

Public Housing and the American Dream: Residents' Views on Buying into "The Projects"

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Abstract

This article examines residents' attitudes toward homeownership in five large inner-city public housing projects composed of multifamily apartment buildings. Based on 267 interviews with public housing residents in Boston, it contrasts their broad support for homeownership as a concept with their wholly mixed reaction to the idea of owning a public housing apartment. Interest in homeownership in public housing is shown to be independent of residents' current employment status and closely tied to residents' social investment in specific housing developments and to their perceptions about the quality of that development's management, maintenance, and security.

The findings cast renewed doubt on policies that would make public housing sales a centerpiece of national policy, but they provide qualified support for more modest efforts to increase homeownership in public housing developments and in low-income neighborhoods around them.

Keywords: Low-income housing; Homeownership; Development/revitalization

Introduction

Since at least the late 1960s, American housing policy makers have sought to reach greater accommodation between public housing and the rest of a housing delivery system that stresses individual initiative and private enterprise. This has taken many forms and programs, although there seem to have been two major privatizing directions—one toward efforts to convert public housing residents into homeowners (as part of a more general policy to foster homeownership among low-income Americans) and the other toward efforts to supplement or replace project-based housing assistance with a household-based system of portable vouchers that would subsidize entry of low-income families into private rental markets. This article focuses on the nexus between public housing and homeownership and attempts to account for the discrepancy between the high regard public housing residents have for homeownership as a concept and the much more ambivalent lens through which they regard the prospects of owning apartments *in public housing*. This finding has policy implications not only for future efforts to promote homeownership in public housing but also for broader efforts to promote homeownership elsewhere for low-income households.

Public housing and privatization

The American public housing program has always existed in tension with a broader set of housing policies that aim at enhancing the possibilities for homeownership and sustaining the primary role of private sector real estate markets. At its base, the very idea of federally subsidized rental housing assistance for low-income Americans flies in the face of entrenched ideological commitments to the owned home as both a mechanism and a symbol of upward socioeconomic progress, a phenomenon most often described as the “American Dream.” As Constance Perin puts it: “In America, the form of tenure—whether a household owns or rents its place of residence—is read as a primary social sign, in much the same way that race, income, occupation and education are” (Perin 1977, 32). A survey conducted for Fannie Mae found that “Americans place so high a value on owning a home, they will make a wide range of tradeoffs to achieve it. . . . By wide margins, Americans would postpone retirement by ten years; commute long distances; turn down superior prospects in a city where they would have to rent, rather than own; and would even take a second job, if that were necessary to become a home buyer” (Fannie Mae 1994, 9). As of late 1997, fully two-thirds of American families had become homeowners, a rate that exceeds that of many other industrialized countries (Choko 1993).¹ In high contrast to this dominant form of housing tenure, the conventional public housing program in the United States currently reaches less than 2 percent of the population, making it far smaller than “social housing” programs in Europe and most other developed areas, where such housing has long been a primary resource that houses politically influential blocs of citizens.

In this country, by comparison, there has been a long effort to keep any government support for housing ideologically palatable. By far the largest source of federal support for housing in this century has been the tax code provisions that lower the after-tax cost of homeownership and reduce the taxes that owners must pay when they sell their homes for a profit. In fiscal year 1994 alone, for instance, these “tax expenditures” to support homeownership totaled \$86 billion (Congressional Budget Office 1994), more money than had been spent on public housing during its entire history. Although these subsidies go primarily to middle- and upper-income homeowners, there has also been a periodic federal commitment to the promotion

¹ The author of an extensive survey of the literature on comparative homeownership rates cautions that, for many countries, data are often unreliable or not directly comparable. Rates vary dramatically depending on whether one counts such things as farms, second homes, doubled-up households, and informal or illegal occupation. It is nonetheless clear that homeownership has been on the rise globally since World War II, yet some of the wealthiest countries still have among the lowest percentages of owner-occupiers (Choko 1993).

of homeownership for lower-income Americans—dating back at least as far as the Homestead Act of 1862, though more recently it has taken the form of mortgage guarantee and mortgage assistance programs. Unlike the nineteenth-century visions of rural pioneers and the various postwar loan programs, however, efforts to reconcile twentieth-century urban public housing projects with the dominant ideology of the single-family home have proved awkward at best.

The most publicized federal attempts to reform public housing in the 1980s centered on strategies to promote homeownership in the projects. Touted as one more way to get government out of the low-income housing business, this reflected much broader trends toward increased reliance on the private sector to develop, manage, and finance subsidized housing (Schill 1990). Following concepts first attempted (with only limited success) under the Section 235 and Turnkey III Homeownership Opportunities programs of the late 1960s and early 1970s,² both the Reagan and Bush administrations supported programs to privatize public housing (Schill 1990). In early 1985, President Reagan gave the subject national exposure in his State of the Union address, proclaiming, “It is time that all public housing residents have that opportunity of ownership” (Bureau of National Affairs 1985, 718). Later that year, spurred by similar efforts in Britain, the U.S. Department of Housing and Urban Development (HUD) championed the Public Housing Homeownership Demonstration (PHHD), which was intended to “find practical ways to enable lower-income public housing tenants to own their own homes through the sale of . . . [public housing] units” (HUD 1986). In congressional testimony, then congressman Jack Kemp justified ownership initiatives in public housing in the following way: “Only private property will be maintained, respected, and improved. . . . Publicly owned property is essentially owned by no one and will always be abused. Homeownership would create pride, improve

² Section 235 of the Housing and Community Development Act of 1968 was a low-income homeownership program intended to provide below-market interest rates to help families earning less than 80 percent of the local median income purchase their own homes. The program failed to reach many people of the lowest incomes, had a 20 percent default rate between 1968 and 1973, and suffered from a variety of scandals over the allocation of funds.

Turnkey III was a lease-purchase arrangement under which public housing tenants could use rent payments toward equity and the eventual purchase of newly constructed single-family homes. More than 100 local housing authorities participated, but only 2,932 of the 16,000 authorized units were sold, most of which were scattered-site houses in the South. In addition, “the build-up of equity was too slow to provide incentives and high interest rates made obtaining a mortgage on a low income unreasonable,” even for the upper range of public housing tenants who were the program’s main intended beneficiaries (Silver, McDonald, and Ortiz 1985, 219, 223).

ghetto neighborhoods, enhance independence, and encourage stable and intact families. . . . Homeownership also . . . creates a longer outlook on life and the future, and gives the poor new reasons to work and save" (cited in Silver, McDonald, and Ortiz 1985). In 1990, with Kemp as HUD secretary, the Bush administration launched its HOPE initiatives. In 1990 Kemp and Bush sought nothing less than to give "all public housing residents in America a chance . . . to manage and control and ultimately own public housing units within three to four years" (cited in Stegman 1991, 57).

Despite the clear appeal to mainstream American values, both the PHHD and the HOPE programs proved disappointing. An independent analysis of the PHHD found widespread barriers to ownership transfers (only 320 of 1,315 authorized units in 17 cities were actually sold during the four-year demonstration period) and noted that only higher-income public housing residents participated, so that even when "successful" it "removed some of the highest rent payers and some of the best quality units from public housing" (Rohe and Stegman 1992; Stegman 1991). In addition to the central problem of inadequate tenant incomes, some demonstration program sites also suffered from ineffective housing authority management or lack of commitment, faced conflict within the community over the goals of the sales program, and struggled with adverse market conditions and lack of replacement housing (Stegman 1991). Moreover, analysts frequently noted that the most likely housing developments to be proposed for sale to residents were those that were built as single-family homes or town houses, rather than those that bore the additional burden of a "project" image (Dreier 1986; Rohe and Stegman 1992; Stegman 1991). Confirming that this tendency toward "creaming" the best units and the best-off tenants would be a necessary feature of a public housing homeownership program, a study by the Congressional Research Service concluded that less than a fifth of public housing households could afford to buy and maintain their apartment, even if purchased at discounts of up to 70 percent (Schussheim 1984).

