Housing Barriers and Housing Strategies among Low Income Households in Polk County, Iowa

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Abstract
Traditional housing needs assessments rely on quantitative analyses focused on issues of supply and demand. These studies are not intended to look at the fine-grained details of how individual households manage the trade-offs created by limited resources. This study seeks to provide a more nuanced understanding of the housing needs of low income households in Polk County, including the barriers they face while trying to access affordable housing and the strategies they use in their efforts to remain housed within a context of economic constraints.

This qualitative element of the Polk County Housing Needs Assessment study asked two questions: (1) What barriers do households in need of affordable housing face when trying to access affordable housing? And (2) What housing strategies are utilized by income households in Polk County? The findings reported in this study are based on nine in-depth interviews where respondents recounted their personal housing histories and housing aspirations.

Disciplines
Urban, Community and Regional Planning

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Housing Barriers and Housing Strategies among Low Income Households in Polk County, Iowa

Prepared for the Polk County Housing Trust Fund
June 2014

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ACKNOWLEDGEMENTS:

This research presented in this paper was part of a two-year study funded by the Polk County Trust Fund to inform how the organization assessed the existing inventory of affordable housing in Polk County, IA.
EXECUTIVE SUMMARY

Traditional housing needs assessments rely on quantitative analyses focused on issues of supply and demand. These studies are not intended to look at the fine-grained details of how individual households manage the trade-offs created by limited resources. This study seeks to provide a more nuanced understanding of the housing needs of low income households in Polk County, including the barriers they face while trying to access affordable housing and the strategies they use in their efforts to remain housed within a context of economic constraints.

This qualitative element of the Polk County Housing Needs Assessment study asked two questions: (1) What barriers do households in need of affordable housing face when trying to access affordable housing? And (2) What housing strategies are utilized by income households in Polk County? The findings reported in this study are based on nine in-depth interviews where respondents recounted their personal housing histories and housing aspirations.

The interview data revealed three different typologies of low income households in terms of their housing strategies: mobile, fixed, and unstable. Table 2 provides an overview of each of the three types of housing strategies.

Table 2. Housing Strategy Typologies

<table>
<thead>
<tr>
<th>Typology</th>
<th>Characteristics</th>
<th>Market rate</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile</td>
<td>• Sense of having a choice&lt;br&gt;• In transition&lt;br&gt;• Little sense of place or connection to neighborhood&lt;br&gt;• View of mobility as an opportunity to improve one’s situation&lt;br&gt;• Seeking to re-align trade-offs</td>
<td>Swinging door situation</td>
<td>Temporary assistance</td>
</tr>
<tr>
<td>Fixed</td>
<td>• Sense of home&lt;br&gt;• Desire to remain in place&lt;br&gt;• Established personal support networks&lt;br&gt;• Formal and informal systems for accomplishing daily rounds&lt;br&gt;• Resigned/content with trade-offs to achieve stability&lt;br&gt;• May require temporary assistance if “crisis” occurs</td>
<td>Making do</td>
<td>Stable</td>
</tr>
<tr>
<td>Unstable</td>
<td>• Aware of needing help&lt;br&gt;• Vulnerable to homelessness&lt;br&gt;• Unable to meet household daily needs with currently available resources&lt;br&gt;• Insufficient resources to improve situation&lt;br&gt;• No established personal support networks&lt;br&gt;• At-risk in time of crises</td>
<td>Extremely rent burdened</td>
<td>Changing terms</td>
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The first category is **mobile households**, or what could be described as a swinging door situation. These households consider their current living situation temporary and see mobility as an opportunity to improve their life situation. The second category is **fixed households**. These households are content, or at least resigned, to the trade-offs they have to make to have a housing unit that they can afford. They are engaged in a stability strategy that connects their continued housing affordability with remaining in place. The final typology is **unstable households**. These households are extremely rent burdened of living in subsidized housing where the rental contract is changing. Without intervention, these households are at risk of homelessness in the near future.

These categories held true across housing tenure. In other words, the same themes emerged for households living in market rate units as well as households that were receiving some type of housing subsidy. Where subsidized and non-subsidized households differed was in the physical conditions of their units. Overall, respondents living in market rate units reported living in much poorer conditions than their counterparts with housing subsidies.

Race also emerged as a significant barrier to housing affordability. The African America and Latino individuals that we interviewed for this study all had stories of housing discrimination and harassment based on race. These experiences limited their housing choices and at times their sense of safety in their homes or their ability to build social networks where they lived.

