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The Privatization of Housing in a Declining Economy: The Case of Stepping Stone Housing

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The demand for housing for poor people in the United States has grown significantly in recent years. In response to the crisis, the federal government has recommended that housing policy should move in the direction of privatization, thereby removing the responsibility for housing from the federal government to the private sector. Stepping Stone Housing is a new program that is an example of privatization. Public housing residents who had been targeted by the program were surveyed and several problems with Stepping Stone Housing were discovered. The findings suggest that privatization may hurt poor people.

The housing crisis is an important issue in the U.S., especially for medium and low income households. "Since 1980 the aggregate supply of low income housing declined by approximately 2.5 million units" (Committee on Health Care for Homeless People (CHCHP), 1988, p. 25). As a result, the gap between demand and supply of affordable housing for poor people more than doubled between 1980 and 1985. By 1986, only half of the nation's 8.1 million low income households were living in housing they could afford, compared to three quarters in 1980 (Fireman, 1986). The number of homeless continues to escalate (CHCHP, 1988; Hopper, 1985; Reyes & Waxman, 1986; Snow, Baker, Anderson, & Martin, 1986). Several interrelated factors have contributed to this problem: housing costs have increased more rapidly than wages (Angotti, 1986); the proportion of the people who are poor has increased (Democratic Staff, 1986); the government has made cuts in housing subsidies (Nenno, 1985;

*This research was partially funded by the Charlotte Housing Authority. I would like to thank Anne Lance, Carolyn Pesakis, McRae Benson, and John Hayes for their work in data collection.
1986; U.S. Congress, 1987); low income housing has been destroyed by arson, demolition, and gentrification (Kasnitz, 1986; Mapes, 1985; Stegman, 1986).

As the gap between the demand for and supply of affordable housing grows, people look to government public housing agencies for shelter. In response to the growing pressure, governmental agencies are making a major shift in housing policy to privatization. The push toward privatization of housing has been most dramatic in Britain (Van Vleit, 1987; Forrest & Murie, 1988), and in the U.S., policy makers are seriously considering privatization as an answer to the housing crisis (President's Commission on Privatization (PCP), 1988).

The research reported here is based on a case study of one privatization policy for housing that has recently been developed—Stepping Stone Housing (SSH). SSH was conceived in Charlotte, North Carolina and in 1987 Congress approved it as a model solution to the national housing crisis. The program was initiated in Charlotte in August, 1988. This paper discusses privatization, Stepping Stone Housing, and the problems it may create for participants in the program.

Privatization

Contemporary political policy is increasingly directed toward replacing public programs with resources from the private sector. Public officials have called for a transfer of responsibility for taking care of needs such as education, mental health care, social services and housing, from the tax supported, governmental agencies to the marketplace (Stoesz, 1987). In September 1987, by Executive Order 12607, Ronald Reagan created a commission to examine and propose revisions of the “appropriate division of responsibilities between the federal government and the private sector” in nine areas, the first of which was low-income housing.

The Commission's report was issued in March 1988 and made six recommendations about low-income housing. Like all privatization plans, the recommendations called for the Federal "...Government to divest itself of its welfare responsibility to the extent possible. Second, private sector substitutes should be sought as a basis for welfare provisions" (Stoesz, 1987, p. 3).
Privatization of Housing

Those people currently living in public housing who, according to the federal government, could afford to enter the private housing market should be made to do so. Those who cannot afford to move into private housing should receive financial support from the government (for example, in the form of vouchers) to allow them to purchase housing in the private market.

The Commission argues that "... the impact of the privatization movement, broadly understood, is only beginning to be felt. Privatization in this broad sense may well be seen by future historians as one of the most important developments in American political and economic life of the late 20th Century" (PCP, 1988, p. 251).

The creation of this commission was an important step toward reversing the role of government in providing housing for poor Americans. However, the federal government did not wait for the Commission to make its report before it had already begun to implement the policy of privatization by cutting housing support. From 1976 to 1986, funding for Housing and Urban Development dropped 83% while federally funded construction of new low income housing declined in this same period by 90% (Nenno, 1986). The budget for the 1987 fiscal year called for no new housing subsidies and attempted to rescind funds and terminate a number of programs including Community Development Action Grants, Section 8 Existing Housing Certificates, and Section 202 Elderly Housing (Angotti, 1986). Although Congress denied many of the requested cutbacks, the Gramm-Rudman-Hollings Act mandated a cut of $32.7 million in Housing and Urban Development.1