Armed with the underwhelming evidence of success of past programs such as the PHHD, the HOPE initiatives quickly faced congressional opposition, despite the impassioned advocacy of HUD Secretary Kemp (DeParle 1993a, 1993b; Kemp 1992; Vale 1992b). Although a few efforts to redevelop public housing as limited-equity co-ops and to sell public housing to resident management corporations remain underway (Rohe 1994), homeownership initiatives in public housing have been displaced from the center of the policy agenda in favor of increased reliance on household-based vouchers seen as enabling more residents to exit from public housing, rather than buy into it (HUD 1995). During the Clinton administration,

HUD officials scaled back their goals for public housing homeownership dramatically, seeking not universal transfer of ownership but, more modestly, “25,000 private homeowners from public housing families by the beginning of the 21st century” (HUD 1996, 4). Although HUD boldly touted this initiative with the headline “Moving Up to the American Dream: From Public Housing to Private Homeownership,” Clinton administration officials regarded the public housing component as one small aspect of a broader National Homeownership Strategy intended to bring overall homeownership rates to record highs (HUD 1996). Although its future as a centerpiece of federal policy is doubtful, the movement to sell off public housing has been a revealing one, not only for what it says about continued federal ambivalence about government involvement in public housing, but also about the nature of the aspirations that public housing residents have for themselves.

Barriers to homeownership in public housing

Whatever the ideological attractiveness of homeownership schemes as a mechanism for wealth creation and economic self-sufficiency for the nation’s poor, there were good reasons why these plans—especially when touted as a policy for all or most of the public housing stock—were ultimately found to be unworkable. While certainly a viable policy option for the most upwardly mobile residents living in the most attractive units of public housing, the broader applicability of homeownership conversions seems unlikely at best. This incongruity is due primarily to two factors: the broad and deep economic decline of public housing residents and the devastated condition of many housing developments.

For a variety of reasons, the incomes of public housing residents have been plummeting for decades, making long-term ownership a shaky financial proposition even if the initial costs could be minimized. In its earliest decades, public housing could be promulgated as a haven for a temporarily “submerged middle class” (Friedman 1966, 1968) and was usually occupied by carefully selected two-parent families whose income largely derived from employment. Since the 1950s, however, the demographic profile of public housing has been dramatically altered, driven in large part by housing legislation that has, at most turns, mandated occupancy preferences for the poorest and most disadvantaged of applicants, including those displaced by urban renewal, the homeless, and the deinstitutionalized mentally ill (Schill 1993; Vale 1992a). Since the early 1990s, these policies have come under belated attack, with calls for altering admissions preferences to attract a greater mix of incomes, imposition of ceiling rents to retain working families, and implementation of speedier eviction procedures (HUD 1995; National

Commission on Severely Distressed Public Housing [NCSDPH] 1992a).

Although advocates for the homeless, the mentally disabled, and other groups facing extremely limited housing choices decried any shift away from a commitment to use public housing to house the least advantaged, most others concluded that public housing projects nationwide had already become disastrously overconcentrated zones of poverty. In the 1990s, according to HUD figures, more than 80 percent of nonelderly public housing households nationwide live below the poverty line. In large cities, only about one-quarter of non-elderly households report that their major source of income comes from employment and, on average, 85 percent of families with dependent children in public housing are headed by a single female (Sherwood 1995; Vale 1993). For public housing communities where a large majority of household heads are without jobs and where available jobs often fail to provide an adequate wage to sustain a family, the matter of homeownership seems premature, dependent on a prior set of unachieved economic gains.³

A second significant barrier to homeownership is the negative image and devastated physical conditions of many large public housing developments, factors that make them less desirable for ownership (not to mention undesirable for rental). Faced with a wholly inadequate financial formula for funding their long-term operation, the maintenance of many large urban public housing developments was long deferred during the 1960s and 1970s, setting the stage for cycles of physical decline and social misuse (Bauman 1987, 1994; Meehan 1979). Although national studies have concluded, perhaps disingenuously, that only a minority of developments truly warrant the dubious labels of “troubled” or “severely distressed,” it is also widely acknowledged that bringing all public housing developments

³ Advocates of homeownership programs have responded to this central barrier either by ignoring all but those public housing residents who had stable and reasonably lucrative employment or by embarking on self-sufficiency programs intended to help the more motivated among the unemployed. A recent survey of a variety of programs from around the United States designed to promote “self-sufficiency” noted only limited success and concluded, “Reductions in AFDC [welfare] dependency will . . . occur only gradually, especially in models targeting the most troubled families” (Brown 1994, 6–42). Among the programs surveyed are the Family Development Center at the Lafayette Courts housing development in Baltimore—an integrated service delivery center; the Gateway Transitional Families Program run by the Charlotte [NC] Housing Authority—providing day care, education, and job training with the goal of homeownership; Project Match, based at Chicago’s Cabrini-Green development—a case management approach to brokering needed services; and two programs targeted to recipients of Aid to Families with Dependent Children, some of whom live in public housing: the Lincoln [NE] Action Demonstration Partnership Project and the Family Investment Initiative in Winston-Salem, NC.

up to code would cost tens of billions of dollars (NCSDPH 1992a; Vale 1993).

Given such widespread economic constraints and environmental problems, however, it is far from clear how individual households respond to the limitations and opportunities of life in a public housing development. What follows is an exploration of how a diverse sample of residents living in Boston public housing interpret the meaning of homeownership, an issue that offers a clear window into how they feel about the prospects for public housing more generally.

Setting and methodology

This study began, not through contacts at the Boston Housing Authority (BHA) or through interviews with planners and designers, but through slowly nurtured relationships with tenant organizations at the five Boston public housing developments the author was attempting to analyze. The developments were chosen to represent a wide range of conditions. Table 1 shows a general comparison of the five developments. They include two (West Broadway and Commonwealth) that have been nationally touted as models for physical regeneration of “severely distressed” public housing,⁴ one where an expensive redevelopment effort has been judged unsuccessful (Franklin Field), and two where comprehensive redevelopment had not yet been attempted (Bromley Heath and Orchard Park).⁵ In their respective racial and ethnic makeups, the five

⁴ In essence, the revitalization attempts sought to eliminate many of the institutional features of these places that had worked to stigmatize them (NCSDPH 1992b, Vale 1995, Vale 1997a). The apartments, buildings, and sites were reconfigured to resemble town house communities, and the tenant-centered redevelopment processes were intended to lessen the social costs of distant and top-down management. While there was never any discussion of homeownership initiatives as part of these redevelopment experiments, they were arguably the most elaborate physical transformations of public housing ever attempted, with costs exceeding \$80,000 per unit in 1985 dollars. Since these efforts, there have been other comparably elaborate transformations, including the \$270 million redevelopment of Boston’s Columbia Point housing project into a mixed-income community now known as Harbor Point, as well as other efforts in San Francisco (Robert B. Pitts) and Chicago (Lake Parc Place). In addition, there are large-scale efforts currently underway in cities nationwide, funded by HUD’s HOPE VI program. Among other things, what distinguishes the three Boston efforts of the early 1980s from most subsequent efforts was the commitment to work with the existing buildings rather than engage in total demolition and reconstruction, and the insistence on rehousing the same low-income tenants in the redeveloped housing, rather than using redevelopment as a mechanism for introducing mixed-income occupancy.