This study revealed that not all low income households face the same barriers in their search for affordable housing or have the same housing aspirations. It identified three different typologies of housing needs within the larger population of housed low income households. These categories cut across source of income and source of rent. They include both households renting exclusively through the private market and those either living in subsidized units or receiving an individual housing voucher. These findings suggest that a one-size fits all policy solution will not effectively address the problem of housing affordability. Furthermore, these typologies are fluid and households are likely to find themselves in different categories at different periods of time. Interventions should be tailored to address the specific needs of each typology and to reach identified policy objectives.
INTRODUCTION

Contemporary policy debates regarding affordable housing often focus on issues related to housing production and financing, housing choice, and the problem of concentrated poverty. These debates ask who should build affordable housing, who should pay for affordable housing, and who should manage the properties. They ask whether low income households are better served when they have the option to use a housing subsidy voucher in the private market or when their subsidy is connected to a particular unit in a given housing development. They consider the relationship between neighborhood characteristics and access to opportunity and debate the potential harm caused by high concentrations of low income households or subsidized housing units within a given area. What these debates do not address, however, is how individual households—in their struggle for quality housing—make do.

Traditional housing needs assessments rely on quantitative analyses focused on issues of supply and demand. As a result, irregular units, informal living arrangements, and the potential mismatch between unit size and family size are often overlooked. These studies are not intended to look at the fine-grained details of how individual households manage the trade-offs created by limited resources. This study seeks to provide a more nuanced understanding of the housing needs of low income households in Polk County, including the barriers they face while trying to access affordable housing and the strategies they use in their efforts to remain housed within a context of economic constraints.

This research is part of a larger two-year study investigating the existing inventory of affordable housing in Polk County, Iowa. The Polk County Housing Trust Fund commissioned this study, and the primary impetus for the study was the hypothesis that existing housing needs assessments do not fully capture either the existing affordable housing supply or affordable housing need in Polk County. The primary research question guiding the project asks: To what extent does the existing supply of affordable housing in Polk County match with the existing need for affordable housing? This study contributes a qualitative element to this project and the perspective of the residents themselves.

THE POLK COUNTY CONTEXT

The Midwestern US, and Iowa in particular, is generally considered to be an affordable place to live due to relatively high incomes and relatively low costs for items such as housing, food, fuel, and medical care. The county’s household median income is nearly $5000 above the national household median income of $53,046. At the same time, rents in Polk County remain lower that other metropolitan areas within the Midwest (Table 1).
Table 1: Fair Market Rents By Unit Bedrooms, April 2014 (HUD)

<table>
<thead>
<tr>
<th></th>
<th>Efficiency</th>
<th>One-Bedroom</th>
<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
<th>Median Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Polk Co, IA</td>
<td>$525</td>
<td>$631</td>
<td>$783</td>
<td>$1090</td>
<td>$1161</td>
<td>$74,900 (Des Moines MSA)</td>
</tr>
<tr>
<td>Hennepin, MN</td>
<td>$608</td>
<td>$756</td>
<td>$946</td>
<td>$1332</td>
<td>$1573</td>
<td>$82,900 (Minneapolis MSA)</td>
</tr>
<tr>
<td>Cook Co, IL</td>
<td>$727</td>
<td>$826</td>
<td>$979</td>
<td>$1248</td>
<td>$1455</td>
<td>$72,400 (Chicago MSA)</td>
</tr>
</tbody>
</table>


The US Department of Housing and Urban Development (HUD) considers a household to be very low income if their income is less than 50 percent of the area median family income and low income when it is below 80 percent. According to HUD, the 2014 area median income for families in the Des Moines-West Des Moines metropolitan statistical area is $74,900. This means that in Polk County, a household with an income below $59,925 is considered low income and a household with an income below $37,450 is considered very low income. HUD-subsidized programs limit participation to low and very low income households.

For low-income households, housing consumes a large portion of their household income and often puts them at risk of other housing problems including substandard conditions or overcrowding. Current efforts to provide safe and sanitary housing for lower-income households include: the production of subsidized housing, tax credits, rent support, and the provision of publicly-owned housing. Planners, policy makers, and organizations with the mission to provide affordable housing face the challenge of identifying the magnitude of the local need.

It is widely acknowledged that factors beyond supply and affordability constrain access to housing. Despite the passage of the Fair Housing Act of 1968, the concentration of minorities and the poor within specific neighborhoods or sub areas within the metropolitan region remains a serious problem in most US metropolitan areas. The increasing diversity within Polk County means that these issues must be taken seriously in any consideration of housing affordability. As in many urban areas, low-income households in Polk County are concentrated in specific neighborhoods in the urban core (Rongerude and Minhas, 2012). Research has shown that neighborhoods with a high concentration of low-income households have lower local service quality, higher crime rates, and lower job access (Ellen and Turner).
METHODOLOGY

This study asked two questions:

(1) What barriers do households in need of affordable housing face when trying to access affordable housing?

(2) What housing strategies are utilized by income households in Polk County? This paper reports the preliminary findings of that study.

This research began with a countywide recruitment survey. The survey allowed us to reach out directly to residents and identify potential participants for in-depth interviews. We sent 2,000 surveys to randomly selected households and another 1,697 directly to each household in the postal routes with the lowest incomes in the county. The short survey asked for basic demographic information including income and housing expenses along with a number of questions concerning the adequacy and affordability of housing. At the end of the survey, participants were given the option to leave their name and contact information to be contacted for a potential follow-up interview. We received 531 completed surveys.