Stepping Stone Housing

Replacement programs are being proposed to move people who currently live in public housing2 into the private market. Stepping Stone Housing (SSH) is an example of such a program. SSH will enlist people who are living in public housing, who according to the criteria of the program, have sufficient income to allow them to move into the private housing market. Households with an income of $12,500 or more are targeted for participation.
The program gives participants seven years in which to make the transition. During the first two years, rent is kept low to enable them to save money. Rents are set at $250 for a two bedroom apartment and $300 for a three bedroom apartment. During the first two years, participants are required to undergo job counseling and attend meetings to prepare them to be homeowners. During the last five year segment of participation in the program, rent would be raised to 30% of the participant's income. Depending on the size of the apartment, $250 to $300 is paid to the Housing Authority for rent, and the balance is placed in a savings account which participants can claim at the end of the seven year period to use as first and last payment for a rental, or preferably as a down payment on a house. Charlotte's Public Housing Authority estimates that the savings plus interest will amount to more than $2,700 at the end of the seven years (Martin, 1988).

Methodology

The data for this study were collected prior to the implementation of the program to determine problems inherent in SSH and to insure that the people being targeted for this program would be heard. Since SSH was a new program of the Housing Authority and not well known, I could not ask people what they thought about SSH because nearly all would respond that they had never heard it. As a way of finding out what their opinion would be of a program like SSH, I asked them to talk about why they did not move out of public housing and the problems they anticipate if they move out. I assumed that their reluctance to leave Public Housing (even though they could, according to the Housing Authority, move out) would be the basis of their resistance to the Stepping Stone program.

This research was carried out in two steps. A group discussion with twelve public housing residents in Charlotte was videotaped. Then a questionnaire was developed to conduct a phone survey of 124 households. The subjects were randomly selected from a list of persons the Housing Authority had designated as targets for the Stepping Stone Project.3.
Findings: Barriers to Leaving Public Housing

Videotaped Discussions

During the videotaped discussion respondents were asked to talk about the reasons for staying in public housing. It was anticipated that their reasons for not wanting to move would center on two issues: money and friendships. During the videotaped discussion economic issues emerged as an important consideration; friendships were described as secondary.

People expressed concern about several economic issues: income, changing needs, job stability, housing costs, difficulty of saving, and housing maintenance costs. One woman stated that she and her family wanted to move out of public housing but when they assessed their finances they determined they could not afford it.

My children were pressuring me to move, but I set them down and showed them what my check was, all the little charges and things I had to buy to make them look half way decent when they go to school. I couldn't afford it.

Others were concerned that unexpected expenses might come up in their families. Even if they were doing relatively well, they expected or feared that their economic situation would deteriorate in the future. One woman said, "If I'm living here [in public housing] I know my rent will not be over $300. I can afford a house today but I don't know what my daughter will be needing—doctors and dentists."

Another had gone so far as to look for other housing but was afraid to take the chance of moving.

I was looking for a house and I found one I could afford but then I looked at my paycheck and said: 'Oh! What if my little girl gets sick?' Then I thought about the lights and gas and the water and then I thought about the shoes I want to wear so I say its cheaper to stay. Like my mama had to go to the emergency room and I could do it but I can't afford a house too. Being in the project it helps you a lot.

Fear that their income might decrease was another concern. One woman said:
You may go to work tomorrow and you may not have a job. What I've thought about—the house payment I don’t worry about—it's the added bills: lights, water and if something breaks you have to get that fixed, all that extra stuff is what's scared me off.

Another woman felt that illness might interfere with her ability to earn her present wages.

If you get sick now [while in public housing] you don't have to pay the rent [because it is based on a sliding scale based on income]. But if you get sick in a home you still have got to make those mortgage payments. Common sense is going to tell you to stay there.

Respondents so reflected on their past economic difficulties as a hindrance to being able to really afford private housing, regardless of their present income. One pointed out:

One of the biggest drawbacks of moving that I've thought about is none of us have made the kind of money to let us put some away each time we got paid so that we could have a nest egg for emergencies or to make a down payment, without making us set aside another bill and put that bill further behind.

Age was another factor people took into consideration as a possible barrier to being able to remain in the private housing market. One person in her 40s said:

A house would have been fine if I had gotten it years ago when I was younger but now I see these things happen you don't have enough to maintain it and pay taxes and the gas. I'm all for my children getting a house but I don't see it for me.

Housing maintenance was also a consideration for people who saw themselves as growing older and their abilities changing. One woman explained:

And as I get older I've thought about that like when my sister's husband passed. He did most of the yard work and
plumbing and that kind of thing. But [now] she can’t afford to pay the bills and the grass is knee deep and I said ‘A house is for the birds,’ because my yard [in a public housing project] isn’t very big and somebody else takes care of it.