⁵ An account of the comparative success of these redevelopment efforts can be found in Vale (1996b). Since the interviews were completed, Orchard Park was selected for a HOPE VI redevelopment grant, implemented in the late 1990s. It should also be noted that none of these developments were involved in the national PHHD program.

Table 1. Five Boston Public Housing Developments

	Franklin Field	West Broadway	Commonwealth	Orchard Park	Bromley Heath
Year constructed	1954	1949	1951	1942	1942, 1954
Dates of redevelopment	1977–87	1977–91	1979–85	—	—
Size (as built)	504 units	972 units	648 units	774 units	1,152 units
Number apts. occupied (1993)	348 units	649 units	392 units	390 units	673 units
Building type	3-story walk-up	3-story walk-up	3-story walk-up 6-story midrises	3-story walk-up	3-story walk-up 7-story midrises
Racial/ethnic makeup (1993)	80% black 20% Latino	65% white 15% Latino 10% black 10% Asian	40% white 38% black 15% Latino 7% Asian	74% black 23% Latino 2% white	76% black 22% Latino 2% white
Form of management (1993)	Boston Housing Authority	Boston Housing Authority	Private	Boston Housing Authority	Tenant

developments demonstrate that Boston has many public housing family developments with an African-American majority (such as Franklin Field, Orchard Park, and Bromley Heath), as well as developments with no clear majority group (such as Commonwealth) and developments where whites are predominant (such as West Broadway). Two developments (Commonwealth and Bromley Heath) contain both low-rise and mid-rise (elevator) buildings, whereas the others are all composed of three-story walk-ups.⁶ Three of the developments remained under management by the BHA at the time of the interviews, whereas Commonwealth had been under private management for more than a decade and Bromley Heath was run by the nation's oldest tenant management corporation (TMC), an organization that has succeeded in obtaining and developing a far wider range of resident social services than are provided at most other developments (Brown 1994). Taken together, the empirical data collected at these five housing developments offer the

⁶ Such building types do not, of course, fully approximate the range of public housing developments found nationwide. It would have been ideal, for instance, if the sample had included a development made up of single-family homes. Unfortunately, Boston does not have any large projects of this type, so this remains a limitation of the study. The closest approximation to the characteristics of the single-family home homeownership ideal may be found in the town house-like rehabilitation strategies undertaken at three of the developments: West Broadway, Commonwealth, and Franklin Field.

opportunity to examine resident attitudes toward urban public housing in putative best-case scenarios—places where the potential of large public housing projects to be viewed as desirable sites for homeownership would seem to be greatest—as well as in environments that remain highly troubled.

Interviews conducted with residents covered many subjects besides homeownership, including such matters as neighborhood quality, development security, friendship patterns, employment issues, and future hopes. Tenant leaders at each development helped to shape the questions that were to be asked of their fellow residents and were encouraged to raise issues that were important to them. This was a prerequisite for mutual trust and constituted the best hope that the interviews that followed would be candid. This article draws on 267 of these interviews, which were conducted, in four languages, with a diverse array of adult residents at the five Boston developments. The interviews constitute a stratified sample that includes approximately 10 percent of households living at each development as of 1993. The author and his assistants trained 25 racially and ethnically diverse public housing residents and paid them to conduct hour-long taped interviews with fellow residents, who were also paid for their time. Interviewers were recommended by the tenant task force leaders at each development and were selected based on their reputation for fairness and honesty, their wide acquaintanceship with fellow residents, and, where necessary, their ability to conduct interviews in languages other than English.

In addition to English, interviews were done in Spanish, Vietnamese, and Chinese. All consisted of a combination of guided and open-ended questions and were conducted, whenever possible, at the respondent's home. The interviewer was asked to try to record responses directly on the survey instrument, and these responses were verified and amplified by transcription of the tapes by the author and his assistants. The interview process received the cooperation of the tenants' organization at each of the five developments, enabling it to be conducted almost completely independently from the BHA and its on-site management.⁷ The study was financially supported by grant money from the author's university, subsequently augmented by a Guggenheim Fellowship and a grant from the Graham Foundation.

Although all interviews were conducted with household heads, interviewers were asked to try to maximize the diversity of those they

⁷ In addition to interviews with residents in 1992 and 1993 and site visits beginning in 1986, interviews were conducted with managers, community organizers, and staff from the BHA. A full account of the strengths and pitfalls of the methodology employed in this study (especially the use of residents as interviewers) is being prepared for separate publication.

interviewed. They were asked to include some respondents who were known to be active participants on tenant committees, as well as some who remained on the sidelines, and were requested to choose both recent arrivals and long-term residents. Similarly, interviewers were asked to find interviewees from widespread locations within the development. The author sought also to ensure the racial and ethnic diversity of the sample by choosing interviewers who mirrored the racial and ethnic breakdown of the development population—on the sometimes-tenable assumption that they would be more likely to interview those of a similar background to their own. When necessary, however, interviewers were explicitly asked to seek out as respondents persons whose ethnicities seemed to be underrepresented in our sample. In a similar vein, given that household heads were overwhelmingly female, interviewers were asked to be sure to include some men. The goal, in short, was to find a way to reach well beyond the realm of the usual activists and spokespersons, while still attaining a “representative sample.”

Although not a random sample, those interviewed seem to be highly representative of the adult population of each development in terms of race, ethnicity, age, sex of household head, length of residence, location of residence within the development, and degree of participation in tenant association activities. Overall, approximately 18 percent of those interviewed identified themselves as non-Hispanic white, 22 percent as Hispanic, 54 percent as black, and 2 percent as Asian. The ages of respondents ranged from 18 to 87, and 85 percent were female.

Twenty-seven percent reported that their major source of income came from salary and wages, and the rest reported a variety of other sources (chiefly Aid to Families with Dependent Children [AFDC]) or refused to answer. When those residents of public housing who were unemployed were asked about their interest in obtaining work, their responses overwhelmingly indicated that they suffered not from a lack of inspiration but from a lack of job skills and education. Nearly half of the respondents had never completed high school, and only 21 percent of these reported that their primary source of income came from salary and wages.

As table 2 makes clear, the five-development Boston sample closely parallels the national picture of family public housing households in terms of race and ethnicity, source of income, and sex of household head. Similarly, the sample seems to be fairly representative of Boston public housing as a whole, although the five developments sampled do collectively house a smaller percentage of whites than is found citywide. In short, as a group, the respondents from these five Boston public housing developments reflect broader national socio-

Table 2. Socioeconomic Characteristics of Public Housing Household Heads (1993)

	Boston Sample (267 households)	All Boston Family Public Housing	National Average Family Public Housing
Race/ethnicity of household head	18% white 22% Hispanic 53% black 7% other ^a	35% white 23% Hispanic 35% black 7% other ^a	19% white 18% Hispanic ^b 55% black 8% other
Sex of household head	85% female	75% female	83% female
Primary source of income	27% salary/wages 41% AFDC/other public assistance 17% social security 15% other	25% salary/wages 37% AFDC/other public assistance 22% social security 16% other	34% salary/wages 46% AFDC/other public assistance 6% social security 14% other

Source: Boston Housing Authority and the U.S. Department of Housing and Urban Development.

