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**The social consequences of self-management in a mutual housing
association for older people**

Van Ryzin, Gregg Gerard, Ph.D.

City University of New York, 1991

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A

THE SOCIAL CONSEQUENCES OF SELF-MANAGEMENT
IN A MUTUAL HOUSING ASSOCIATION FOR OLDER PEOPLE

by

GREGG G. VAN RYZIN

A dissertation submitted to the Graduate Faculty in
Psychology in partial fulfillment of the requirements
for the degree of Doctor of Philosophy, The City
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1991

This manuscript has been read and accepted for the Graduate Faculty in Psychology in satisfaction of the dissertation requirement for the degree of Doctor of Philosophy.

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To the memory of my father

PREFACE

This dissertation is about an organization, Cooperative Services, Inc., (CSI) and its members who together own and manage the federally assisted retirement housing in which the members live. It attempts to make the experience of this organization speak not only to the theoretical concerns of researchers of housing and aging but to the practical concerns of nonprofit organizations around the country contemplating or experimenting with various forms of resident-controlled housing. The findings of this dissertation, I hope, will be of value to the members and staff of CSI as well, not only in the many social and technical challenges they face, but in the sense of affirming the real significance their efforts have in the eyes of many others, young and old alike.

I had two main scholarly motivations for this dissertation. First, I wanted to explore the social life of a bona fide mutual housing association, or MHA, a form of housing provision that has captured the attention of low-income housing advocates looking for ways to imbue rental housing with some of the advantages associated with home ownership. In particular, I wanted to see whether, given the restrictions on equity in mutual housing, involvement in and control over the management of the housing stock

actually influenced the way residents felt about their housing, themselves, and each other. Second, I hoped to show that tenure-management structure itself constituted an important dimension in explaining environment-behavior relationships in housing, particularly residents' satisfaction with their housing.

In addition to scholarly motivations, several more personal experiences influenced this dissertation. My interest in housing originated in large part from my work at Phipps Houses, a nonprofit housing developer and manager in New York City. There I not only learned to respect the professionalism and commitment required to provide decent housing. I also observed the crucial role played by various actors in the housing field -- developers, lenders, owners, and managing agents -- whose role in the housing process I had not fully appreciated before. The decisions made by these actors, I observed, could affect the quality of housing in many cases more than the architects who designed it and the planners who approved it. This led me to conclude that environmental social scientists, who target their research findings mostly to the design and planning professions, should begin to pay more attention to these other actors in the housing field.

I also came to the conclusion during this time that if there was a justification for promoting participation in architectural design and urban planning

decisions, as my discipline taught, than surely there was also a justification for resident participation in these other institutions which exert control over the housing stock in many profound ways. During my years at Phipps Houses, moreover, housing advocates in New York and elsewhere began promoting mutual housing, a model which seemed to offer a way of combining the stability and continuity of a professional approach with a recognition of the right of low-income residents to have a voice in the ownership and management institutions that control their housing. Thus, I chose mutual housing as the focus of my dissertation.

I learned about CSI through a publication of the Low Income Housing Information Service (n.d.) that surveyed existing MHAs in the United States. Not only was CSI the largest MHA in the country, but it seemed to possess a particularly well-developed system of self-management. Thus, I made a visit to CSI, which has its headquarters and many of its buildings in the greater Detroit area, in the spring of 1989. The warmth and encouragement with which the staff and especially the residents welcomed me provided the final impetus for my decision to select CSI as the site of my dissertation. The data collection took approximately one year, beginning shortly after I moved to Ann Arbor, Michigan (which is about thirty miles west of Detroit) in the summer

of 1989. I then spent the next academic year analyzing data and writing up the results of my research.

Organization of Chapters

Because both qualitative and quantitative methods were employed, it seemed appropriate to organize the chapters which follow along largely conceptual lines rather than sticking to a more standard format. Nevertheless, Chapter One surveys relevant housing policy issues and environment-behavior research, while Chapter Two describes the research site and methods employed.

Chapter Three begins the joint presentation and discussion of findings. It focuses on the people living in the co-ops, the motivations and circumstances which influenced their decisions to move there, and the challenge of adapting and adjusting to a new home. This special focus on the transition to the co-ops seemed justified, not only because the residents themselves repeatedly emphasized this transition, but because it illuminates the social context which gives significance to the residents' efforts at and experiences with self-management.

Chapter Four describes the organizational form and practical functions of an MHA, resident evaluations of this housing model, and the meanings residents give to their roles under self-management. Chapter Five analyzes ways in

which residents become involved in self-management and the consequences of such involvement for the person and the residential community as a whole. Chapter Six focuses on the concept of resident control, what factors influence the experience of control over the residential environment, and how such control influences relations with the community and the larger society. Chapter Seven brings together the findings of the previous chapters and explores their importance to a model of housing satisfaction and life satisfaction; it also presents cross-site comparisons which illuminate several key differences between the six co-ops. Finally, Chapter Eight summarizes the major findings and presents what I see as the major policy and research implications of this dissertation.

Acknowledgements

I could not have completed this dissertation without the help and encouragement of many people. I must first of all thank the members and staff of Cooperative Services, Inc. In particular, I wish to convey my warm gratitude and sincere appreciation to the residents of Wyandotte Co-op, Bishop Co-op, Trenton Towers, Royal Oak Manor, Southgate Co-op, and Barton Towers. Not only did they generously share their time, thoughts, and wisdom with

me, but their regular words of encouragement boosted my morale at critical junctures along the way.

I would like to extend my gratitude in particular to the presidents of the six co-ops which participated in the study: Evelyn Barefoot, Frank Dent, Viola Fields, Carmen Floreno, Evelyn Lee, and Stan Morris. Among the many other residents who provided special help and encouragement were Valentine Dabich, Rhoda Daunter, Agnes Edwards, Margaret Evans, Margery Henniger, Fred and Luella Hillard, Rene Kerr, Alice Kresin, Phyllis Renes, Helen Richards, Betty Salyers, Julia Szabo, and Leslie Vogel. I am also sincerely appreciative of the support given me by the staff of CSI, the General Managers Fred Wood and Martha Sachs, also Pat Adams, Mel Atkinson, Shirely Borchardt, Cheryl Gadzinski, and Pat Radke. I owe a special debt to Rona Moscow of CSI for her goodwill and critical insights throughout the various stages of the research.

There are other people with whom I would like to share credit for this dissertation. They include the people at Phipps Houses, especially my mentors in housing, Sandra Ruiz Butter and Harry J. Scanlan, Jr. I want to thank Lynda Simmons, President of Phipps Houses, and John Mollenkopf, Professor of Political Science at the Graduate Center, for agreeing to be my outside readers and for their many constructive insights and thoughtful comments during the defense. I owe a special gratitude to my committee members,

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Lastly, I owe a debt to members of my family: To my late father, John Van Ryzin, for supporting me all these years and for introducing me to New York City; to my mother, Lani Havens, for instilling in me an early interest in architecture; to my grandparents, Alfred and Jeanne Kayser, for helping me understand in personal terms the significance of later life; and finally, to my wife, Ada Ferrer, who throughout this research was my toughest critic and closest friend.

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CHAPTER ONE
HOUSING, ENVIRONMENT AND BEHAVIOR

This dissertation brings the theory and methods of environmental social science to bear on the phenomenon of self-management in a mutual housing association (MHA) for older people. In so doing, it addresses both the general question of whether and how self-management contributes to the satisfaction and well-being of low and moderate income residents and the specific question of its significance in the lives of older people. Because little research has been done on self-management, this study adopts a largely exploratory perspective in an attempt to define pertinent issues, concepts, and measures. It also attempts to describe in some detail the actual experiences of those who live in a particularly important example of self-managed housing.

While the research presented here is essentially exploratory and descriptive, it presupposes a set of questions and in turn a conceptual framework. Therefore, this chapter begins with a review of the broad housing issues which inspired this research and then focuses on the more specific theoretical questions of environmental social science and social gerontology raised by self-management.

Housing Policy Issues

The findings of this research have implications for two distinct yet related issues of housing policy. The first concerns mutual housing associations, a form of nonprofit housing provision that has gained the attention of practitioners and policy makers. The site of this study, Cooperative Services, Inc. (CSI), constitutes arguably the most significant example of mutual housing in the United States and as such its experience offers useful data for nonprofit organizations or government agencies involved in assessing or implementing such an approach. The other housing policy issue concerns self-management, which can be defined as the involvement in and control of housing management by residents. While often an important objective of mutual housing associations, self-management approaches to housing have been tried or advocated in a wider variety of organizations, including public housing authorities. Thus the findings of this research offer insights into self-management more generally.

We begin, therefore, with a discussion of mutual housing associations, their policy prospects and social implications.

Mutual Housing Associations

Mutual housing associations, or MHAs, originated in Europe, a product of 19th-century philanthropic housing reform and the early cooperative movement. In the aftermath of World War I, these movements combined their housing efforts, spurred by a general housing shortage and by government incentives, to form national federations. Today, for example, the National Association of Tenants' Savings and Building Societies (HSB) in Sweden and the Head Federation of Nonprofit Housing Enterprises in Germany represent hundreds of regional housing organizations which together house substantial numbers of low and moderate income households (Low Income Housing Information Service [LIHIS], n.d.). Large-scale mutual institutions exist in the United States as well, particularly in the areas of insurance and consumer credit, but for political and historical reasons events in America's housing sector failed to parallel the developments in Europe.