Of all the returned surveys, we excluded from the pool of possible interviewees those who had indicated a monthly household income exceeding $2,499. This excluded all those making more than 50% of the area median income (AMI). The remaining respondents were contacted systematically to ensure for heterogeneity. Once an interview was complete, all other potential interviewees with the same demographic characteristics were eliminated from the list of potential interviewees.

In the end, we interviewed nine individuals. All of the interview subjects were adults. Three of the households included minor children. Four of the interviewees were white, three were African-American, one was Asian, and one was Latina. Two of the households were first generation immigrants. Three of the households were either only a senior citizen or included a senior citizen. Five of the households included working adults. Four of the households received their only income through social security and/or disability. Four of the households received either Section 8 vouchers or some other type of housing subsidy.

The interviews were semi-structured and focused on the housing history of each individual. Respondents were asked about their current housing situation as well as previous living situations. They were also asked about their ideal living situation and where in Polk County they would like to live, if they could live anywhere. Themes addressed in the interviews

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1 A more detailed description of the survey methodology and findings are available in a separate report by Jane Rongerude and Eric Christianson, “2014 Housing Affordability Survey Results: Polk County, IA.”
included: the current living situation, housing choice, housing barriers, affordability, and the idea of home.

**TYPOLOGY OF HOUSING STRATEGIES**

The interview data revealed three different typologies of low income households in terms of their housing strategies. The first category is mobile households, or what could be described as a swinging door situation. These households consider their current living situation temporary and see mobility as an opportunity to improve their life situation. These households are affordably housed, based on the traditional 30% measure, but they are unhappy with the trade-offs they are currently making in order to have affordable housing. Their aspiration is to find better housing, often higher quality housing, with more amenities. These households express a sense of choice and have strategies to exercise that choice. Perhaps as a result of their transitory situation, these households had few social relationships connected to their housing unit and expressed little sense of place.

The second typology is fixed households. These households are again affordably housed, but they have different aspirations and affordability strategies than the previous category. These households are engaged in a stability strategy that connects their continued housing affordability with remaining in place. They are content, or at least resigned, to the trade-offs they have to make to have a housing unit that they can afford. This category of respondents expressed a strong sense of place and an understanding of their living situation as home. They often had extensive personal networks connected to their residence and both formal and informal systems for accomplishing their daily rounds.

The final typology is unstable households. Without intervention, these households are at risk of homelessness in the near future. The market rate households in this category are extremely rent burdened and do not have sufficient resources to meet their daily needs. While their aspirations might be either stability or mobility, they are unable to exercise choice or manage trade-offs in their current situation. For the household in this category that has a housing subsidy, her vulnerability comes from changes in the terms of the unit and rent increases despite a fixed income. Table 2 provides an overview of all three typologies.
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| Mobile        | • Sense of having a choice  
• In transition  
• Little sense of place or connection to neighborhood  
• View of mobility as an opportunity to improve one’s situation  
• Seeking to re-align trade-offs                             | Swinging door situation | Temporary assistance     |
| Fixed         | • Sense of home  
• Desire to remain in place  
• Established personal support networks  
• Formal and informal systems for accomplishing daily rounds  
• Resigned/content with trade-offs to achieve stability  
• May require temporary assistance at moments of “crisis” | Making do               | Stable                   |
| Unstable      | • Aware of needing help  
• Vulnerable to homelessness  
• Unable to meet household daily needs with currently available resources  
• Insufficient resources to improve situation  
• Without established personal support networks  
• At-risk in time of crises | Extremely rent burdened | Changing terms           |

### Category 1: Mobile Households

This category of households can be characterized by the phrase one interviewee used to describe her neighbor, “It seems like this one neighbor of mine its sort of a swinging door situation. She’s at times had grandchildren living there and had had all three of her kids, not living there at the same time, but still...(8)” For households in this category, mobility provides an opportunity to improve their life situation. At the same time, they are balancing trade-offs to achieve affordability. Both the subsidized and unsubsidized households in this category describe themselves in terms of having housing choices, although their moves are sometimes the result of unexpected changes in life circumstances, such as the ending of a relationship. Households report few social connections or a sense of place attachment to where they live. Households utilize a range of strategies to plan for and enable mobility and current living situations are largely viewed as temporary to enable the next move to a better situation.
Responding to changing circumstances

Although a number of the fixed households with housing subsidies that we interviewed would previously have been categorized here, two of our interviewees were currently within the mobile category. Both of these respondents moved into their current situations while responding to changing circumstances in their lives. Tina is a mother with a daughter in elementary school. When she separated from her daughter’s father, she found and qualified for a unit in a tax credit apartment building downtown. The second household is Jean, a single adult between 40 and 50 years old. She is renting in the private market without any rental assistance and her move was also necessitated by problems with family relationships. Both households see their current housing situation as temporary.