^a Primarily Asian/Asian-American, Indian, and mixed-race.

^b HUD classifies households primarily by race rather than ethnicity, but HUD data suggest that approximately 46 percent of white nonelderly public housing households self-identify as Hispanic, as do approximately 3 percent of black households. The figure for *Hispanics* is thus an adjustment of race-based figures to include ethnicity. The Boston Housing Authority, in its own tabulations, makes use of the category *Spanish* in addition to black and white.

economic trends among public housing residents but could well be more likely than most to support homeownership in public housing, given the added attractions of renovated apartments and/or alternative management practice in four of the cases.

Buying into public housing: Homeownership ideals and realities

As the winds of privatization swirl through the superblocks of America's urban housing projects, there have been relatively few systematic inquiries into how those most likely to be buffeted feel about the proposed changes. The most comprehensive national survey of "resident satisfaction" in public housing is nearly 20 years out of date (Francescato et al. 1979), and there is little qualitative information about how residents would react either to homeownership initiatives or to efforts aimed at "vouchering out." In the course of lengthy interviews with residents of the five housing developments in Boston, tenants were asked to discuss their views about the concept of homeownership, about the idea of owning their current apartment in public housing, and about their hopes and plans for the future.

For these residents, the issues are not described by policy terms like “privatization” or “vouchers” or even “affordability” but by practical and emotional concerns about issues of privacy, community, and security. These residents, the interviews reveal, share the deeply entrenched desire to own a home but also are well aware of a variety of ways that ownership of public housing represents a compromise with that ideal. Similarly, while fully cognizant of the problems faced by themselves and their friends in public housing, they nonetheless are divided about whether they would like to own a home in this housing.

Homeownership as a concept: Residents’ views

National surveys show that the people who are least likely to be able to afford homeownership are precisely those who most aspire to it (Fannie Mae 1992, 1994, 1995), and the public housing residents interviewed for this study are no exception. Taken overall, when asked, “Would you ever want to own your own home? Why or why not?” nearly 80 percent of respondents ($n = 256$) affirmed that they would like to someday own their own home. The question was phrased in terms of homeownership generally—not in terms of any presumed linkage to a particular form of housing—although, as will become clear, for many respondents the concept of homeownership was inseparable from the ideals associated with single-family houses.

As table 3 suggests, interest in homeownership was high across all five developments, ranging from 72 percent (West Broadway) to 89 percent (Franklin Field), with no statistically significant differences. Similarly, interest in homeownership cut across racial

Table 3. Desirability of Homeownership

Development	Yes (%)	No (%)	Maybe (%)
West Broadway ($n = 54$)	72	26	2
Franklin Field ($n = 36$)	89	8	3
Commonwealth ($n = 41$)	85	15	—
Bromley Heath ($n = 71$)	78	22	—
Orchard Park ($n = 54$)	78	22	—
Total ($n = 254$)	79	19	1

Note: There is no statistically significant relationship between a particular development and the desirability of homeownership.

and ethnic lines, favored by 70 percent of non-Hispanic whites ($n = 42$), 79 percent of Latinos ($n = 52$), and 81 percent of blacks ($n = 133$), a finding that is nonetheless consistent with other studies that have shown that interest in homeownership is greatest among nonwhite groups (Fannie Mae 1992, 1994).⁸

As table 4 indicates, interest in homeownership varied independently of education level and current employment status; whereas 87 percent of those with jobs favored homeownership, for instance, so did 83 percent of those whose incomes relied on welfare payments. Similarly, whereas 92 percent of male respondents versus only 77 percent of female respondents favored homeownership, this difference was also of no statistical significance. The only statistically significant demographic factor linked to the desire for homeownership concerned the respondents' age (and associated eligibility for social security income). Most who said they would resist the homeownership embrace thought themselves too old or too ill to contemplate ownership; for respondents under age 50, fully 87 percent said they wished to own. These data support findings that the desire for homeownership is strongest among younger people (National Association of Realtors 1992). These interviews also seem to confirm a striking finding noted by others: an inverse relationship between income and interest in homeownership. The results of a survey conducted for Fannie Mae, for example, showed that "the farther down the income ladder one goes, the more acute is the desire to own a home" and that "Americans of low incomes place a higher value on homeownership than do Americans of more substantial means, for whom ownership can be taken for granted" (Fannie Mae 1992, 6).

Table 4. Pearson Chi-Square Tests of Independence for the Dependent Variable "Desire to Own a Home"

Independent Variable	Value	Degrees of Freedom	Significance
Employment status	3.29	2	0.193
Income source	39.06	6	0.00001***
Education level	13.42	12	0.339
Race/ethnicity	9.11	12	0.692
Age	236.52	110	0.00001***
Sex	4.84	2	0.089

* $p < 0.05$. ** $p < 0.01$. *** $p < 0.001$.

⁸ One study, exploring the differences in homeownership patterns between blacks and whites, notes that although whites preferred owning a home "for its own sake," blacks tended to want to own as a means to other ends, such as improvements to the size or quality of their housing unit or the desire to form a separate household (Morrow-Jones 1993).

For public housing residents, most of whom are at the bottom of that ladder, the explanations for wishing to own are diverse and multilayered. For most, the response seems to be immediate, visceral, and deep-rooted; owning a home is simply something that one is supposed to try to achieve. “It’s the American dream” was the single most common refrain. And for most respondents, whatever their race, ethnicity, or sex, the matter of homeownership was most often discussed in universalizing terms. Asked for their *own* opinion, they responded by speaking much more inclusively: “Everybody would like to—it’s something to call your own;” “Everyone wants that;” “It’s everybody’s dream;” “It’s everyone’s goal;” “Everyone should do it.” Others saw it as marking a sense of “accomplishment” or as conferring “prestige.” A few, without elaboration, simply said, “It’s better.”

For males, this universalizing of the homeownership desire often took on an additional gender component: “Any man would like to have his own utopia;” “It’s part of being a man.” Yet in environments overwhelmingly characterized by female-headed households, for every woman who said homeownership was out of the question because she didn’t have a husband, there was a woman who said, “Every woman has dreams of owning a home—a nice place for children to grow up in.” This sample of comments is far too small to draw any gender-based conclusions; however, it seems worth speculating whether men and women may desire homeownership for different reasons, representing two sides of the control/security coin—the appeal of an owned home may rest on both dominance and nurturance.

For others, however, the goal of homeownership is seen as a specific contrast to aspects of their current residential situation, and it is clearly tied to concerns about the lack of privacy in very dense environments such as large public housing developments. A 31-year-old African-American woman at West Broadway stressed that she would “absolutely” want to own a home because that way, “I don’t have to live around people I don’t want to live around.” Another emphasized that homeownership would liberate her from having “to listen to other neighbors or husbands not paying rent.”⁹ At Commonwealth, the responses were similar: “I wouldn’t have to worry about people on the other side of the wall.” A long-term Bromley Heath resident added, “I wouldn’t have to be bothered with anybody—it’s best to have your own home.” Another Bromley Heath respondent linked homeownership to liberation from the problems of shared common areas within public housing buildings: “[If I owned],

⁹ For a more complete account of resident reaction to homeownership ideas and initiatives at West Broadway, see Greenberger (1993); for an account of homeownership and economic development possibilities at Bromley Heath, see Brown (1994).