These public housing residents report that they had consciously chosen to stay in public housing, even though they might be able to afford better private housing, because they saw it as a kind of pension plan. Social science literature has sometimes described poor people as more impulsive or less likely to plan for their future. In a classic statement of this assessment Banfield (1974, p. 53) argues:

The lower class individual lives from moment to moment. If he has any awareness of a future, it is something fixed, fated beyond his control: things happen to him, he does not make them happen. Impulse governs his behavior, either because he cannot discipline himself to sacrifice a present for a future satisfaction or because he has no sense of the future. He is therefore radically improvident. Whatever he cannot consume immediately he considers valueless.

The videotaped discussion suggests that poor people plan for the future, although they may do so in different ways and rely on different resources than upper income people do. A space in public housing serves as insurance against an unknown economic future.

The competition for public housing is intense. People who rely on it must be careful in making decisions to move out because it is likely they will never be able to move back, regardless of how bad their economic situation might become. Anyone who chooses to leave public housing cannot move back without getting on a waiting list. There are enormous waiting lists of people trying to get into public housing. The Mayors’ Report (Reyes and Waxman, 1986) found that 61% of the cities they surveyed have frozen their waiting lists for public housing applicants. Charlotte has a waiting list of 2000 households that has been closed to new applicants for four years. Stepping Stone Housing stipulates that a resident who agrees to become involved in the program has agreed to leave public housing.
Once a resident has made the decision to be in the Stepping Stone program, his/her household cannot change its decision and remain in public housing.

**Telephone Survey**

The data from the telephone survey highlight several discrepancies between the Stepping Stone program and the perceived needs of the respondents.

On the average, families in the telephone survey had been living in public housing for 9.4 years. The number of years spent in public housing is an important question because the Stepping Stone Program places a limit of 7 years on residence in public housing. Many of these families had already exceeded the limit. The years already spent in public housing would not be counted against them when they entered Stepping Stone. If the length of time people currently live in public housing reflects their assessment of how long they need support, it indicates a potential conflict between the residents' needs and the program. The program may attempt to push them out before they are ready to do so.

In order to be targeted for participation in the SSH program, households must have an annual income of at least $12,500. The average income for the families in this survey was $16,097. The average monthly rent for a two bedroom apartment in Charlotte is $415 (Charlotte Apartment Association, 1988). If families find an average priced apartment, their housing costs (excluding utilities or any other expenses associated with housing) will equal almost one third of their annual family income. It is important to point out that the problem in Charlotte is not the availability of housing, but the availability of affordable housing for low and moderate income families. In 1989 there were 5000 units vacant because they were too expensive for those who wanted to rent (McClain, 1989).

Buying a house, not renting an apartment, is the stated goal for SSH. The goal of buying a house is probably unrealistic. SSH participants are supposed to save at least $2,700 dollars in seven years to use as a down payment, but the average price of a house in Charlotte is $104,633 (Metropolitan Listing Association, 1988). Finding an affordable house with even a $15,000 down
payment and an annual income of about $16,000 is not likely. In spite of these economic barriers, 57% of the people had thought about moving.

During one part of the telephone survey respondents were asked: “What do you like best about living in public housing?”

The two most frequent responses were “nothing” (20%) and “neighbors” (19%). Location, cost, and quiet were each mentioned by (13%) of the respondents, and space, privacy, being close to work, cleanliness, and other factors were each mentioned by fewer than 10% of those surveyed.

When asked about advantages of private housing 44% identified privacy, 16% cost, 13% quiet, 11% better quality, and the remainder identified safety, maintenance, or image. Public housing may be a necessity for many people, but they would welcome some way of getting into the private market. Fifty-three percent of the respondents thought that they could afford to move into private housing. Some think that they could afford housing in the private market, but they are not sure how long their income or housing costs will remain steady.

One of the issues discovered in the video interviews was the fear of economic decline because family income was partly based on a contribution by a son or daughter in the home who was earning an income. For example, one woman explained, “I have a daughter who will be going to college this year and next year I have another daughter who will be moving out and that will drop my income by 25%.” This finding was supported by the data from the telephone survey (see Table 1).

Table 1

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<td>Married without children*</td>
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<td>Married with children</td>
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<td>67</td>
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*under 18 years old
Another question in the telephone survey that relates to the issue of financial ability was: "Do you worry about the future?" The 69% who said they did were asked what they worried about most. They were most likely to worry about money and bills.