“It was just all really sudden... not really sudden like we went through... We split up and we both moved out and I just had to come up with a deposit and rent and everything all with in like a month and like oh my gosh. Plus I was starting this new job and it was just really overwhelming. I didn’t have any savings. Like I just had to. I don’t know how I did it but I did it. (1)"

“I was just in a bad place with one of my kid’s dad’s mom and I was trying to get out of there because I just got out of another place I had lived [gave location]. They had a bedbug problem there, and I had to throw away everything I owned. And I get in this position and I’ve got a cockroach problem and it’s just like, it’s horrible (6).”

“Longest I’ve been in a place? Probably four years. I’d like to get a place... rent to own a place. Where I could call home and not have to move (6).”

Managing trade-offs

Households in this category are engaged in actively managing the trade-offs between the unit and amenities associated with the unit and affordability. For Tina and her daughter, their shelter was safe and sanitary, but they were overcrowded. Even with the subsidy, Tina was only able to afford a one-bedroom apartment. She is content with the unit, but only on a temporary basis. Jean’s unit is affordable when she is working, but it is infested with cockroaches. She has been unable to get the landlord to take care of the problem and her own pesticides have been ineffective. Jean plans to leave her apartment at the earliest possible opportunity.

“Well, I need two bedrooms... I have one bedroom... I had the option of getting a roommate living in a larger house with a roommate and having less rent, but I didn’t think the living situation would be that great, so I opted for a smaller place. So I just opted for this place. I’m hoping that we don’t drive each other crazy... So we need two-bedrooms. That’s all we really need is two bedrooms (1).”
“I don’t know, it would be nice if we had a patio to go sit and watch the snow or something, but we’ll deal. This place is pretty temporary (1).”

“The place I live now is just a one bedroom apartment... and it’s not very suitable. I have a cockroach problem really bad and I’ve had to call the city on [the landlord] before and I did have holes in my walls and stuff like that and a cockroach problem and stuff like that...there’s just no way of getting rid of them, you know? Basically it’s livable but it’s not up to my standards. Up to nobody’s standards (6).”

“Yeah it’s really nice [the location] because it’s in the central area, but I just can’t keep living there. I was going to move last year at tax time, but I just procrastinated. I was busy. I just got to move because there’s no way... it is the worse (6).”

**Strategies for enabling mobility**

While both market rate households and subsidized households are looking to improve their current situation, they have different strategies for how they anticipate being able to improve their current housing situation. Her work included opportunities for overtime and it is likely that Tina will be able to accrue adequate savings to finance a move in the future as long as she can find an acceptable unit at what she describes as an “in between” rent. Although the separation from her partner was the reason for her move, they had been renting a house that they could not afford and had been severely rent burdened prior to the move. The move improved their housing affordability and their stability as a result. Jean on the other hand, was renting an unsubsidized market rate unit. Her unit was infested with cockroaches and could be considered neither safe nor sanitary. Her work situation was unstable as well and she had only recently been able to become nearly current on her rent after falling several thousand dollars behind when she was unable to find work. The landlord’s willingness to keep her in the unit even when she fell behind on the rent allowed her to stay housed and she planned on finding another unit with the same landlord, just one without bugs. Her ability to move was enabled by her anticipated tax return at tax time.

“Things were either... It was just like two different extremes. They were just either super nice or super not. There is nothing in between. Like this was probably the only place I saw that was just in between and that’s why I ended up here. (1)”

[When I applied, I asked] “Well do you guys keep on checking like throughout my process or living here to make sure I am not making more than what I’m supposed to?’ and she said, ‘no.’ Because that my work, you know, if we do so much business we get bonuses and that’s going to put me way over the income verification... the income balance, but she said they don’t check it. So okay and
Little sense of place or connection to neighborhood

Finally, the households in this category report little sense of place or connection to the neighborhood where they live. They do not mention social networks, family, or other social relations in proximity of where they lived. When neighbors were mentioned, they were mentioned as a problem.

“I’m not to live here my whole life... Some people have lived here for years and years though. And they probably get depressed and holed up in the place because it’s kind of small (1).”

“It’s a really quiet building too. I’m really surprised being downtown and stuff. It’s kind of disappointing actually (1).”

“I have two neighbors I don’t really get along with them so it’s just time to move. They’re always getting my mail and stuff and they broke into my place before and it’s just, it’s just time to move (6).”

Category 2: Fixed Households

This category of household is no longer actively balancing trade-offs, but instead is making do with the current environment. These households express a desire to remain in place. They are content with the trade-offs they made to achieve stability or at least resigned to those trade-offs. Most expressed a strong attachment to place and a sense of home in their current living situation. These households reported established personal support networks as well as formal and informal systems for accomplishing their daily rounds. Unlike the mobile category that equated moving with the opportunity to improve their living situation, for these households, a move would have a negative impact on their living situation as well as their abilities to meet their basic needs. While the people we interviewed that fit in this category all expressed a
strong desire to remain in place, many are still vulnerable to being displaced in the future in the event of a crisis, such as a major home repair or displacement from a subsidized unit.