I would not have to worry about people hanging on my stairs. If you don't live there you have no right to be trespassing on my property." Note that in the time it takes her to utter two sentences, she shifts from the dream of an alternative controlled environment to the reality of her present circumstances, in which she feels people to be trespassing but knows she has neither the right nor the leverage to object. One comment from a young male Orchard Park resident extends the perceived value of territorial control seen as conferred by ownership into a somewhat more combative realm: "If [a homeowner] don't want any person there he can do what he likes to people who enter." In this view, privacy, control, security, and self-defense form a tightly linked quartet of desires.

The question of control over access seems to be at the heart of the matter; the ideal of homeownership is seen as a mechanism for avoiding unwanted intrusions into personal domestic space. In contrast to a densely populated environment where housing authority personnel (as well as neighboring residents) retain an unacceptably high presence, homeownership connotes not simply privacy and independence but an entirely new constellation of rights and responsibilities. Younger respondents, especially, linked the concept of homeownership to questions of governance: "It's mine and I rule; I say what to do and what not to do;" "No one would be allowed in without my permission." Or as a 49-year-old Puerto Rican woman who had been at the Commonwealth development for 20 years put it: "It is better to have a house of your own where you are in charge." Another Commonwealth resident viewed this control in economic terms: "I'm tired of having the city pay for where I live." An African-American respondent from Orchard Park stressed that homeownership would mean that "you don't have to worry about BHA down your necks—you can fix things yourself." Some expressed a desire to be free of housing authority landlord regulations; for instance, "Kids could have pets." Many others voiced similar desires: "People won't have to tell me what to do, pay this or pay that;" "I can answer to myself for things I do in and around my own home;" and "I could make as much noise and do what I want." "I could run around butt naked," added another. In short, a chief perceived advantage is that there would be "no one to answer to."

For a few respondents, homeownership also carried rewards in financial terms: "It's mine and I could use it for collateral;" "It would be a good investment;" "It's yours—your money isn't going to someone else." For others who mentioned financial aspects, the focus was on the house's role as an asset for their children: "It belongs to you and you will leave it to your children." Or as a young Hispanic mother at Orchard Park phrased it: "When I die, that's what I'll leave to my children—I can't leave them the projects because I don't own that." For most who mentioned the financial advantages of

homeownership, it seems to have been assumed to be accompanied by a fully paid-off mortgage, as revealed by comments such as “That way I can have my own things without owing anything to anybody” and “I don’t want to pay rent—I can say it’s mine.” Taken overall, however, comments about the presumed financial advantages of homeownership were few and far between; there was certainly no recitation of any of the arguments about tax deductions, enhanced borrowing capacity, and “wealth creation” that are so often invoked by those wishing to see homeownership extended to lower-income Americans. Instead, the desire to own was in most cases matched by a recognition that this goal may well be unachievable.

As table 5 shows, only about one-third of respondents ($n = 250$) thought it at all likely they would ever be homeowners and only 18 percent thought it “very likely.” Fully 41 percent of the respondents stated that the prospect of becoming a homeowner was “very unlikely.” Interestingly enough, those residents who reported having a job were, statistically speaking, no more likely to think they would ever own a home. Confidence about their ability to own a home sometime in the future was highest at Franklin Field, where the employment rate among respondents was *lowest*, whereas far lower levels of confidence about eventual homeownership came from respondents at Bromley Heath and Commonwealth, the developments where employment rates were highest. This seems to suggest both a certain degree of wishful thinking on the part of the Franklin Field unemployed and a recognition by even those who work that the sorts of jobs held by most public housing residents do not often provide the long-term financial stability conducive to homeownership.

Table 5. Perceived Likelihood of Homeownership

Development	Very Likely (%)	Somewhat Likely (%)	Somewhat Unlikely (%)	Very Unlikely (%)
West Broadway ($n = 58$)	12	14	8	66
Franklin Field ($n = 34$)	35	20	27	18
Commonwealth ($n = 41$)	15	17	22	46
Bromley Heath ($n = 69$)	13	20	29	38
Orchard Park ($n = 48$)	21	33	17	29
Total ($n = 250$)	18	21	20	41

Note: The perceived likelihood of homeownership varies very significantly ($p < 0.001$) from development to development.

For some, the question of homeownership generated only incredulity (“Oh come on!”) or good-natured humor: “I would but it’s too late now unless I find a millionaire or hit Megabucks.” Several respondents, in fact, invoked the Massachusetts state lottery as the least unlikely source of necessary cash. One 42-year-old Irish-American woman at West Broadway said, “I’d have better luck catching a leprechaun!” Another said she would need to “get a miracle.” An Orchard Park resident quipped: “Yeah, and I’m gonna marry a prince, too!”

Homeownership in public housing: Residents’ views

When respondents were asked not about homeownership as a general concept but about actually owning their current apartments in public housing, a great deal more collective ambivalence surfaced. As table 6 shows, for exactly half of respondents ($n = 252$), buying into public housing was an acceptable option; for the other half, the idea held little or no appeal. This collective ambivalence was not evenly distributed, however, and ownership desire varied significantly ($p < 0.05$) from development to development.

To some extent, the variation in public housing homeownership appeal seems to vary along with assessments of development-specific levels of overall satisfaction. As tables 6 and 7 show, the development reporting the lowest level of overall satisfaction (Franklin Field) also reported the least interest in public housing homeownership. Conversely, at Commonwealth, the development where satisfaction was highest, interest in ownership was second highest

Table 6. Desirability of Owning One’s Current Public Housing Apartment

Development	Interested in Owning (%)	Not Interested in Owning (%)
Bromley Heath ($n = 70$)	63	37
Commonwealth ($n = 41$)	54	46
Orchard Park ($n = 51$)	51	49
West Broadway ($n = 54$)	44	56
Franklin Field ($n = 36$)	31	69
Total ($n = 252$)	50	50

Note: The professed desire to own a public housing apartment varies significantly from development to development ($p < 0.05$).

among the five. The development-by-development correspondence between satisfaction and homeownership interest is far from perfect, however, and interest in owning one's own apartment seems better explained by examination of individual preferences as well as by development-based norms.

As table 8 shows, beyond the finding that certain developments are associated with higher interest in public housing ownership than others, it is also the case—not surprisingly—that those *individuals* who reported higher satisfaction with life in their particular housing development were very significantly more likely to favor owning

Table 7. Overall Satisfaction with Development

Development	Very Satisfied (%)	Somewhat Satisfied (%)	Somewhat Dissatisfied (%)	Very Dissatisfied (%)
Commonwealth	44	46	7	2
West Broadway	46	36	12	7
Bromley Heath	42	31	21	7
Orchard Park	31	36	24	9
Franklin Field	11	31	34	23

Note: Overall satisfaction varies significantly from development to development ($p < 0.01$).

