability of independent co-ops.

The political viability of tenant co-op programs is problematic. Both privately (including CDCs) and publicly owned rental housing for the poor are represented by strong national and local organizations and interest groups, all with long-standing political ties. The larger scale of production that has historically characterized both sets of providers means that they also have support from the construction industry and financial investors. However, these constituencies have not been mobilized to support the subsidy or construction programs necessary to maintain, let alone expand, the supply of low-income housing. The longer time and investment in independent organizing, training, and technical assistance required to develop successful co-ops makes it difficult for politicians to take credit for large-scale changes during a particular administration. Whether the social benefits and ideological appeal of multifamily homeownership would outweigh its liabilities is not clear.

Strong intermediate associations linking co-ops to each other locally and nationally would improve their political and practical viability. In New York City, several institutions have organized around the long-term requirements for success of the TIL co-ops (these institutions are known locally as Housing Development Finance Corporations or HDFCs). Neighborhood networks of TIL and HDFC co-ops (Rechavi 1996) and a citywide HDFC Coalition were developed by co-op leaders, with help from the Urban Homesteading Assistance Board (UHAB), to offer peer support, troubleshooting, information exchange, and political advocacy. These organizations have also organized buyers' coops to purchase fuel, insurance, and other necessities at reduced rates. The Task Force on City-Owned Property brought together financial institutions, community organizations, local and citywide low-income housing developers, technical assistance groups, and academics to form a Distressed HDFC Support Group. The intent of this group is to provide technical assistance, financing, and the possibility of opting into mutual housing for troubled co-ops. All three groups are involved in efforts to reduce the burden of public charges and taxes on low-income co-ops as well as attempting to intervene with city officials about co-ops in tax arrears.

The vulnerabilities of stand-alone low-income co-ops on the one hand and the limits of tenant control and participation in CDCs and public housing on the other have led some housing advocates to prefer mutual housing associations as a form that promises greater control and tenant participation but provides economies of scale and management support (Bratt 1991; Peterman 1989). The New York City in rem experience suggests some possible problems with this approach, although they are not insoluble. For example, the CMP was originally mandated to sell buildings to tenants as co-ops. However, the financial and political payoffs for CDCs were more likely

to come when they owned more units, and that, combined with the city's desire to sell units quickly resulted in this mandate being dropped. Only a handful of groups carried actually sold buildings to tenants, and even in their cases, anecdotal evidence suggests that many CMP co-ops did not become as self-sufficient as TIL co-ops.

The survey data, which includes a large number of co-ops in the CMP, validates this perspective. Although CMP buildings did develop more social capital than buildings sold to landlords, they were well below the levels found in TIL co-ops, even though social capital was as important in CMP buildings as in co-ops in producing good housing. The conflicting mandates, roles, and reward structures the CMP encountered in co-op development were similar to those documented in efforts to sell public housing to residents (Rohe 1995; Rohe and Stegman 1992). Comparative studies of different types of low-income housing programs, especially those aimed at empowerment, self-sufficiency, and social capital enhancement, would be useful. The different ways in which social capital may be developed and good, affordable low-income housing obtained might include organizing by community groups in private sector housing. Best practice studies of public and CDC housing, including cost, housing quality, and social benefits, would also be important.

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