**Previous mobility – responding to changing circumstances**

The housing history of the households in this category varied significantly from one senior woman who has lived in only two homes over the course of her life to a mother and her adult daughter who had moved frequently before receiving a Section 8 voucher and settling into their current unit. Like the individuals in the mobile category, these households reported moving into their current units in response to a change in life situation or problems with their previous unit. Where these households differed was that they intended the move to be long term. Rather than re-aligning trade-offs or seeking other kinds of opportunities, they moved to achieve stability.

“[Previously, we lived] in a house... but we couldn’t afford the house we let it go. Then we moved back to stay here for a couple years. Then we lived over on [name of street] for a little while. Then my dad got sick. Emphysema really bad. And he passed away so we moved back here. And then we got on Section 8. And the guy that we was getting the house from wouldn’t take Section 8 so we had to move back here to get Section 8. (5)”

“Where I used to live well they never put attention in the houses like if something if a window is broke or they have roaches they don’t come and do nothing. They don’t care about us. And a lot of people make like that. So I don’t know if they know you don’t have papers and those they don’t care because I had that experience anywhere I go (3).”

“The place I was living before, it was very similar. The reason I left there was because of sexual-harassment by the landlord (7).”

**Sense of home**

Overall, these individuals are living in units that they had chosen to occupy as part of a stability strategy. When describing their current housing situation, most described a decision to occupy their current housing unit and a sense of where they live as “home.” For example, Lupe and her husband are undocumented immigrants living in Des Moines with their three elementary school aged children. They are buying a house from her previous employer on contract. Because they are still making payments on the house, Lupe is not completely confident in calling the house hers. Lupe explained, “I like the house because I have a house and it’s kinda mine, but it’s not mine (3).”

Despite this uncertainty, Lupe saw the house as an opportunity to create a home for her family. The family’s housing strategy is to improve their current housing unit rather than move to find
something better. The house had significant physical problems when they moved in and they have put many of their own resources into making improvements. They have also been able to use city programs that assist low-income homeowners with home repairs.

[Describing the house when they first moved in] “Holes everywhere and there was a lot of roaches. Oh my God they was so ugly and the restroom, the water don’t run. And it was so cold here. The heater don’t work and, uh, it was real ugly. But I see beautiful because I have a dream to made my house and it was so ugly (3).”

Other interviewees expressed a similar sense of satisfaction with their current living situations.

“It is a one bedroom. It is small and I don’t mind it a bit because I don’t have a lot of stuff and I don’t want a lot of stuff so it’s good for me. I don’t have too many problems with it (7).”

“We’ve lived here too long (haha) but they’re pretty nice...When we move out, we always come back here (5).”

“Well, because I like the eighth floor and I like watching my cat like he’s watching the birds fly over the building and he’s like this. And I don’t think I’d want any place else. Not even if lets say Peggy would send me a letter and she’d say, “Alex, there’s a building brand new building and you would have five hundred square feet more than what you have upstairs now.” Young man, I don’t think I’d want to move (2).”

Desire to remain in place
Rather than looking toward mobility as an opportunity to improve their life situation, these households are focused on remaining in place. Erin and Shelley are an adult woman and her senior mother. They live on Erin’s disability assistance and Shelley’s income from social security. They moved into their unit when they received a Section 8 voucher after the death of Erin’s father. They have been in the building for more than 5 years with the voucher and had lived there previously when their household was still engaged in mobility strategies. Erin explained her desire to remain in place both in terms of the unit, which meets their accessibility requirements, and their sense of community. “I want to say right here... We got the guy at the gas station to sell the bread and milk. Yeah I go to Get-n-Go. They have standup people to work up there. And I go down to the office of a visit with the lady in the office. If they got cake down there, they give us cake. It’s kind of fun (5).”

Other households in this category also expressed a sense of satisfaction with their housing stability and a desire to remain in place.
“And this is the longest that I’ve been here, in [name of apartment complex], compared to other places. Other places it’s been two years or less. So four and a half years has almost been a dream for me (2).”

“Like I said, this friend of mine she seems to be really happy with assisted living. But I since I’ve never lived in a communal housing that I guess that’s where I think it would be really, really hard to do (8).”

I tell my husband I... I think people they are with a lot of money later on they forget where come from, so, if you have something there to remind you where you come from. I don’t want to be mean person when—if—I get money. I don’t want to be mean. I want to be just like I am right now, so this house make me remind where I come and what pain I give when I was here, so I’m not going to forget. That’s what I think (3).”