Table 8. Pearson Chi-Square Tests of Independence for the Dependent Variable "Desire to Own Present Public Housing Apartment"

Independent Variable	Value	Degrees of Freedom	Significance
Employment status	0.067	1	0.794
Income source	2.63	3	0.452
Education level	5.20	6	0.519
Race/ethnicity	13.71	6	0.030*
Age	56.97	54	0.365
Sex	3.92	1	0.048*
Presence of family	1.25	2	0.533
Presence of friends	4.80	5	0.441
Meeting participation	10.70	1	0.001**
View of management	4.21	1	0.040*
Quality of maintenance	12.42	3	0.010*
Concern about night safety	14.84	3	0.002**
Concern about day safety	2.53	3	0.469
Concern about drugs at development	4.88	2	0.087
Perceived likelihood of ownership	0.438	3	0.932
Desire to own one's own home	5.88	2	0.052
Past length of residence	47.02	38	0.149
Desire to remain long-term	18.09	4	0.001**
Satisfaction with housing	26.75	3	0.00001***

* $p < 0.05$. ** $p < 0.01$. *** $p < 0.001$.

their apartment ($p < 0.0001$). Such overall satisfaction has many different components,¹⁰ several of which also suggest statistically significant links to the public housing homeownership variable. Those who felt more secure in their apartments at night, for instance, were significantly more likely to support the idea of owning that apartment ($p < 0.01$). Similarly, interest in public housing homeownership varied significantly according to measures of satisfaction with management and with development maintenance ($p < 0.05$). Those who expressed interest in owning their apartment were significantly more likely to say they felt the management was “doing enough” and that they were satisfied with the overall maintenance of their development than were respondents who did not wish to buy their apartments. It is also worth noting in this regard that the two developments where interest in homeownership was greatest (Bromley Heath and Commonwealth) are the two no longer managed by the BHA. More to the point, perhaps, they are also the two where residents play the greatest role in management—at Bromley Heath through the TMC and at Commonwealth through a very active tenants association that has the right to fire the development’s private management company with 30 days’ notice. Although the national track record on tenant management in public housing is far from wholly encouraging—especially with regard to the achievement of economic development objectives (Peterman 1993)—it does send the same signals about personal and collective responsibility that advocates of homeownership programs seek to promote.

In a related vein, respondents who participated in tenant meetings (and thereby invested themselves in concerns about the development’s future) were also significantly more interested ($p < 0.01$) in owning their public housing apartment than were those who did not attend such meetings, as were respondents who indicated that they wished to remain living in public housing for a long time ($p < 0.01$).

Confirming broader national trends in homeownership preferences, nonwhite respondents reported significantly greater interest ($p < 0.05$) than did whites. Male respondents were significantly more interested ($p < 0.05$) in buying into public housing than were women; two-thirds of men favored the idea, whereas the majority of female household heads opposed it. However, interest in owning a public housing apartment varied independently of many other demographic factors. Although younger respondents, for example, reported somewhat more regard for the idea than did those over age 60, this relationship was not statistically significant. Similarly, such

¹⁰ For a more complete discussion of resident satisfaction at these developments, see Vale (1996b, 1997a, 1997b).

factors as education level, length of residence in public housing, and current employment status bore no statistically significant relationship to interest in owning a public housing apartment. Whereas one might assume that those with earned income might prefer to seek other housing options, in fact, 45 percent of those respondents who currently held jobs said they would like to stay in public housing “as long as possible,” exactly the same figure as found in the broader sample. Conversely, another 28 percent of the employed respondents said they would like to get out “as soon as possible,” a figure that shows them to be slightly *less* eager to depart than those without jobs, 31 percent of whom wanted to get out.¹¹

Other unanticipated findings add further complexity to the composite portrait of those who favored “buying into” public housing. It did not seem to matter, for instance—at least in terms of statistically significant correlation with apartment ownership interest—whether the respondent had friends or family already living elsewhere in the development—a surprising finding given the centrality of kinship networks in many housing developments (see Vale 1997b). That said, in the interviews, many of those who expressed interest in remaining in the development for the long term also stressed the value of project-centered friendships.

Additional findings seem more completely counterintuitive. Most striking is the apparent lack of relationship between the level of a development’s renovation and the desire of residents to buy into it. Interest in ownership was lowest (31 percent) at Franklin Field, a development that had been wholly renovated at a cost of \$30 million, and highest (63 percent) at Bromley Heath, where only some apartments had been redone and the development as a whole had received no comprehensive revitalization.¹² Likewise, the interest in ownership among respondents from Orchard Park—by any measure the development in the worst physical shape at the time the interviews were conducted—exceeded that of those from West Broadway, 80 percent of which had been extensively redeveloped. In fact, the stated interest at Orchard Park nearly matched that expressed at Commonwealth, the place acclaimed as the greatest public housing “turnaround” in Boston (if not the nation). Clearly, the presence

¹¹ The rest of the respondents gave answers that could not be coded into either of the extremes of “as long as possible” or “no longer than necessary.” These responses included such statements as “for a while” or “I really can’t say” or “it depends,” indicating less certainty about how long they wished to stay.

¹² Bromley Heath, it should be noted, was in the planning phase of a HOPE I grant at the time these interviews were conducted, so the notion of homeownership was already likely to have been under discussion by residents. Also, because it is tenant-managed, residents of this development may well have different attitudes toward housing authority landlords than those at other developments.

or absence of renovated apartments, buildings, and grounds is not the major factor affecting the desirability of buying into public housing.

Many of those who lived in nonrenovated developments responded especially harshly to the very notion that they might want to buy into such places. A 20-year-old Orchard Park resident scoffed, "There's nothing you would want to call your own here, nothing to be owned here." Another was more succinct: "Hell, no!" Others were careful to point out that they would be interested in owning only if their apartments could be extensively renovated first, at housing authority expense. A Bromley Heath respondent who had lived at that development for 30 years welcomed ownership under these conditions: "They should fix it up the way I want it—I could pick who would live in the building, and it would be clean." Another long-term resident commented that to interest her they would need to "cut down buildings and gut them out . . . make it look like a home, more secure than now." Another suggested a similar prerequisite: the need to "fix the apartment over like a regular house."

Respondents from Commonwealth, West Broadway, and Franklin Field—where comprehensive redevelopment efforts had in fact largely accomplished just the kind of transformations that these Bromley Heath residents were seeking—for the most part greatly appreciated the architectural changes, yet they did not seem to regard them as sufficient to sway them toward interest in owning their public housing apartments. This is not at all to denigrate the value of physical revitalizations of public housing environments; when successful, these seem to contribute substantially to reducing resident perceptions of stigma (Vale 1996a). It is just that such improved perceptions do not necessarily translate into a desire or willingness to own. Even though the renovations at Franklin Field, Commonwealth, and West Broadway yielded many town house–like apartments that more closely resembled desirable models available in the private sector, and even though residents in the redeveloped places usually appreciated their hard-won amenities, renovation in itself was not a sufficient condition to excite interest in ownership at every development.

For some, the form of the public housing project not only makes it unsuitable for ownership, it also makes it unreconcilable with the concept of "home," seen as exclusively a property of houses. As one respondent put it when asked whether she would like to be able to own her renovated apartment at West Broadway: "No, I'd rather own a home." A second respondent used a slightly different phrase: "No, if I'm going to own this, I may as well own my own home." A Bromley Heath resident added, "Why own an apartment when you

can own your own home? It doesn't make sense!" Someone else from West Broadway put it this way: "If I'm going to pay money to own, it won't be here!" Another respondent was more specific: The problem with public housing was that it was "not in a neighborhood" and she would "want to own a home [that was]." For others, affirmation of general interest in homeownership was explicitly accompanied by an explanation linking it to a house and landownership: "It would be mine. I'd like to have a backyard for my children;" "I'd like to own—I'm tired of living in an apartment."