Today, the national mutual housing institutions of Europe, which are democratically controlled by their large memberships, represent the nonprofit housing sector at the national level, provide insurance and mortgage capital, and run training institutes for regional administrators and site managers. HSB in Sweden, for example, runs a national savings bank for members and owns several building materials

companies (Appelbaum, 1986). Both HSB and the Head Federation engage in research on technical and social aspects of housing provision, producing knowledge which they then share with local affiliates. They also carefully monitor and regularly influence the formulation of national housing policy.

The impressive scale and capabilities of the nonprofit housing sector in Europe has inspired interest in a mutual housing model in the United States. This interest has also been fueled by a burgeoning of nonprofit housing activity at the local level¹, and by a search to integrate and consolidate such activity for political and technical reasons. Particularly given the emphasis on resident-control in this nonprofit housing sector, mutual housing has increasingly come to be seen as an effective way of providing technical assistance, training, financial and organizational stability.

While a national presence and a bona fide third stream² of nonprofit housing production in the United States remain the long-term goals of MHA advocates, in practice most MHAs in the United States today remain rather small and

¹Precise estimates of the size of the nonprofit sector in the United States are not widely available. See Mayer (1988) for a general discussion of the capacity of this sector.

²The concept of a third stream of housing production, to compete with private rental housing and home ownership, is suggested by Gilderbloom and Appelbaum (1988).

a far cry from their European inspirations. Representative Jonathan Bingham of New York proposed a bill in the 96th Congress which eventually led the congressionally chartered Neighborhood Reinvestment Corporation to undertake the development of a national demonstration project in Baltimore (Barnes, 1982). Like the Baltimore MHA, however, most mutual housing associations in the United States consist of only a few apartment buildings and must rely on charitable contributions and other grants for staff and overhead costs.

In a survey of MHAs in the United States, for example, the LIHIS (n.d.) identifies the following organizations: a Milwaukee MHA with 231 units, the national demonstration MHA in Baltimore with 49 units, a Madison (WI) MHA with 160 units, and a Minneapolis MHA with 125 units. Many others of this limited scale have been started in diverse cities across the country. But by far the largest MHA and the most productive in terms of continuing new development is Cooperative Services, Inc. CSI currently has almost 4,000 units, operates nationally, and supports a professional staff on the basis of management and development fees alone.

In general, mutual housing associations in the American context serve to unite a number of multifamily buildings, which themselves may be co-ops or rental housing, either through direct ownership or some form of management contract (Gruneberg, 1980). Each resident makes an equity

investment in the MHA and can vote in association affairs. Some MHAs require membership for those on the waiting list for new housing. In most cases return on equity is limited. The resident, in turn, receives security of tenure comparable to home ownership, responsive management, stable housing costs, and a say in the policies of the association. Moreover, the MHA professional staff, by earning development fees, has an incentive to expand the supply of nonprofit housing in the community and, as the managing agent, remains directly accountable to the MHA members for its performance.

The mutual housing model remains promising but raises a number of questions. While many of these questions center around legal and financial difficulties of translating the MHA to an American context, two issues in particular require a social and cultural interpretation. First, it remains to be seen to what extent American households will accept this "third stream" alternative to home ownership and conventional rental housing and whether they give to it the same meanings promoters of the concept intend. Second, several observers have questioned the possibility of maintaining resident control and a sense of community especially in a large MHA. The LIHIS (n.d.) report contends that "resident control and feelings of community may lessen as the MHA grows and adds more new buildings, with a weakening of the voting power of initial residents" (p. 10). Peterman (1989), in an article on

alternative management strategies for public housing, makes this observation concerning mutual housing:

Large MHAs, charged with managing several thousand housing units, might not perform much differently than existing housing authorities. Personal discussions with Dutch and German housing experts indicate that housing associations in those countries are plagued with many of the same problems facing United States housing authorities (p. 59).

Despite a commitment in theory to resident involvement in and control over management, therefore, large MHAs may nevertheless become just as bureaucratic and insensitive to resident needs as many public housing authorities and other low-income housing providers.

This investigation of Cooperative Services, Inc., focuses on both of these social questions of mutual housing. First, the residents of the buildings in this study for the most part represent a socially and culturally conservative elderly population. The extent to which they remain willing to embrace the norms of the MHA, and the meanings they give to these, testifies to its acceptability as a means of housing provision. Second, because CSI represents the largest MHA in the United States, it becomes an important testing ground for the problem of resident control within a large-scale organization.

While many MHAs in fact promote self-management, the concept does not belong exclusively to the MHA approach

and in fact appears ubiquitously in the current housing policy debate. We now turn, therefore, to the related question of the merits of self-management approaches to housing more generally.

Self-Management

Whether an example of rare consensus or perhaps confusion, both progressives and conservatives have effectively embraced somewhat different but related notions of self-managed housing provision. The idea of self-help housing, which variously refers to both the production and management of housing by its occupants, emerged from grassroots housing struggles in the late 1960s and early 1970s (Kolodny, 1986). Yet quite recent political pronouncements by the current Republican administration, urged by Secretary of Housing and Urban Development Jack Kemp, advocate surprisingly similar concepts, especially in the area of housing management. Conservatives see in self-management and the related concept of tenant-ownership a means to restore choice and initiative to individuals and, more importantly, to return public housing to the private sector. Progressives see in it the potential for neighborhood control, empowerment of oppressed groups, and the decommodification of the housing stock. Therefore, from both sides of the political spectrum, though often with

quite different rationales, self-management has been thrust on to the national scene.

The Cranston-González National Affordable Housing Act of 1990 exemplifies this trend. It contains specific provisions under the title HOPE (Homeownership Opportunities for People Everywhere) that embody much of Kemp's philosophy of turning control of public housing and other forms of subsidized housing over to its low-income occupants. The act, however, also contains the Community Housing Partnership provisions, a Democratic initiative that sets aside funds for community-based, nonprofit housing development and management corporations. It is likely, as a result of this bill, that debate on the merits of alternative tenure-management models will intensify, hopefully informed by more research than has been produced to date.

The idea of self-management, however, has already come under some rather forceful criticism, primarily for laying the burdens of housing provision on low-income households with limited resources. Schuman (1986), in a critique of self-help approaches to housing, makes a crucial point:

The natural desire for control over one's housing does not alter the fact that self-help groups do not command sufficient economic resources to make it work. Likewise, recognition of the indifference and inefficiency of central government does not alter the fact that government alone has the political power and economic

resources to provide housing for those unable to compete in the private market (p. 468).

In a similar vein, Silver (1990) concludes from his preliminary assessment of HUD's Public Housing Homeownership Demonstration program that

Any such approach should be mindful of the evidence . . . that low-income home ownership requires substantial government subsidies and technical support. For poorer Americans, neither privatization nor self-help is absolute. (pp 137-138).

Indeed, case studies of diverse self-management approaches concur that government financial assistance, periodic training, and sustained technical support remain prominent factors in the success of such housing strategies (Bratt, 1989; Leavitt & Saegert, 1990; Manpower Demonstration Research Corporation, 1981). Thus, self-management and tenant-ownership should not be conceived as alternatives to government subsidization. On the contrary, at times, especially in its early stages, self-management approaches may even be expected to require significantly more resources than conventional methods of housing provision.

The economic argument for self-management does not appear to be particularly compelling for several reasons which are worth reviewing. Certainly, to the extent resident volunteers perform jobs otherwise done by paid maintenance or management staff, savings can be realized.

But many housing costs such as utilities, interest on borrowed capital, taxes, insurance, and major repairs to the physical plant are not affected much if at all by volunteer labor. In any event, many self-management schemes often seek to offer opportunities for paid employment to residents (Manpower Demonstration Research Corporation, 1981). And as mentioned, self-management inevitably implies the addition of resources for technical assistance and training, expenses which often equal if not surpass any savings realized from hiring a smaller conventional management staff.

Savings can result, however, from improved rent collections, reduced vacancy rates, more responsible resident behavior, and better tenant-management relations (Manpower Demonstration Research Corporation, 1981).

Kolodny (1986), one of the more seasoned observers of self-management approaches, nevertheless draws these conclusions:

The evidence is sketchy and unsystematic, but it would seem premature to attribute substantial cost savings to the self-help formula . . . Actual cost reductions are, of course, not the only measure of the possible virtues of self-help. If the same dollar is spent but better services are provided, this is an equally notable achievement. Again, there is no systematic evidence, but it is the clear consensus of informed observers that there is increased housing satisfaction among residents (pp. 458-459).

Thus, several important conclusions can be drawn from the experience with self-managed housing to date. First, self-management approaches to housing nevertheless imply

continuing technical assistance and training in nearly all cases. Second, public subsidization is required to the extent self-managed housing targets a low income population. And lastly, the rationale for self-management must rely for the most part on social as opposed to cost benefits.