Conclusion and Discussion
The Current Economic Crisis
and The Debate over Privatization

The goal of SSH is to encourage public housing residents to move into housing in the private sector. The government is trying to get people out of public housing to reduce federal spending in this area. In a critique of privatization, Stoesz (1987, p. 4) states that "... privatization is unlikely to promote the general welfare. Instead it is more likely to be a ploy to strip government of its mandated responsibility to care for the needy."

The residents surveyed in this research are not entirely happy with public housing, but they describe a number of problems they associate with moving out. Respondents believe that their economic situation does not allow them to leave government subsidized housing. Kivisto (1987, p. 14) argues that their hesitancy is justified. "... there is an implicit assumption that housing trickles down to the lower class after the middle class has left it for new housing. However, a host of factors including location and cost serve to suggest that this does not occur." He insists that privatization as well as other recent changes in housing policy in "the immediate future would seem to signal a leaner and meaner welfare state" (1987, p. 15).

Fifty years ago, "the Wagner-Steagall bill, the Housing Act of 1937, established the essential basis for the public housing program" (Kivisto, 1987, p. 3). For 50 years the American government developed a program of public housing and in the past 8 years it has attempted to dismantle it. Why is this change occurring now? Why is the government abandoning poor people when they need the help the most? The answer lies in a changing economic situation in the United States. The American economy which grew steadily after WWII until the mid-70s began to decline in the last decade and is now in a severe crisis.
William VanVliet (1987) argues that housing policy that included governmental involvement was part of an expanding economy. "The structures of housing provision that arose during the postwar era were predicated on continuing economic growth, full employment and the maintenance of welfarist policies." The period from 1945 to 1975 was characterized by such an expanding economy and welfare state.

For 30 years after 1945, economic growth, rising real incomes, and the ascension to power of welfare-oriented political parties in the advanced capitalist countries laid the basis for the most sustained improvements in popular access to good housing ever experienced.

The forces that make politicians lean and mean today, are the same forces that make it more and more difficult to survive without government subsidies. "... In the 1950s U.S. business and industry produced 52% of the world's goods and services. The U.S. share of the world market dropped to 30% by 1970 and fell to 22% by 1984" (Fishman 1987, p. 523). Berberoglu (1988) also documents this decline. Capacity utilization in manufacturing went from 89.5% in 1965 to 70% in 1982. Durable goods production went from 86% in 1971 to 67% in 1982. From 1974 to 1984, American workers showed a net loss of 16% in real income. Trade deficits increased from $9.5 billion in 1976 to $124 billion in 1985. And most astoundingly, the total federal debt grew from $709 billion in 1977 to $2.1 trillion in 1986. These statistics paint a picture of an economic system that no longer can take care of the people living within it.

The economic crisis has forced political leaders to make choices. An era of affluence in the U.S. prior to the 1970s allowed policy makers to offer reforms to many Americans but the economic crisis is now so severe that there is not enough capital left to allow both the levels of profitability necessary to compete in the capitalist world, and to provide housing for all of its citizens.

The intensifying economic crisis led the capitalist class and its political representatives in Congress to begin the process of dismantling the welfare state... The capitalists, when
forced to choose between their profits and policies that would assure them, and policies that would support a decent standard of living for the workers, opted for their profits. (Fishman 1987, p. 524; see also Bluestone and Harrison, 1988)

The decisions made by policy makers to initiate programs like the privatization of housing will hurt many poor people because it forces them out of the protection of the government and the evidence indicates that the private market will not provide them with affordable shelter. For poor people and their advocates, decisions to privatize public housing and to force public housing residents into the streets are the wrong ones. The economic crisis that policy makers face, however, is real. If we are to resolve the housing problem we will need to go further than condemning lean and mean politicians. We must begin to question an economic system that cannot provide basic human necessities like food and shelter to a growing number of people.

References


Notes

1. Parallel trends occurred in the United Kingdom where the Thatcher government rapidly sold Council Housing. There are important differences between the U.K. and the U.S., however. The U.K.’s stock of public housing is much
larger and in fact constitutes a major part of the assets of the government (Forrest and Murie, 1988).

2. Public housing residents are defined in this paper as those people who are living in government owned buildings and who pay rent based on their income. This includes large apartment projects and scattered sites.

3. A few problems with data collection emerged. The vulnerability of respondents was one problem. The Housing Authority is an essential to the survival of the respondents. The videotape was done at the Housing Authority offices and the phone survey included questions about the respondents' knowledge of Stepping Stone Housing. The fact that so powerful an agency was asking questions of so vulnerable a group of people may have influenced responses.
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