Two West Broadway respondents emphasized that, whatever the benefits of the renovations, the place remained a vast institutional complex. "I'd like to own the inside structure," one averred, "but not the outside." Another added, "I don't want to have an apartment along with other apartments all together." However much respondents value the presence of close friends and family, the overall human density of the developments¹³—even in those that were redeveloped to reduce such densities by as much as 40 percent—seems to be a major source of concern. For many, the idea of an owned home automatically incorporated an escape from such close domestic proximity: "I don't want to have to share with everybody else;" "If I own, I would want it to be mine, with no one up over me or down." Another respondent, when asked about the possibility of owning an apartment at Commonwealth, was similarly dismissive: "Nah—'cause I won't get rid of the surroundings."

Whatever their social and physical condition, these housing developments are often seen as too far removed from the desirable package of amenities that is associated with homeownership. The desire for homeownership is intimately connected to ideas about security and privacy, and for many respondents, the pervasiveness of violence, crime, alcohol, and drugs in public housing undermines the value of ownership. Franklin Field, for instance, despite the high public investment in its redevelopment during the 1980s, is located in a part of the city that has experienced both high private disinvestment and high incidences of crime and violence, often drug related. In this neighborhood context, it is hardly surprising that interest in ownership was so low. As a national Fannie Mae survey put it, "By an almost three to one margin, Americans believe that living in a good neighborhood is more important than living in a good house," a preference that is "remarkably constant across all demographic groups," and one that seems to be true of public hous-

¹³ These densities averaged about 30 dwelling units per acre, not all that high by inner-city apartment standards. At full occupancy, however, a development could have upwards of 100 children per acre, or 50 children per stairwell, with relatively little adult supervision, so the perceived density could be very high.

ing residents as well (Fannie Mae 1992, 4, 15). Concerns about the safety and desirability of their development as a neighborhood seem clearly related to resident interest in homeownership. Only 25 percent of respondents said they felt “very safe” in their developments at night, but this subset had a significantly greater interest ($p < 0.01$) in buying their public housing apartment; fully 71 percent of those who felt most safe wanted to own, compared with only 39 percent of those who said they felt “somewhat unsafe” or “very unsafe.” Similarly, though fully 80 percent of all respondents indicated that drugs were a “major problem” at their development, those who disagreed were more likely to want to own (although this relationship fell short of statistical significance). Concern about safety in and around their development remains a central preoccupation, and, for many, the concept of homeownership is inseparable from the idea of getting away from public housing completely.

Although a statistically significant relationship ($p < 0.01$) exists between the desire to stay put in public housing for a long period and the desire to own one’s public housing apartment, the interviews also revealed a substantial source of dissent. Homeownership is recognized to be a long-term venture, and many respondents indicated that they would resist it because they see themselves as moving on from public housing and would regard ownership of their public housing apartment as an impediment to this. As one 20-year-old Puerto Rican woman at Commonwealth put it: “I don’t want to own because I don’t want to live here my whole life.” An older African American voiced a similar reaction to the question of ownership: “No, I wouldn’t really like to live here permanently.” Many viewed the distant promise of homeownership explicitly as providing a *way out* of public housing and therefore saw the idea of buying into it as a complete contradiction. For them, mere mention of the concept of homeownership was likely to be accompanied by comments such as “Yes, I’d love to get away from here;” “Yes, I’d be able to get out;” “Yes, I want to leave all this;” and “Yes, I could do what I want to—I wouldn’t be in the projects.” Others stressed a long-term desire to move out of state or return to another country as a major reason they would not want to buy into public housing.

An interest in ownership may indicate less a feeling of dissatisfaction with life in public housing than a sense of resignation to the inevitability of remaining there. One respondent, a resident of Bromley Heath for 30 years, was one of several who felt that sheer longevity of rent payments should result in ownership: “I’ve been here long enough that I think I should own it by now.” Another 25-year resident concurred: “I paid enough rent to own it already.” A lifelong resident of Orchard Park added, “My family’s lived here so long we might as well own it.”

For some respondents, reluctance to own their public housing apartment stemmed from a fear of taking on the financial responsibility. In contrast to the findings of those who evaluated HUD's PHHD, who reported that program participants regarded "a good financial investment" as the single most important reason for buying (Stegman 1991, 67), more of these Boston respondents spoke about financial risks than about financial rewards.¹⁴ Moreover, they usually justified their views about ownership—whether they were for it or opposed to it—using nonmonetary arguments. For several, this concern was expressed openly in terms of a wish to avoid "headaches;" for others it was more obliquely stated. A single parent explained that she would not want to own her apartment by noting, "I got jilted," indicating perhaps that she viewed a stable family life as a prerequisite (either social or financial) for taking on the responsibility of homeownership. Others stressed their inability to afford the costs of home maintenance. Oddly enough, even those who saw ownership in public housing as potentially advantageous coupled this with a statement that indicated less a wish to buy in than to sell out. One West Broadway resident said that she would like to own her apartment if she "could sell it to someone and make that money;" a respondent from Bromley Heath commented, "I could sell it off or do what I wanted with it and move on. It would be a real estate investment."

At Commonwealth, where the record of services for apartment maintenance has been superb, some respondents worried both about assuming the costs of repairs and about abandoning a system that currently works quite well. Owning a public housing apartment, according to one such resident, "would be a lot of disturbance." Ultimately, ownership interested her, but it would have to come with an untenable proviso: "I'd like to own—if the maintenance men come like they do when you call them and you don't have to pay them."

For others, fear of responsibility took on a different character: They worried that greater lawlessness would occur if each family were able to set its own rules. A 25-year-old Puerto Rican resident of Commonwealth noted that "it would be troublesome because I think there should always be someone with rules. If it were my apart-

¹⁴ It is worth speculating why public housing residents, in their tendency to de-emphasize the financial reasons for wishing to purchase their apartments, should be so markedly different from more affluent potential buyers. For public housing residents, the appeal of homeownership seems intimately connected with a traditional perception that home = house. Perhaps one reason why more affluent co-op and condo owners have less trouble with the idea of an apartment as a vehicle for attaining homeownership is that their concerns for financial return are able to override any lingering concerns about the more symbolic drawbacks of apartments as a housing type.

ment and my rules, the other people there would cause me problems—it's better knowing everyone has the same rules." Other respondents also seemed to fear that homeownership could become an opportunity for greater irresponsibility if residents were able "to do whatever they liked."

Many, conversely, were attracted to the added responsibilities of ownership because, as they saw it, those responsibilities would be accompanied by a greater sense of control. Again and again, respondents stressed the psychological security of ownership itself: "I could call it my own" and "I could say it's mine." For a low-income person in public housing, these simple phrases may well mask a variety of highly complex emotional responses. A 26-year-old Puerto Rican woman at Commonwealth said she would love to own, in part because then "I wouldn't have to worry about inspections and [accusations of] poor housekeeping." A recent arrival to Bromley Heath voiced similar concerns: "I won't get thrown out. I'll have security and it would be mine." Likewise, a 60-year-old Vietnamese refugee living at West Broadway said she wished to own her apartment because that way she could be sure to be able to "stay as long as [she] wanted." Another elderly white woman at West Broadway affirmed that owning her public housing apartment "would be nice" because she "wouldn't have to worry about being moved." It is this difference between the hassle of "moving" and the fear of "being moved" that seems to be at the heart of the security concerns of these tenants.