This dissertation addresses itself to these issues. First, it describes the need for technical assistance and training and particularly how this need is met in the case of a large MHA. Second, it focuses on the forms of government assistance involved and the impacts, if any, these may have on self-management. And lastly, it explores the question of the social consequences of resident-control of management, an issue which we now consider in more detail.

Environment-Behavior Research and Alternative Management-Tenure Forms

Despite the fact that the case for resident-controlled low-income housing must depend in large measure on its social as opposed to economic benefits, there exist surprisingly few empirical studies of the social consequences of alternative management or ownership arrangements. This section begins with a review of the available literature in the field. Importantly, this literature has theoretical as well as policy implications,

suggesting a re-conceptualization of more established models of housing satisfaction research. The section concludes with a discussion of the social implications of self-management in the particular case of multifamily housing for older people.

Research on Resident-Controlled Housing

Sullivan (1969), in an early study, compared a moderate-income cooperative housing development to moderate and a low income public housing sites in an attempt to test the notion that cooperative ownership produces various "social effects." Results from a survey of residents showed, however, that cooperative tenure did not account for increased neighboring, pride in residence, community involvement, or resident satisfaction. Rather, the income level of the population and various household characteristics, including the presence of children and the level of education, appeared to be more important. Cooperators did express more "group and individual responsibility toward the physical maintenance of communal property" (p. 125), according to the author, and they were more willing to recommend their development to friends and relatives. Sullivan concludes, however, that

[it] is not indicated here that cooperative housing has significant social advantages over

public rental housing when the populations are similar as to socioeconomic factors (p. 172).

Sullivan's analyses, however, do not reveal multivariate relationships nor adequately control for person and environment effects. Moreover, the co-op in question was rather conventionally managed, in contrast to those that have been the focus of other studies.

Cooper (1972) compared findings from several case studies of subsidized housing, one of which involved a moderate-income cooperative scheme, St. Francis Square. In contrast to Sullivan's findings, she concludes that

Undoubtedly, one of the prime reasons for the success of St. Francis Square, as a reasonably happy and stable community, is the fact that residents were owners through a co-op, rather than renters. Through the residents' association and various committees, they have full control over the running and management of their community. . . Residents have a stake in the environment, an ability to modify it and therefore, a greater feeling of "belonging" than does the average renter (p. 126).

Cooper elsewhere observes, however, that St. Francis Square housed a more homogeneous, higher income, and more racially integrated population than the other projects to which it is compared. In addition, it included important physical planning advantages, particularly low-rise construction and clearly defined semi-private (as opposed to semi-public) open spaces.

A landmark three-year study by the Manpower Demonstration Research Corporation (1981), which involved both implementation and subsequent evaluation of tenant management in six public housing authorities, represents the most comprehensive investigation of self-management to date. While the evaluation focused predominately on implementation strategies, technical assistance, tenant employment, and cost analysis, it also included a survey of tenant attitudes. This survey assessed the demonstration sites both before and after tenant management and employed matched control sites. The author draws the following conclusions:

Although little improvement in the performance of specific management functions was perceived, the increase in satisfaction with overall management was significantly greater for tenant management residents than their control counterparts. Moreover, management at the demonstration sites was seen as having become stricter, a characteristic strongly associated with improved management performance -- a good omen for the future (p. 207).

Findings also showed greater participation in and awareness of tenant-sponsored activities at the self-managed sites. Several of the tenant management corporations, however, eventually failed, often the result of weak or divided tenant leadership or an unsympathetic housing authority staff. The author suggests that tenant management may potentially contribute to the wider goal of community

development, though this outcome was not an explicit focus of the evaluation.

Several more recent studies stem from the experience of cooperative conversion of landlord-abandoned buildings in New York City. Lawson (1983), in an unpublished evaluation, reports that tenants prefer their self-managed co-ops to private rental buildings. Reasons included the following: co-ops provide opportunities for control over one's housing; they cost less in rent each month; and they result in better residential environments and improved services. Most residents interviewed felt their co-ops were a success, despite a host of financial and physical problems in their buildings. Lawson found that an active self-management organization, both its formal and informal aspects, contributed to success as measured by an index of financial and physical conditions. Other success factors included the ability to have a smooth succession of leadership, the active involvement and commitment of residents, constructive resolution of internal conflicts, and the continuing assistance of a community organization or technical assistance agency.

In a more comprehensive and involved study of similar buildings in New York, Leavitt and Saegert (1990) report the following results from their survey:

Tenants in co-ops rated their housing as physically better, better managed, and more satisfactory. They reported more attachment to

their homes and more cooperative relationships among tenants. They participated more in the upkeep of the buildings. While many demographic variables such as ethnicity, household type, and length of residence did not affect differential ratings of co-ops and rental buildings, retired people and unemployed residents expressed greater positive evaluations in the co-ops (pp. 6-7).

Leavitt and Saegert further suggest that women played a particularly important role in nurturing the often fluctuating yet critical social bounds between residents, a necessary component of a successful cooperative organization. Another prominent finding was that elderly residents provided pivotal leadership in their co-ops. Older people expressed more attachment to place and, Leavitt and Saegert (1990) explain, "leadership gave them socially productive work important to their community and they were proud of themselves for it" (p. 161). This finding suggests that self-management approaches may have unique significance to an elderly population.

An unpublished assessment compiled by Rachel Bratt (1988) for the Neighborhood Reinvestment Corporation constitutes the only example of research focused on resident responses to a mutual housing association. It describes the planning and development of Alameda Place, the MHA of Baltimore's first project and a national demonstration of the mutual housing idea, and argues the advantages of MHAs over other approaches to subsidized housing. Of particular interest here, however, is Bratt's empirical exploration of

attitudes and behaviors. Residents reported high levels of satisfaction with the amount of dwelling and open space and most felt the new housing had improved their home lives and outlook on the future. Security of tenure, inheritance rights, interest on equity, and rents based solely on costs (not profits) were highly rated features as well.

Opportunities for participation in MHA affairs, however, generally received low rankings on a scale of best aspects of mutual housing. Nevertheless, Bratt concludes that the Baltimore MHA succeeded in empowering its low and moderate income residents, based on their widely expressed feelings of home ownership.

Together these studies both reveal insights and raise additional questions. To begin with, many of the studies have examined alternative management-tenure forms as a response to acutely or chronically troubled housing developments (see also Borgos, 1984; Kolodny, 1986; Zimmer, 1977). This raises the important question of whether resident-controlled housing and its associated merits remain a limited phenomenon perhaps more reflective of the tenacity of people in the face of housing crises than indicative of a generally better method of low-income housing provision. Thus, it becomes important to contribute to this emerging literature findings from an example of alternative management in more stable housing, for then its merits as an initial, long-term strategy can be assessed more accurately.

The high levels of satisfaction generally reported in these studies appear promising. But initial enthusiasm should be tempered by the fact that such findings remain the norm rather than the exception in housing research (Marans, 1976; Weidemann & Anderson, 1985). Moreover, many of the studies cited above fail to fully account for such satisfaction, leaving several key questions unanswered.

First, it is often unclear to what extent satisfaction in resident-controlled housing results from participation, an equity stake, control over decisions, the status associated with home ownership, or simply the quality of housing management. In other words, the dimensions of management-tenure form are often insufficiently specified, prohibiting comparisons across housing sites. Second, while several of these studies suggest that person characteristics affect outcomes, more information is needed concerning which households favor different aspects of the alternative management-tenure models in question, to what extent they favor them, and why. And finally, dimensions of the social and physical environment, such as the condition of one's apartment, the quality of the neighborhood, the upkeep of the building, and feelings about one's neighbors -- dimensions widely associated with housing satisfaction in other studies -- have generally been excluded in the investigations discussed above. Thus, the relative

importance of self-management or housing tenure in relation to these other critical factors cannot be determined.

A reason for a number of these shortcomings can be found in the tendency of researchers to rely too heavily on comparisons of self-managed to conventionally managed housing. While a comparative approach certainly remains the basic research strategy for ultimately addressing the question of the relative advantages of alternative management-tenure forms, often an over-reliance on this method can result in insufficient attention paid to specifying key factors and outcomes and accounting for individual differences. Indeed, the research to date, as indicated above, has tended to leap to a comparative approach without sufficient knowledge of precisely what social dynamics, behaviors, or perceptions are supposed to be affected by self-management and how. In addition, the question of individual variation in responses to alternative management-tenure forms, which is rarely addressed by researchers, remains critical to the task of anticipating whether given persons or households will accept or reject such housing. Thus, the research strategy employed in this dissertation eschewed a comparative approach in favor of a more intensive case study method to allow more careful observation and accounting of the complex social dynamics of one important example of self-managed housing.

In sum, this dissertation attempts to contribute to this literature in three major respects. First, it presents findings from self-managed housing for older people, extending the breadth of case-study findings in the field. Second, it attempts to model a wide array of dimensions describing the person and the environment to provide a more complete accounting of resident responses to various aspects of self-management. And lastly, it attempts to introduce a more precise conceptualization of resident-controlled housing by focusing on what Clare Cooper (1972) has called the role-relationship of residents to their housing. This last point also has implications for more established models of housing satisfaction, a topic to which we now turn.