**Resigned/content with trade-offs to achieve stability**

Rather than looking for opportunities to improve their situation through mobility, these households are content (or at least resigned) to the tradeoffs they are making to have an affordable unit. For example, Alex is a retired older man living on a fixed income of $600 a month. For many years before he was accepted into the Section 8 program he lived and worked in a local homeless shelter with a religious affiliation and earned $75/month in addition to a place to live. When that shelter was closed down, he continued to live in a communal setting while working for Home Depot on a very part time basis. He was near homelessness at the time he received the notification that he had a voucher. Without housing assistance, Alex would not be able to afford a stable housing unit. With housing assistance, he can make do:

“I have no cable. I have no car, so I have no car insurance. My health insurance is through Iowa Wellness now. So, I’ve been I’ve been under Iowa Care for the last probably two years, and I’m making it on $600 a month... But, as long as [my cat] gets fed and I get fed and the rent is paid (2).”

Alex is willing to live with trade-offs such as a small unit and an uphill walk to the bus stop in order to remain in a unit that he can afford and where he can access the goods and services he needs.

“I could probably deal with another two hundred square feet, but like I say this place has been location location location. And I, I’m not looking at moving at least, somebody would have to come to me and say forcefully you’re going to move before I would actually go ahead and go along with it (2).”
Other households in this category also expressed a willingness to accept trade-offs and limitations in favor of affordability and stability. With this category, there is a noticeable different in the quality of housing and the severity of trade-offs between the households receiving housing subsidies through the Section 8 program and the households who are making do on the market. Alex receives Section 8. The other Section 8 household was making a trade-off between stability and a single family home, which is where they would have preferred to live. However, the live in a two-bedroom unit that is in a good state of repair.

“I wouldn’t say it’s perfect. It’s just a roof over our head. We’re not outside in the cold. If we call the office they come up and fix stuff. If we have a water leak or something breaks down they come up and fix it (5).”

The stable households living in the private market are making very different kinds of trade-offs. Every household mentioned serious repairs and in the case of at least one tenant, potentially life threatening code violations as well as hostility and racism.

“I know if we don’t pay something—like if he stopped working—I’m not going to be worried they’re going to throw me away from my house cause I don’t have money. But I know I have to pay taxes [laughter], but I don’t like the house because it’s too small. I feel, well, its not small—it’s ok for us—but no closets and it’s an old house and it have a lot of things we are working on. I hoping I can fix one day. We still working (3).”

“I like windows, you know, that you can open. In my place you can’t even open it in the bedroom. You can’t even open it. So it’s very pretty... but you can’t even open it because it’s like sealed down with something. It’s like it’s unsafe (7)”

“It’s safe getting up on the front side. The backside they told me... which is supposedly our fire escape... they told me not to use it... it’s not safe. It won’t hold my weight. I only way like 110 or 115 or.... I was like “Oh, how was that safe?” But they say it’s safe if there’s a fire, but they don’t want people using it like a regular... and there’s a bunch of what you call them things? Brambles? The thing that ties up? You know... You know what I’m talking about? Yeah and it ties up so that you can’t... get through it. So it’s not really all that safe... (7)”

“She is what they call the manager of it. Her dad owns the house but he lives now in Bondurant because he didn’t want his daughter to be influenced culturally... We got a lot of nonwhites in my neighborhood that’s all. He didn’t want her to be influenced by going to East High. And so he moved her so she would not be, “culturally influenced” by the wrong people. He said that to me, a nonwhite obviously. I’m like, ‘Hmm... well that’s sad. I guess you’re racist, okay. But I got to stay there. I’ve got to stay somewhere (7).’“
“Because it was already completely paid for, I just made the decision that it would be best to go with the one that was already paid for. And so that is what I did and then and luckily it’s been ok, you know, so far, except that there are more things going bad and a lot of things that you just sort of knock on wood that don’t create a huge problem... (8)”

Established personal support networks
Being stable enabled these households to develop personal networks and identify both formal and informal systems for accomplishing their daily rounds. For many of these households, they were attached to the unit, but the location mattered as well. The two Section 8 households in this category both discussed the importance of the building staff and the surrounding neighborhood for their quality of life.

“They care. When I go down to the office to pay the rent on the third they say how is your mom doing even the maintenance guys. We know everybody that works here (5).”

“We know the people who work in the office. They’re pretty nice people. We know the maintenance guy. We know pretty well everybody who works here. We know who cleans the hallway and everything so we got no problems here (5).”

“There’s holiday things that happen here all the time and have since, since I came in four and a half years ago. There’s been different things with holidays and our community service, our family... how does she present herself, family resident services coordinator or something like that. Anyway the coordinators are just wonderful, and if you need ten minutes with one of them you know they’ll take ten minutes with you as long as they’re not in a meeting somewhere or something like that, but they’ve been wonderful, they have to me anyway (2).”

“I am close to a bus line. I no longer drive. So, all I do is take the bus. I can go anywhere in the city from here. If I were to move into another part of the city, um then, my bus routes might change to where instead of it taking twenty minutes to get someplace it’ll take forty, forty minutes or an hour and a half and that’s crazy (2).”