In the end, much of the interest in owning a public housing apartment seems part of a broader search for security of tenure in an uncertain world, and conversely, much of the resistance to it is the resistance of those who doubt whether such security would ever be possible in a public housing environment. To a great extent, the responses of public housing residents echo the general findings about homeownership that emerge from Fannie Mae's surveys: "Homeownership is not so much a financial investment as it is a metaphor for *personal* and *family* security. Owning a home is not merely attractive because it connects a person to the community, but because it creates a fundamental feeling of safety and strength" (Fannie Mae 1992, 6). For public housing residents, few of whom seem to harbor any illusions that homeownership in public housing would represent a financial windfall, the centrality of "security" may be even less tied to money matters than it is for many others who live in private housing. Indeed, it may well be that if respondents had been given information about the likely costs associated with cooperative ownership in public housing, interest would actually dwindle—especially among those who lack a steady income that exceeds the subsistence level of welfare or social security.

Clearly, the endorsement of homeownership in public housing is far weaker than is the support for homeownership generally. With homeownership a broadly desired dream that most respondents expect never to achieve, the question for many seemed to be whether ownership in public housing could be an acceptable compromise. On the whole, however, there is no statistically significant relationship between a respondent's perceived likelihood of owning a home and that respondent's desire to own an apartment in public housing. This holds true even at the extremes: Approximately half of those who thought ownership "very likely" wanted to own their current apartment, as did half who thought it "very unlikely" they would ever own a home. What all this suggests, more remarkably, is that interest in buying into public housing is substantially independent of interest in the broader concept of homeownership. In fact, fully 38 percent of those who *rejected* the idea of homeownership more generally actually embraced the idea of owning their public housing apartment, a contradiction that seems best explained by a desire for enhanced stability. Conversely, more than two-thirds of residents who resisted the idea of owning their apartment indicated they would like to get out of their development as soon as possible. Fundamentally, the expression of an individual's interest in public housing homeownership is not only about buying into "public housing," but more important, about buying into a *specific* public housing development, as demonstrated by the correlation between resident satisfaction and interest in ownership. In other words, although a general interest in homeownership is deeply inculcated and extremely widespread, the desirability of ownership *in public housing* is largely dependent on the perceived qualities of an individual development.

Conclusions and policy implications

Ultimately, interest in public housing homeownership seems most closely correlated with the desire of public housing residents to retain their apartments, so long as those apartments are in a particular development that they regard as safe and well managed. This, in itself, may say little more than that many of those who are happy with their housing are likely to want to find ways to remain, and that homeownership is one of those ways. More revealing are the explanations that accompany reports of satisfaction and interest in ownership. The interviews with Boston public housing residents demonstrate that those who profess interest in buying into public housing are disproportionately those who have already "bought in" in other ways. Respondents who favor ownership were significantly more likely to report having participated in tenant meetings and more likely to indicate the centrality of project-based friendships. In other words, most of those who favor owning their public

housing apartment are those who feel they have already made a substantial and sustained social investment in their development, an investment that has been matched by the ability of management and fellow residents to provide them with a tolerable level of security.

That said, these interviews provide less than a ringing endorsement for reviving plans to sell off public housing to its residents, at least in large apartment complexes like the ones in Boston. Still, since half of the respondents indicated a willingness to own their public housing apartment, the idea clearly cannot be dismissed out of hand because of lack of resident interest. The central problem of homeownership in public housing remains the one already identified by previous studies: The financial and employment status of many of the residents who claim to be most interested in homeownership cannot sustain it. Moreover, given the absence of overwhelming interest in ownership at any one development, any plan to accommodate the wishes of those who want to buy in would be burdened by the problem of what to do with those who resisted such a change.

Unfortunately, there seems little evidence to suggest that any enhanced desirability of ownership is accompanied by any greater feasibility to implement and sustain it. Some who advocate homeownership programs have touted them as giving residents a greater stake in the future of their community and have seen the owned home as representing an incentive to work harder and save more. According to this logic, the opportunity for homeownership in public housing could become an inspiration to gain employment. However, before it makes sense to convert public housing developments into cooperative homeownership communities, one must undertake the far more daunting task of providing the education and training programs that would make it possible for residents to obtain jobs that pay a living wage.

These interviews, together with the associated demographic data, suggest caution about advocating homeownership as a solution to the problems of public housing; however, there are more positive implications. The underlying finding is that large public housing projects like these do have a core group of residents who would be interested in remaining and who care about sustaining these developments as viable communities (Vale 1997b). Although many residents would certainly welcome any opportunity to get out of “the projects,” many others wish to find ways to secure their hold on what little they have and, especially in the cases of the most successfully redeveloped projects, they may actually have quite a lot.

At a time when federal policy makers are seeking ways to increase the economic mix among public housing residents and to thereby

deconcentrate the poverty that has built up in public housing over many decades, these interviews suggest that it may not be easy to categorize those who are most likely to want to stay or to depart. It is worth reiterating that the level of professed interest in ownership of a public housing apartment has no statistically significant relationship to such factors as the respondents' level of education or employment status, implying that some of those with jobs and better educations would be content to remain in public housing as owners, whereas others with similarly brighter prospects would prefer other options. At a time when the privatization pendulum has swung back toward efforts to disperse public housing residents through an expanded system of portable vouchers, these interviews provide a counterweight, a reminder that there are important examples of redevelopment initiatives and management reforms that have restored once-devastated inner-city public housing projects to viable residences that are attractive to more than just those without jobs. As dozens of public housing developments undergo major redevelopment under the federal HOPE VI program, there is clear opportunity to build in homeownership opportunities for current public housing residents who want to stay and who have sufficient regular income from jobs.

The interview findings also provide support for other kinds of policy initiatives that extend homeownership. First, it seems clear that many of those who favor homeownership would greatly prefer to pursue it in some location other than public housing. Like other Americans, public housing residents see homeownership as a diverse bundle of social, financial, and psychological attributes. Faced with the hypothetical proposition of owning their apartments, many respondents worry about lingering aspects of "project" stigma. Whether their concerns are grounded in the socioeconomic stigma of living among so many other impoverished families or are rooted in a stigma more closely associated with the architectural symbolism of institutional (as opposed to homelike) environments, these interviews lend support to low-income homeownership opportunities outside of public housing developments. These findings are consistent with recent federal initiatives to promote inner-city Homeownership Zones and other efforts at lease-purchase or "rent-to-own" programs for public housing families (HUD 1996). They are consistent, as well, with propositions to use Section 8 vouchers and certificates as homeownership subsidies.

Any program to expand homeownership opportunities for public housing residents must not, however, lose sight of the fact that only about 25 percent of public housing households currently rely on employment as their principal source of income. Although, taken nationwide, this implies that there are about 300,000 public housing households who do support themselves primarily through jobs,

there are still nearly a million others who lack such income and who would not, therefore, be very plausible candidates for homeownership anytime soon. Moreover, public housing waiting lists in most large cities also remain dominated by the jobless. At a time when the full impact of welfare reform is only beginning to be felt by public housing authorities, there will be increasing incentive for housing authorities to find ways to attract less impoverished tenants. Enhancing opportunities for homeownership is certainly one of those ways and is often undertaken as part of a broader effort to replace households with very low incomes with middle-class families able to pay market rates.

Although few would choose to disparage efforts to increase homeownership for lower-income households, such efforts should not be allowed to distract public housing policy makers from the ever-present need to subsidize the housing of America's poorest renters. Whatever their professed respect for the ideals of homeownership, the hard reality is that most current public housing residents will not be able to attain this component of their "American Dream." If the interviews reported here are any indication, two-thirds of public housing residents themselves acknowledge this limitation, and public housing policy makers should continue to do the same.

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