The Management Factor and The Role-Relationship of People to Their Housing

Findings from the literature discussed above have yet to be incorporated into more established models of housing satisfaction, largely because these findings are few, often unpublished, and drawn from diverse disciplines. Yet a review of this literature suggests implications for housing satisfaction research more generally, given that management-tenure form appears to impact satisfaction levels. The problem arises, therefore, of conceptualizing

management-tenure form in such a way that it can be situated in the theoretical frameworks and methodological practices of more established housing satisfaction research.

In general, housing satisfaction research has increasingly recognized the necessity of including multiple dimensions to describe the person and the environment in greater detail (Galster & Hesser, 1981; Marans, 1976; Tognoli, 1987; Weidemann & Anderson, 1985). Management factors in particular have been found to be important predictors of housing satisfaction in multifamily dwellings, especially those which have government assistance (Cooper, 1972; Ahlbrandt & Brody, 1976; Francescato, Weidemann, Anderson, & Chenoweth, 1979). Yet despite the prominence of management factors in empirical research and calls for refinement of housing satisfaction models, few theoretical interpretations of the management dimension have appeared.

In most cases, researchers seem content to define management in terms of the physical environment, or else leave its theoretical grounding unresolved. Cooper (1972), however, concludes from her investigations of multifamily housing that

research into management should draw away from problems of hardware and maintenance materials, and focus more attention on the human aspects of just how the service in subsidized housing is delivered to its recipients (p. 141).

In an important sense, the problem with much of the more established housing satisfaction research lies precisely in its tendency to conceptualize housing as a product and not a social process. In fact, an argument can be made that the question of management-tenure form points to a significant social dimension of the residential setting, one quite distinct from commonly defined social or physical environment dimensions.

Turner (1976) provides a perspective on this question, suggesting that housing remains primarily a matter of human relationships and not one of static qualities, however precisely defined:

Questions about the consequences of housing in people's lives can only be asked in words that describe processes and relationships. Housing must, therefore, be used as a verb rather than a noun -- as a process that subsumes products. Real values are those that lie in the relationships between the elements of housing action -- between the actors, their activities and their achievements (p. 66).

It is precisely this dimension, which we are calling the role-relationship to environment, that much established housing satisfaction research lacks and from which it could indeed benefit.

Thus, one of the primary theoretical arguments of this dissertation is that management-tenure structure appears more fundamental than previously assumed, namely, that it reflects resident power in the setting and the role-

relationship of residents to their housing. Such a perspective casts new light on the empirical evidence concerning the importance of management performance and management-resident relations in much housing research. Indeed, later on this dissertation presents evidence suggesting that the prominence of the management factor in much of the housing satisfaction literature could be interpreted as a proxy for the role-relationship of residents to their housing rather than an indicator of management performance alone.

The Dimensions of Involvement and Control

How do we conceptualize the role-relationship of residents to their environment in a given multifamily housing site? Marcuse (1970), in a working paper for the Urban Institute, provides a useful framework for research on resident-management relations in general and particularly various roles implied by resident participation. This framework not only has the potential to articulate the distinctions between and the relative merits of diverse forms of resident participation, self-management, and alternative tenure arrangements. It also offers a way to assess individual differences among people and the roles they assume within a self-managed setting. Furthermore, it may suggest a way for future researchers to approach the

question of the role-relationship of residents to their housing, facilitating comparison of self-managed and more conventionally managed housing sites. This model is central to the organization and presentation of the findings offered in the following chapters and thus it is important to briefly preview it here.

Marcuse's (1970) model rests on the distinction between resident involvement and resident control. Resident involvement refers to the level of activity, or behavior, in relation to the management and maintenance of the housing site. Resident control, in contrast, refers largely to the effectiveness of that activity but also to latent rights and privileges which, while not actually exercised, may nevertheless constitute control. Marcuse (1970) contrasts his formulation with the view, widely held in many discussions of self-management, that

. . . there is a single linear continuum from no participation to full participation, and that movement along this line is a question only of altering the balance of power between the tenant and the landlord (p. 3).

But this conventional view fails to account for the complexity of role-relationships to environment, Marcuse argues. For example, not only is involvement no guarantee of control, but control itself depends to a large extent on social structures often beyond the influence of residents.

Moreover, the goals of self-management can serve assorted interests of the landlord, the government, and tenants.

Resident involvement and control each form the topic of separate chapters, where they are discussed at some length, so it is sufficient here simply to present them as core terms in the conceptualization of the role-relationship of residents to their housing. As the findings presented later on make clear, both involvement and control contribute significantly to a model of housing satisfaction and clarify the role of the management factor in such a model.

Aging and Control of the Environment

The focus in this dissertation on a self-managed MHA for older persons both limits and extends the implications of its findings. The limitations arise from the problem of generalizing findings from one particular group of people, in this case a rather strictly defined one, to other specific groups or the general population. The implications are extended, however, in the sense that they confront the important societal question of providing housing and other opportunities to an expanding elderly population. Moreover, the findings speak to several core theoretical issues of the environmental psychology of aging.

We begin with the problem of external validity, a problem which nevertheless confronts case studies and

housing research more generally. The dangers of drawing inappropriate generalizations concerning mutual housing or self-management, however, appear particularly pronounced in this case. A population of elderly, predominately female, single-person households can be expected to respond much differently, for example, than a population composed of working parents and their children. Indeed, many of the characteristics of the participants in this dissertation research suggest a predisposition to favor self-management. In particular, retired persons often have more time available to volunteer for management duties or attend meetings than do working families. Moreover, the residential environment assumes a unique aspect in later life as daily activities, for a variety of reasons, increasingly center about the home (Lawton, 1986).

As a result, the chapters which follow pay particular attention to these unique features of elderly households, the reasons they chose the particular housing option represented in this study, and its meaning for them in the context of broader life events. To the extent possible, therefore, every effort is made in the analyses to come to point out those findings which describe elderly households and their specific needs and those which seem to have implications for housing policy and environment-behavior theory more generally.

Much research has been done on federally subsidized housing for low and moderate income elderly people. Results generally indicate that a move to such housing results in improvements in well-being and housing satisfaction, though the effects have generally been shown to be small (Carp, 1966, 1967, 1975, 1976; Lawton, Nahemow, & Teaff, 1975). In addition, researchers point out that planned housing for the elderly creates important opportunities for social contact and support, role fulfillment, and a sense of community (Hochschild, 1973; Rosow, 1967; Ross, 1977). These findings suggest that the social environment in planned housing for the elderly, especially the high degree of social contact and the formation of a supportive community, together with the centrality of the residential environment in the lives of older people, would provide especially fertile ground for self-management.

But there are reasons to suggest that self-management itself may also contribute advantages to planned housing for elderly households. In particular, the extent to which older residents control decisions affecting their residential environment repeatedly appears as a salient dimension in explaining social and psychological responses to housing. While research in this area often concentrates on institutional settings, the findings nevertheless offer some useful insights.

For example, Langer and Rodin (1976), using an experimental design, studied the effects of relatively minor control-enhancing interventions in a nursing home and found that these produced significant improvements in well-being and activity in the target group. Langer and Rodin conclude that "the negative consequences of aging may be retarded, reversed, or possibly prevented by returning to the aged the right to make decisions and a feeling of competence" (p. 197). In research on a wider array of residential environments for older people, Moos (1981) found that those living in settings which provided more opportunities for resident control exhibited more group cohesion, less conflict, and a greater sense of independence. Berkowitz, Waxman, and Yaffe (1988) compared three federally assisted housing developments for the elderly, one of which had instituted a program to encourage resident initiative and involvement in decision-making. They found that the residents of this building reported significantly higher levels of perceived control, social involvement, and self-esteem. Berkowitz and colleagues conclude that "modest environmental manipulations that increase the control of elderly residents over their living environments may significantly increase their psychological well-being" (p. 623).

Taken together, these findings suggest that self-management has important implications for the well-being of

older people living in planned housing. A qualification is in order, however. Research on the environmental psychology of aging has increasingly recognized the importance both of diversity among older people and of the need for variety in their living environments (Carp, 1987; Lawton, 1986). As Carp (1987) explains:

Perhaps the most beneficial milieu in which to grow old is the one that allows and provides resources for the widest possible expression of individual differences in behavior (p. 337).

This raises the critical question of differences not only in the backgrounds, behaviors, and attitudes of older people but also variation in the way in which older people respond to self-management, a question of particular importance in the chapters which follow.

* * *

The central questions of this dissertation, therefore, lie in the policy and practice of housing provision and the theoretical concerns of environment-behavior studies. From a housing perspective, the questions focus on the acceptability and significance in the lives of residents of an innovative approach to housing provision, the problems implied by self-management on a large scale, and the extent to which such an approach can be justified on

the basis of its social consequences. From the perspective of environment-behavior studies, this dissertation speaks to the importance of management-tenure structure and the resulting role-relationship of residents to their housing. This insufficiently understood dimension has implications both for a model of residential satisfaction and for the environmental psychology of aging.