Rebecca is a single woman in her late 30s. She rents an attic apartment in a single family home that was converted to a multi-family dwelling. She works full time in an institutional food service job near her home. Rebecca has a seizure disorder that prevents her from driving and is currently under treatment for cancer. The apartment’s proximity to her work as well as bus lines that can take her to her medical appointments and grocery stores is important. She does
not like to rely on anyone too much and the location makes it possible for her to be self-sufficient.

“For cancer and stuff I go to the Broadlawns. I have a heart problem that doctor is at Broadlawns, and I have one here he’s for like random stuff that shows up. If you like strep throat or infection you know, whatever... I use [the bus system] or my guy will take me if he’s over. He has a truck and stuff (7).”

“I am an adult I am 38. And I feel like I should be able to deal with stuff... as it comes to me. I deal with stuff. I do it at my job. I do it in my personal life. I do it in business. Whatever I have to do. I’m not an overly aggressive person, obviously. But if I feel like something needs to be done, it’s going to be done by me (7).”

Rebecca was the only African-American respondent in this category and the only renter on the private market. Sexual harassment and an attempted sexual assault at her previous residence had prompted her to move. At her current location, she described harassment from neighbors and covert racism from her landlord and his family. Although she did not intend to change her living situation, she was the only person who did not talk about her current living situation as home.

“What stops me from living in a place that I feel like it’s home? Okay... the people I love genuinely they are not by me, so I’m never going to feel like home. I do like my bedroom and my current place for the simple fact that it is very close and small. In the bedroom you could just put a little candle up... that’s that. But I don’t have the people that I care about the most. They’re not by me (7).”

**Vulnerable at times of transition or crisis**

Although these households have sought out a stability strategy as a way to meet their housing needs, many were aware that their current stability was not guaranteed. The trade-offs that allowed them to be stable could also result in their losing their current units. The Section 8 households worried about changing regulations or family size. The households in the private market worried about home repairs, unemployment, and immigration status.

“If something happens to my mom, Section 8 will help me find another apartment, but I wouldn’t be able to stay here but have to get a one-bedroom apartment. I could stay in this building, but out of this apartment (5).”

“Well, I’m the last funeral. And I’ve already told [the manager] that I want to retire to this building. So, I just I just can’t anticipate that Housing would try to force me out. You know like I say, they’re the government. So they’ve been talking about selling the building or renovating the building and re-using it, you know stuff like that, so I don’t know... (2).”
“I’m living in a 1924ish house. Umm 2 bedroom bungalow... umm needs a lot of help and it’s just to have the other 3 or 4 thousand dollars or whatever to fix the roof to do the basement to do... replace things that need to be replaced... is financially hard to set aside that money to do and you know the credit cards get maxed out on ordinary things too a lot of times (8).”

“I had savings and stuff while I was unemployed so I was able to back that up and then the guy that I date now he helped me out with kind of a loan thing and I got him back later of course so everything worked out but I didn’t have to stay in transitional such and such or a shelter (7).”

When asked, “What is stopping you from living in your perfect house? “Papers... I know we can make more money (3).”

Category 3: Unstable Households

The final category of housing challenged households is the unstable category. These households are either in a subsidized unit where the rules are changing, undermining the tenant’s ability to continue to afford the unit; or the family is renting in the private market and severely rent burdened. The primary characteristic of this category is the tenuous nature of the current housing situation and the degree of distress that the household is experiencing as a result of this insecurity.

Michelle is a grandmother in her 50s. She has lived in her current subsidized unit for 16 years. She prefers to stay in place. Up until the last year, she would have fit in the stable category.

“I lived there [in my current unit] for years. I’ve only moved twice and that was from Chesterfield. And I’ve been out here 16 years and I am 52 years old so I don’t move around a lot... I was in that first house from the time I was a baby. I was adopted, and I came from Iowa children’s home. And then I lived there from the time I was about... I would say I was about in my early 20s and then I moved a street over. And then I lived there for probably between 10 and 13 years maybe 12 years and then I moved out here and I have been out here ever since (4).”

She has a strong sense of attachment to her current housing unit.

“I look around here. I can look at my grandchildren’s pictures over there. Everything in here is—it is old—but it’s mine and each one of my grandchildren that were born, they came here when they came from the hospital. There’s memories here you know. I’ve never lived—this is the second—you know what I’m saying, I don’t move around a lot. And it’s hard for me. I am very sensitive to a lot of things and I don’t know it’s just, I can look out that window and seeing
me and my grandkids. My daughter lives across the street. Walking through the field, me bringing him back and forth babysitting him. You know I have a lot of attachment. I have a very good attachment to this apartment (4).”

At the same time, she is making trade-offs to remain stable.

“What I like about it is management. They are pretty good about fixing things. You know just sometimes there would have been some things that they... the personal touch has kind of plummeted. For the most part that is why I’ve been here whenever I need something I know that they’ll be good (4).”

After this point, Michelle’s story diverges from the stable category. Although she is in a Section 8 unit, her rent has been increasing and her unit is becoming unaffordable.