The chapters which follow address these various questions in the context of a case study, employing multiple methods, of an important example of resident-controlled housing. The next chapter introduces the site of the research and the methods employed.

CHAPTER TWO

THE RESEARCH SITE AND METHODS

Several factors guided the selection of Cooperative Services, Inc. (CSI) as the focus of this research. To begin with, in the scale of its management operations and depth of its housing development experience, CSI certainly represents the most significant example of mutual housing in the United States and, arguably, the most comprehensive model of self-managed housing more generally. Despite the interest in these issues in the housing policy debate, however, no data have been systematically collected or published on this organization. CSI also constitutes an innovative approach to elderly housing with potentially significant social implications. Finally, the large number of CSI buildings, developed over many years and with a range of government housing programs, provides an unusual opportunity to explore the social consequences of this model of housing provision across a variety of settings.

This chapter, therefore, begins with a brief history of Cooperative Services, Inc. It then describes the criteria for selecting the six CSI buildings that formed the sites for data collection, the individual physical and social characteristics of each, and the federal programs

involved. Finally, the chapter concludes with a discussion of the various methods employed to gather data for the analyses presented later on.

The Research Site

Cooperative Services, Inc., began as a diverse consumer cooperative. Its founding members were active in the cooperative movement of the 1930s, forming study groups and buying clubs and mobilizing Detroit consumers. CSI was first incorporated in 1945 as Cooperative Dairy Service, a milk pasteurization and delivery co-op established to combat monopolistic dairy prices. In 1958 this cooperative merged with a grocery enterprise, Fordson Co-op, and the combined business was renamed Cooperative Services, Inc. (Members, Friends, & Staff of CSI, 1988). The organization also acquired one small apartment building in the late 1950s and agreed to convert another apartment building to cooperative ownership, thereby establishing a track record in housing. This experience prepared the groundwork for an application to the Federal Housing Administration for a Section 202 loan soon after that program began in 1959. It took five years to have the loan approved, however, and thus the first CSI project, Wyandotte Co-op, was not completed until 1965.

While the organization viewed housing as a core consumer need, housing constituted but one of a number of businesses CSI promoted during this time. A fledgling credit union, originally attached to Fordson Co-op, began to expand. And in 1960, the organization also started a low-cost optical service which grew rapidly. In 1970, CSI commenced its second new-construction project, Bishop Co-op, and established a general contracting firm, C.S. Construction Co., in an attempt to economize on development costs. C.S. Construction Co. went on to build Trenton Towers and Royal Oak Manor in 1973, as well as several other CSI projects in the Detroit area. Thus three of the six projects in this study were actually built by CSI, in addition to being owned and managed by the organization. CSI closed its construction subsidiary in 1980, however, because of financial troubles.

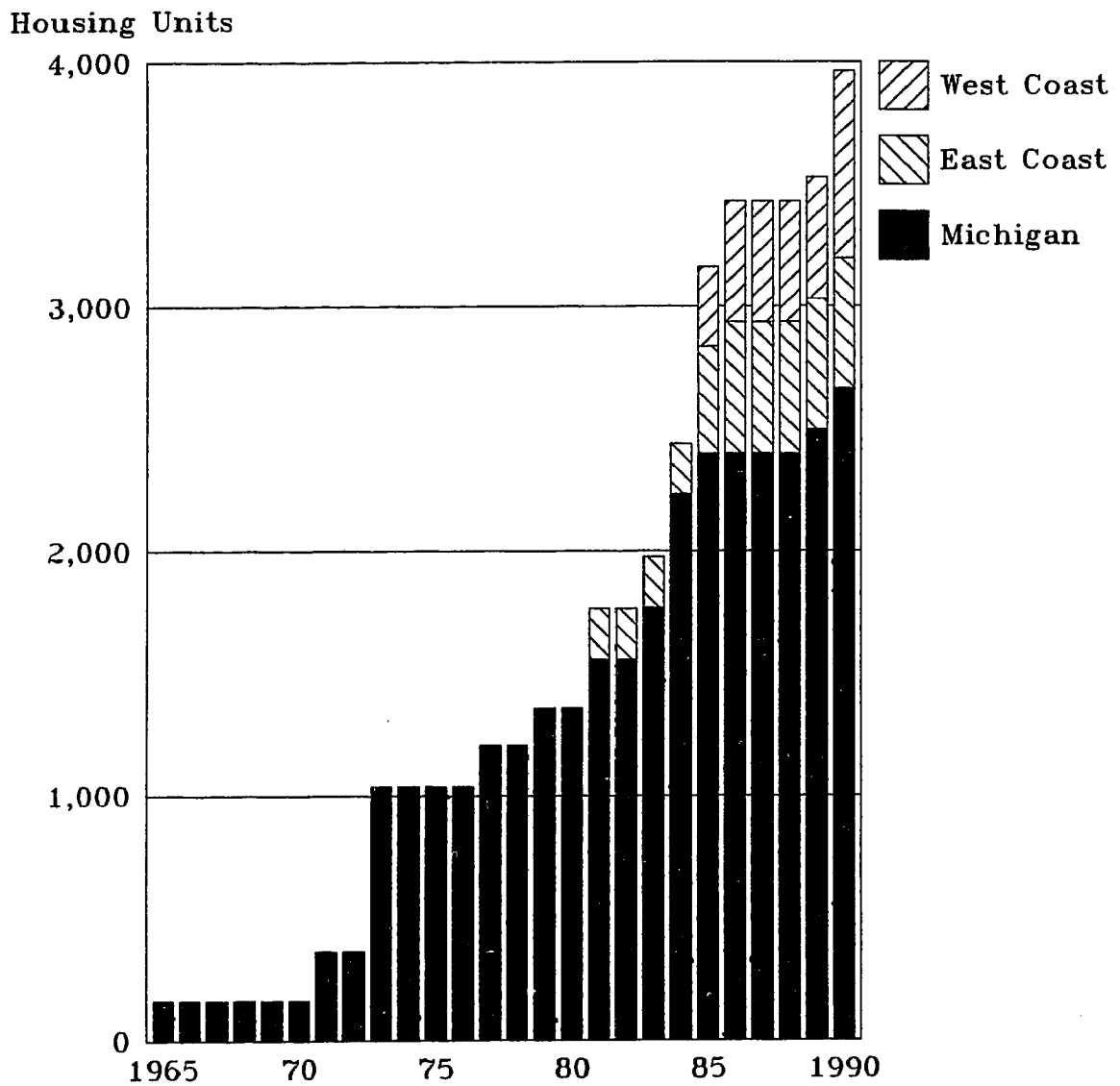
Throughout its early history, two people in particular, Fred and Virginia Thornthwaite, cultivated the growth of the organization. They provided much of the impetus and the encouragement not only for CSI's move into the housing field but for its ambitious and far-flung ventures in other areas as well. As General Manager, Fred Thornthwaite was instrumental in bringing what appeared at the time to be a rather audacious law suit against the federal government in the wake of Nixon's 1973 moratorium on housing programs. The suit challenged the government's

right to terminate the programs without congressional approval. It was eventually settled in 1978 with HUD agreeing to set aside 2,000 housing units (later reduced to 1,300) in the Section 202 program exclusively for CSI. The settlement stipulated, however, that a portion of these units be built in other regions of the country. This condition provided the impetus for CSI to establish western and eastern divisions, in addition to its Michigan division.

While the set-aside was indeed good news, by the late 1970s CSI still found itself dangerously overextended and on the brink of financial collapse. In order to proceed with the development of the new HUD units, the organization had to sell the optical service, which nevertheless continues to this day as independent consumer cooperative. Part of the restructuring also involved a change in general management, with Mr. Thornthwaite stepping down. Thus, by the early 1980s, CSI emerged as an organization focused solely on housing, with new leadership, and ready to embark upon a rapid pace of project development. As Figure 2.1 shows, the organization grew from slightly more than 1,300 units in 1980 to nearly 4,000 in 1990.

This history provides a context for understanding not only the organization itself but the resident conceptions of and responses to it. In particular, because of the number of older buildings in this study, the difference in experiences between long-time residents and

Figure 2.1
Growth of CSI in Housing Units
1965 to 1990



Source: Cooperative Services, Inc.

newcomers reflects in many ways the transformations and expansion of the organization. The organization's history also gives some insight into the problems and potentials other mutual housing association may face as they expand their scope of operations.

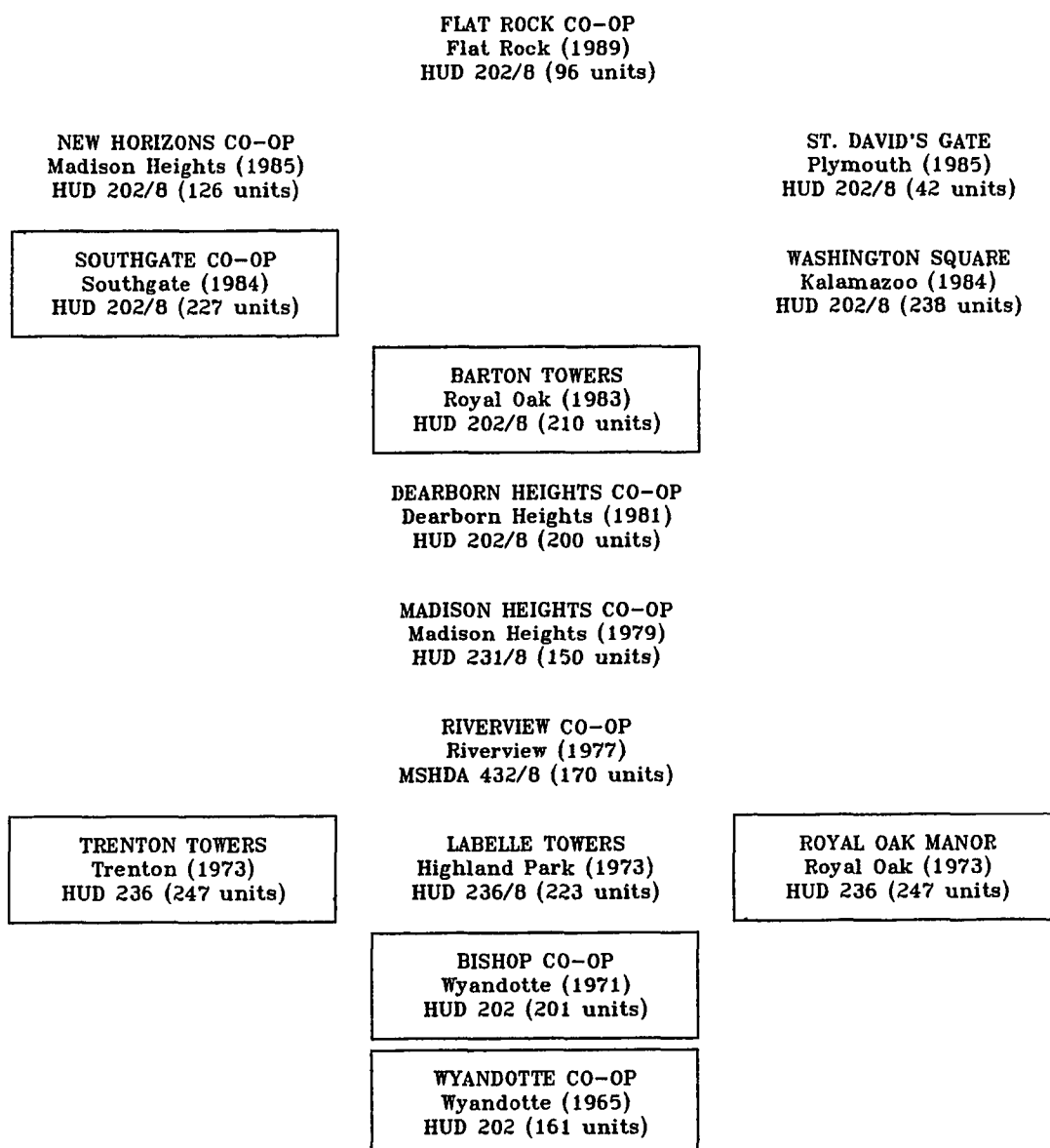
Selection of the Six Co-ops

Limited resources precluded consideration of CSI buildings beyond Michigan, though such variability would undoubtedly have added an important regional dimension to this research. Still, at the time of this study the organization had fourteen developments in Michigan, shown in Figure 2.2, most in the greater Detroit area. Since it seemed that participant observation of the building council and other meetings would be a necessary method for studying the process of self-management and its consequences, the need arose to narrow down the number of buildings from which data would be collected.

Because of the opportunity provided by the relatively long history of CSI and its experience with various federal programs, two buildings from each of three major federal programs (Section 202, Section 236, and Section 8) were chosen. This criterion also implies a comparison between rent subsidization (Section 8) and mortgage subsidization (Sections 202 and Section 236).

Figure 2.2

CSI Greater Detroit Area Buildings Indicating the Six Selected Co-ops



Moreover, the resulting pattern reflects the evolution of the organization by including the very first co-ops as well as much more recently completed ones (though not the most recent, Flat Rock Co-op, which was just being occupied at the time the study began). A final determinant in selecting the six co-ops was their scheduling of council meetings and general assemblies. Because of the demands of participant observation, two buildings which had their meetings on the same days and times could not both be included in the study. The resulting selection of buildings are highlighted in Figure 2.2.

Characteristics of the Six Co-ops

To provide a concrete sense of the differences and similarities in the six co-ops selected as the focus of the study, a short sketch of the physical and social characteristics of each follows:

WYANDOTTE CO-OP (Wyandotte, MI, 1965)
161 units (139 efficiencies), 11 floors, HUD Section 202

As mentioned, Wyandotte Co-op was the first built and has a special significance for the organization as well as the residents who live in the building. In fact, the very first resident to move into a CSI development still lives at Wyandotte Co-op. It is the smallest building in

the study and in some ways one of the more interesting architecturally.

While the units are mostly efficiencies, each floor ends in an enclosed balcony which serves as the floor lounge and an informal gathering spot. The building is adjacent to the city hospital and faces a park along the Detroit River. Because of the area's declining population, shopping remains a problem. The building does not have central air conditioning, but well-placed windows throughout allow for a natural circulation of air and a pleasant, open feeling. Residents regularly complain about erratic heat in the winter, however, a sign of the building's age. The main-floor lounge, which allows easy surveillance of the front and rear grounds, is the most pleasant and most regularly used of all such spaces observed in this study. The residents hold their meetings in a community room on the lower level, which looks out to a backyard, a portion of which was recently landscaped and paved for cookouts in the summer. The lower level also has a large kitchen-coffee shop and a laundry room.

Wyandotte has had some difficulty sustaining regular floor meetings in comparison to other buildings, though the council meetings and general assemblies are well-attended, lively affairs. A measure of factionalism, however, evidences itself from time to time at council

meetings. But Wyandotte Co-op remains a very friendly place with an intimate scale and a lively community spirit.

BISHOP CO-OP (Wyandotte, MI, 1971)
201 units (83 efficiencies), 9 floors, HUD Section 202

Bishop is widely regarded by CSI staff and residents as one of the most active buildings in the organization. Like Wyandotte Co-op, which is only two blocks away, it has many long-time residents. Despite their proximity, the two buildings appear to keep largely to themselves and remain surprisingly unaware of each other's affairs. As noted, Bishop was built by CSI's construction affiliate. It has small floor lounges with open balconies off the central elevator bank. On the ground floor there is a large and well-supplied workshop, where residents can regularly be found assisting the custodian, and also a game room, lounge, and a small main office. The residents perform all of their own grounds work and several common rooms in the building testify to the remodeling craftsmanship of residents past and present. The building is also located across the street from the park. Severely limited parking, however, remains a constant irritant to residents and a headache for leaders.

Bishop residents participate regularly in their floor meetings, building-wide meetings, and many special events and parties. Not only are there relatively more men

at Bishop than the other sites, but both men and women are highly involved. The building's leaders, committee members, and ordinary residents get along quite well and a few leaders in particular are notably proficient and confident in their control of the co-op's finances and physical plant.

TRENTON TOWERS (Trenton, MI, 1973)
205 units (82 efficiencies), 11 floors, HUD Section 236

Trenton Towers occupies a sloping, grassy river-front property several miles downriver of Wyandotte and Bishop Co-ops. Developers of luxury apartments now compete for such locations nearby and the residents of Trenton Towers like to show off their spectacular river views. The building has two ground levels, reflecting the grade of the site. The floor lounges on the upper floors are quite large, filled with several generations of donated furniture, and connected to open balconies that face the river. On the first ground floor, which opens out to the grassy back yard, Trenton has a community room, kitchen, library, laundry room, beauty shop, two large offices, and a lobby. On the second ground floor, which connects to the street, there is another lobby with mailboxes and a comfortably appointed sitting room.

Trenton has its share of veterans of earlier days but also several crucial new residents, including the current president of board of directors. Meetings happen

regularly in the large floor lounges, which are quite conducive for this and other purposes (such as card games and puzzle projects). Officers and committee chairs are generally enthusiastic, though they complain that it has been increasingly difficult to convince more people to volunteer. All of the officers and most of the committee chairs are women. Attendance at general assemblies remains somewhat low in comparison to the other sites. There appears to be some tension between long-time residents, many of whom are no longer active, and a more newly-arrived leadership. Recently, several of Trenton's cherished long-time residents have died or moved away.

ROYAL OAK MANOR (Royal Oak, MI, 1973)
247 units (91 efficiencies), 11 floors, HUD Section 236

Royal Oak Manor is the largest building in the study and is located near the downtown of a gentrifying northwestern suburb of Detroit. The back of its lot abuts a railroad track and residents often complain about the accompanying noise. But the proximity to the town's main shopping street is much admired. Residents lament, however, the decline of traditional shops and department stores and the rise of trendy specialty boutiques and antique parlors. When the building first opened it housed a large number of Scottish people, some of whom remain. Royal Oak Manor has very capable officers and committee chairs, though

participation is not especially widespread. Attendance is good at general assemblies and special events but floors meet less regularly than in other buildings. A modicum of divisiveness can be felt at Royal Oak, largely the product of an abrupt resignation several years ago of an earlier council administration.