“My rent keeps going up it’s 231 now but I have a two bedrooms so... I don’t know I don’t know 16 years is like I don’t know. Right now I just feel like I am here by the skin of my teeth because the rent keeps going up. and I don’t know what I can do because I like. It is a little bit too much because I can’t afford... I can’t afford to move I don’t have the... the I don’t have the money to move but if the rent keeps going up I don’t know what I’m going to do because I’m between a rock and a hard place (4).”

“But I don’t know, you know, what is going to happen. I think it is because my rent went up from oh I’d say 150 something to 213 within the last couple years (4).”

Michelle’s story illustrates the fluid nature of these categories. Many households have been in all of these categories at different points in time. The transition from fixed to unstable is especially painful because these are individuals with a sense of place who had built a home and social networks connected to their situation. Unstable households may want to become mobile or to remain fixed, but do not have sufficient resources to correct their current instability. Michelle, for example, lives on a fixed income. Her ability to stay in place depends on the stability of her rent and other expenses.

Unable to meet household daily needs with currently available resources

While Michelle’s housing has become unstable because the subsidy on her unit is changing, Salam and Adina are renting on the private market. They are currently American citizens, but they came to the United States as refugees from Sudan. Salam and Adina have 7 children ranging in age from 12 to 1. At the time of the interview, they were paying $1000 a month in rent for their three-bedroom house and they had a household income of $1500 a month plus food stamps.
“I was working in a banquet department at that time. You know I set up for weddings and events so and. I couldn’t get the bigger house because of a financial situation. I had to take the smaller house because it’s better then the bigger one that could fit my family. I have to take that and now it’s difficult to live (9).”

“Yes yes [the utilities we pay are] high. When we don’t have money we pay the small amounts... then we raise the rest. That’s confuse people too, you don’t know exactly what they charge you for. Because if you don’t clear all your bill out, they add little bit of this one and charges. They aren’t shy about making money on you (9).”

Because of the extreme summer heat, they were unable to use the two upstairs bedrooms, which put the entire family downstairs in the remaining bedroom that had a window air conditioning unit.

“I’m living in the place it’s really not really good. The house is small. Three bedroom house without basement. And no central air condition, so I have two rooms upstairs and it’s really extreme you cannot even imagine. It’s kind of a nightmare so we all move down to the living room and one bedroom that is downstairs because we installed the window unit. And we are living and it’s really... different you know? We’ve been trying to get houses... assisted houses... and it take a lot to take a while. And we don’t know actually when we’re going to get that (9).”

Their situation had recently become more difficult when customers at the bar next to their house run into his car one night, totaling it. The car insurance paid almost nothing for the accident and Salam had to have a car to get to work. As a result, the family had to make a down payment on a car, resulting in a missed rental payment.

“Now we have a car payment. Last time we had a car payment last time we didn’t pay the car now we have a car payment a lot. It’s tough. We cannot pay the rent for this month because we take the car and we did not have car to go... for my husband to go to work and when he lost the car...(9)”

**Insufficient resources to improve one’s life situation**

The households in this category are aware that they need help. They have maximized their own resources and do not have access to other personal or institutional support networks that can help them address their immediate situation. In the case of Salam and Adina, they are waiting for rental assistance, but have no guarantee when that assistance will become available. Once they have the voucher, they will still need to find a larger habitable unit that can fit their entire family.

“We apply in Polk County housing... yeah we applied. They have a list and they say it’s going to take a long time because this is a big city (9).”
The households in the unstable category are in distress and without intervention, vulnerable to homelessness. At the same time they have the same hopes and aspiration for improving their situation that the households in the mobility category expressed. Salam and Adina see moving as a way to improve their opportunities. They want a housing unit that fits their family, but more importantly, one that provides access to education and opportunities for their children to improve their own lives in the future.

“If I could get a place to live, I can get a job anywhere because I can. I’ve been working since I came here and the only thing that I’m looking for is a right place for my children (9).”

“We have a lot of children. We don’t need bad neighbors at all. That’s number one. Even if they say they’re going offer us a place where we don’t want our children to grow up there, we won’t take that. We’d rather live in a very small, in a very small house but in a good area where we can change our children’s lives— not going to be like the way we live here. We want to live in a place so they can grow up and follow the education. That’s the only number one for me to do (9).”

CONCLUSION

This study revealed that not all low income households face the same barriers in their search for affordable housing or have the same housing aspirations. It identified three different typologies of housing needs within the larger population of housed low income households. These categories cut across source of income and source of rent. They include both households renting exclusively through the private market and those either living in subsidized units or receiving an individual housing voucher. These findings suggest that a one-size fits all policy solution will not effectively address the problem of housing affordability. Furthermore, these typologies are fluid and households are likely to find themselves in different categories at different periods of time. Interventions should be tailored to address the specific needs of each typology and to reach identified policy objectives.
REFERENCES CITED