In addition to its large assembly room, the ground floor has a kitchen, beauty shop, work shop, a main lounge, a pool room for the men, and a card room for the women. The main lounge, despite its size and comfortable furnishings, is not used much because it is somewhat remote from the main traffic areas. The lounges on each floor are minimal, consisting of a slightly widened corridor between the elevator banks and an outdoor balcony. The physical environment of Royal Oak Manor has witnessed steady improvement over the years, with such projects as the replacement of its hallway carpeting and the resurfacing of its parking lots.

BARTON TOWERS (Royal Oak, MI, 1983)
227 units (with bedrooms), 15 floors, HUD Section 8 (202)

Barton Towers is located several blocks from Royal Oak Manor, somewhat further from the downtown in a quieter neighborhood of single-family homes. A municipal senior center, immediately adjacent, provides convenient access to activities and services. With its generous apartments, each

having a private balcony, it is the most costly building in the study. Still, it has the largest operating and replacement reserve funds of the six buildings, allowing for regular upgrading of finishes and furnishings. It also contains advanced building systems, such as emergency pull cords and closed-circuit TV monitoring of the front entrance. The ground floor contains a large, well-appointed lounge, a well-stocked craft room, a small front office and a slightly larger conference room. It has a spacious community room, beauty shop, game room, and a second well-appointed, though remote, lounge at the back of the community room. Each floor has its own small lounge and a public balcony.

Barton residents hold well-attended floor meetings on a regular basis, though attendance at general assemblies has been less than desired. The co-op has a number of capable and well-liked officers and committee chairs. Women occupy all such jobs in the building and the few men at Barton remain conspicuously uninvolved. Several key Board members live in the building, so residents remain well informed of the larger association's affairs. Some measure of bitterness toward the co-op and CSI is evident, the result of a recent dismissal of a long-time resident doorkeeper and his wife who became close to many residents.

SOUTHGATE CO-OP (Southgate, MI, 1984)
227 units (with bedrooms), 12 floors, HUD Section 8 (202)

Southgate Co-op is located on a busy highway adjacent to a thriving shopping center. While having many stores and services within easy walking distance represents a decided asset, the site remains somewhat cut off from its neighboring residential area. The building was constructed with prefabricated cement panels and has advanced building systems, such as closed-circuit monitors, emergency pull cords, and automatic fire doors. Because of an energy-efficient design, Southgate's operating costs are the lowest of any in the study.

Like Barton Towers, Southgate Co-op has ample reserve and replacement funds. As a result, wall-to-wall carpeting, fine furnishings, and physical design improvements characterize its public areas. A landscaped rear garden area with a gazebo provides for outdoor activities in pleasant weather, though most social contact occurs about the more modest front entrance facing the shopping center. The ground floor has an entrance lobby, two small offices, a beauty shop, crafts room, well-equipped kitchen, community room, pool room, and a richly furnished though outlying library where the council meets. The upper floors, however, do not have their own lounges and thus floor meetings, which are infrequent, must be held

downstairs. A pleasant feature is the second-floor laundry room, which is sunny and cheerfully decorated.

There is a general perception of declining morale at Southgate Co-op, however. Original residents have begun to grow weary of their volunteer jobs, some of which they have had almost since the day the building opened, and new residents seem to fall readily into passive roles. The officers have made their priority the physical improvement of the building yet some residents accuse them of discrediting social activities in the process. The general assemblies, however, continue to draw many people, especially since they fall on Thursday, the day the kitchen committee prepares a hot dinner for a modest price.

**The Federal Programs Involved:
Section 202, Section 236, and Section 8**

In addition to physical and social distinctions between the buildings in the study, their financial structures vary as well. Thus, the forms and purposes of the federal programs, and in turn their relevancy to this study, requires attention at this point. (For a background discussion on financing options for elderly housing see Early, 1989).

The sample of buildings reflects well the changing ideological landscape of federal housing policy over the

past three decades. A product of the Housing Act of 1959, the early Section 202 program, which targeted elderly and handicapped persons, was the first federal housing program to rely on nonprofit sponsors -- indeed, to rely on any type of private developer. The program essentially represents a low-interest, direct government loan with rates as low as three percent. The Section 202 program was substantially restructured in the early 1970s when its mortgage rates were allowed to reflect market conditions. Section 8 project-based rent subsidies were then attached to cover the added interest and other costs. In the pages which follow, this restructured program will be referred to simply as Section 8, to distinguish it from the original 202 program.

Finally, the watershed Housing Act of 1968 spawned the Section 236 program which, like the original Section 202 program before it, sought to use private sponsors, though now for-profit firms became eligible as well. Section 236 sponsors obtained financing from private lenders, however, with the government providing mortgage insurance and an annual contribution to subsidize debt payments.

The result of these programs is a somewhat different pattern of income limits and varying rent structures for the six buildings. The original 202 program is the most straightforward; buildings under this program (Wyandotte and Bishop) simply base rents on their costs of operation. The 236 projects (Trenton and Royal Oak), have

lower and upper threshold rents, with all households paying at least the former and no more than the latter. In the Section 8 buildings (Southgate and Barton), residents pay no more than 30 percent of their gross income and government payments cover the gap between what the resident pays and an economic rent set by HUD. Today, the Section 8 program serves a lower income population than the other two programs, though this was not necessarily the case in years past. The income limits of the six co-ops at the time of the study can be found in Table 2.1.

TABLE 2.1
HUD Income Limits for the Six Co-ops
(1989 figures)

	Income Limits		Typical Monthly Rents
	One Person	Two Persons	
<u>Section 202</u>			
Wyandotte Co-op	\$22,350	\$25,500	\$205
Bishop Co-op	22,350	25,500	200
<u>Section 236</u>			
Trenton Towers	22,350	25,500	235
Royal Oak Manor	22,350	25,500	220
<u>Section 8</u>			
Southgate Co-op	13,950	15,950	-
Barton Towers	13,950	15,950	-

Note. Section 8 rents based on income and thus vary accordingly. Typical Section 236 rents shown above represent the minimum threshold, with higher rents paid by higher income households.

The effects of the form of subsidization and accompanying income limits are several. Primarily, the extent to which residents can affect their rents in the process of self-management varies. In the original 202 program the relationship is direct, in the 236 program slightly less so, while in the Section 8 program there is little correlation between budgets and the rents residents pay. Later chapters explore what significance this may have on resident involvement in self-management and other outcomes. In addition, income limits may determine other characteristics of the resident population, such as the proportion of women, single-person households, or the old-old. Thus, different housing programs may imply different population characteristics which may influence responses to the model of housing provision in question.

Having described the choice of the research site and the distinctions between the sample buildings, we turn now to a discussion of the methods of data collection employed.

Research Methods

A strategy employing multiple methods seemed to offer the most promise for uncovering diverse aspects of the way self-management operates and its affect on residents. It also allowed gradual refinement of the research questions

and the generation of previously unsuspected hypotheses as the methodological strategy moved from the qualitative to the quantitative, from more broadly defined questions to more narrowly defined ones. Thus the research consisted of three basic methodological approaches which, in chronological order, included: (1) participant observation of self-management functions, (2) intensive interviews with residents, and (3) a self-administered survey of resident perceptions and behaviors. Several other sources of information were made available during the study period, particularly records and published material of CSI and the buildings.

This section briefly discusses the steps taken to implement these methods and the issues raised thereby.

Participant Observation

The study began in late August, 1989, with a meeting at CSI's main office, where a brief written research proposal was presented. Later that month, the board of directors voted to approve the study but stipulated that approval would also have to be sought separately from each building council. Thus in September, after initial selection of the six co-ops, letters of introduction were sent to the building presidents. In October, I attended the building council meetings in each co-op and presented myself

and my research to the councils. After some questions and discussion, the six councils each voted to participate in the study. Later that month I also attended each building's general assembly, an event which gathers many more residents, made another presentation, and received a second vote of approval. The people on the whole were receptive to the idea of the research project and many seemed eager to share their experiences. By the end, this process of formal approval not only introduced me to the people and their housing but itself provided a demonstration of the way residents handled decisions and their contact with others.

It so happened that CSI held its annual management conference in East Lansing, MI, in late October and there I had the opportunity to meet many residents from CSI buildings in other parts of the country and attend various workshops run by the staff. After a two-month hiatus¹, I resumed attending the council meetings and general assemblies on a regular basis, from January through March of 1990. Thus, including the first introductory meetings in October, a total of eight meetings in each building (four council meetings and four general assemblies) were observed, 32 such meetings in all. The time after the break-up of these meetings, when people generally remain and socialize,

¹After this initial approval phase, I had to postpone the research for several months in order to prepare for doctoral exams.

was used to conduct informal interviews. In addition, during February, the buildings each organized a series of special planning sessions for the next fiscal year's budgets, which I observed as well. At the end of March, a regional management conference for the Michigan area was held, which again allowed observation of workshops and discussions. Finally, during this three-month period I attended selected education seminars, committee meetings, floor meetings, and several membership committee interviews of persons applying to live in the co-ops.

The data from this participant observation phase of the research consists largely in notes taken during the meetings, conferences, or special events and also written summaries of the various informal interviews. This phase remained essentially exploratory and open-ended, the main focus being an understanding of self-management and an identification of salient dimensions of the setting. These data provided the groundwork for developing a more focused set of questions.

Intensive Interviews

The intensive interviews, which were done in April and early May, had two main objectives: to encourage the expression of individual points of view and to allow me to remain in the settings for more extended amounts of time.

Thus, one week was spent in each building. It was possible to talk with three or four persons each day, with interviews generally lasting between one and two hours. An interview guide, included in Appendix A, was employed and the interviews mostly occurred in residents' apartments, occasionally in a lounge or empty office. The number of completed interviews are listed in Table 2.2 below.

Persons were contacted for the most part through other residents. Often it seemed one or two people in each co-op were particularly well situated to assist in setting up interviews, knowing many people but not having too strong an association with the formal leadership. But in order to counter some of the bias implied in such an approach, informants were asked for the names of new-comers as well as old-timers, men as well as women, and those enthusiastic about the co-op as well as those known to be critical of it. While such a sampling method certainly is not random, it did succeed in unearthing an array of personalities and points of view.

A final note on the presentation of the interview data in latter chapters is in order. Interviewees were assured that their names would not be associated with the comments they made. Thus, in the chapters which follow, letters have been substituted for names, as in "Mrs. P. explained . . .," with the letters themselves chosen to conceal identities. In a few cases, references by

interviewees to other specific individuals were made more ambiguous. The identifications of the buildings, however, as in "a resident of Barton Towers said . . .," remains undisguised in the chapters which follow.

Survey Questionnaires

The final methodological step involved a self-administered survey of a stratified, random sample of households in the six buildings². Appendix B presents the questionnaire, accompanying cover letter, and response frequencies for each questionnaire item and associated missing values. The instrument was designed to be self-administered for reasons of economy, but in retrospect several advantages can be seen to this approach, namely, that respondents could be assured of privacy and could complete the questionnaire at their leisure. The questionnaire and a pre-addressed stamped envelope were distributed in mid June, 1990, and were returned through the mail by the end of July. The number of questionnaires distributed and returned are shown in Table 2.3.

²The sampling procedure involved dividing the number of questionnaires per building (65) by the number of floors in that building. A random number table was used to assign the top floor units their share of the questionnaires. The next floor down these same apartment numbers were increased by one, for example, 911 became 812. This helped assure stratification along apartment "lines" as well as floors.

TABLE 2.2
Number of Intensive Interviews Completed
by Building and Gender

	Men	Women	Total
Wyandotte Co-op	5	9	14
Bishop Co-op	5	11	16
Trenton Towers	3	13	16
Royal Oak Manor	4	13	17
Southgate Co-op	2	13	15
Barton Towers	2	11	13
TOTAL	21	70	91
percent	23%	77%	100%

TABLE 2.3
Number of Questionnaires Distributed and Returned
by Building

	Distributed	Returned	Return Rate
Wyandotte Co-op	65	47	72%
Bishop Co-op	65	52	80
Trenton Towers	65	47	72
Royal Oak Manor	65	49	75
Southgate Co-op	65	40	62
Barton Towers	65	41	63
TOTAL	390	276	71%

The relatively high overall rate of return (71%) can be attributed to several factors. By the time the survey was administered in June, most of the residents had a measure of familiarity with the intentions of the research. In addition, the questionnaire was informally pretested on two occasions, both at Royal Oak Manor, a procedure which involved several residents completing it and then commenting on its length, intelligibility, and relevancy to their experiences. On the advice of these residents, careful attention was given to the wording of questions so as to avoid inappropriate or offensive language. The rate of missing values, while as high as 15 percent for a few particular items, generally remained at about five percent for most variables. Fully 80 percent of respondents reported liking the questionnaire and additional written comments were highly favorable.

Selection and Construction of Key Survey Variables

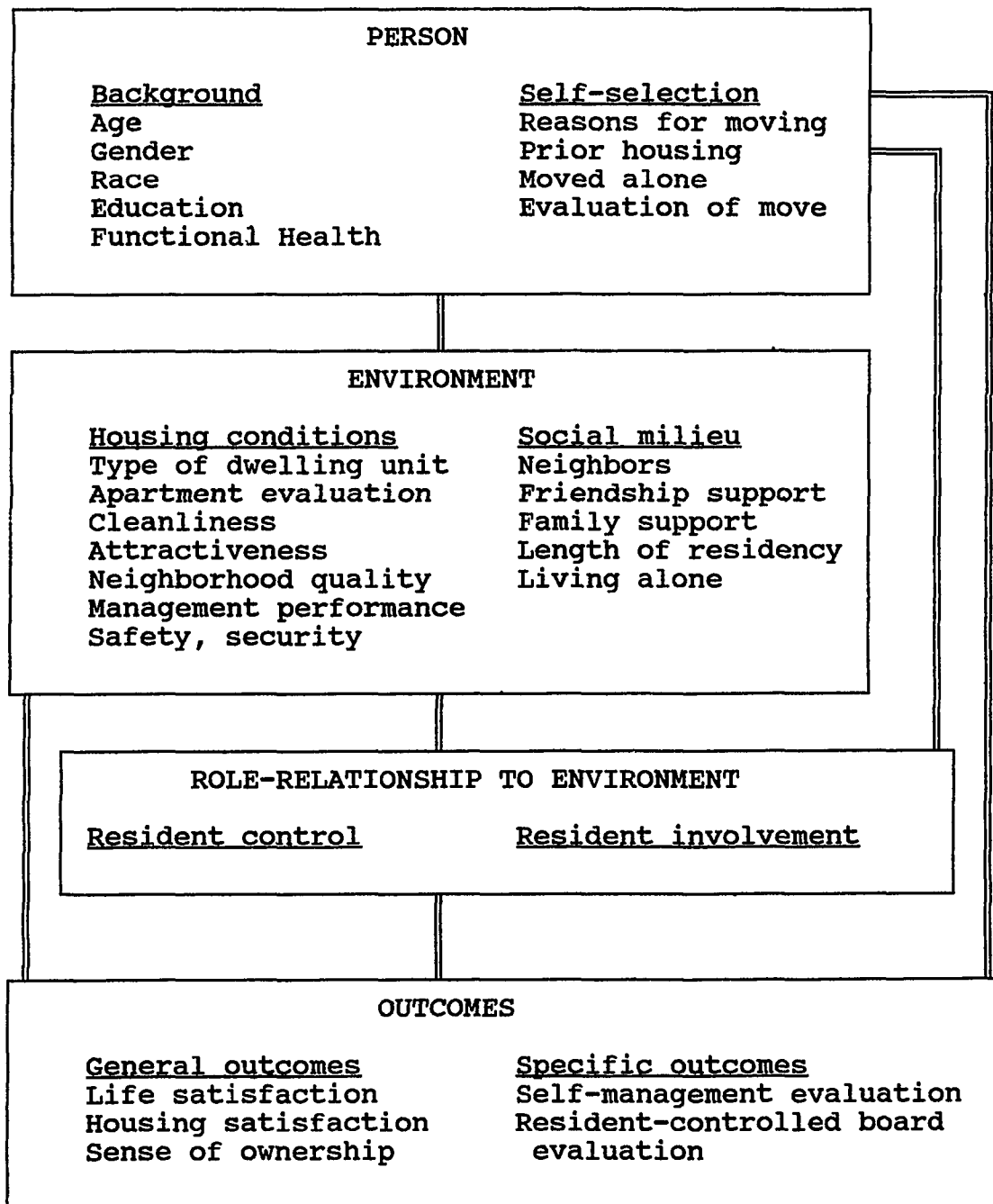
The questionnaire served several purposes: (1) to collect basic descriptive data on the people and their attitudes toward self-management; (2) to account for the extent of involvement in building affairs and the amount of perceived control over decision-making; and (3) to test the hypothesis that resident role-relationships to the environment constitute significant predictors of housing

satisfaction. These various objectives each required the selection and definition of variables and in turn the specification of an overall working model. Figure 2.3 presents this working model, which includes variables describing the person, the environment, resident role-relationships to environment, and various outcomes. A brief discussion of the variables in each category is in order.

The person variables remain rather straightforward. Functional health consisted of a six-item construct suggested by Rosow and Breslau (1966) and essentially gauges a resident's ability to manage day-to-day activities unassisted. The variables portraying reasons for moving to the co-ops were derived from findings of the intensive interviews and are analyzed in some detail in the next chapter. The remaining person variables are largely self explanatory.

The environment variable set consisted in selected salient dimensions of established housing satisfaction research. These include subjective evaluations of features of the apartment and neighborhood, cleanliness and attractiveness, feelings about neighbors, security, and management performance. These variables were among those identified as the most powerful predictors of housing satisfaction in a nation-wide study of federally assisted housing (Francescato, Weidemann, Anderson, & Chenoweth, 1979). Friendship support and family support, assumed to be

FIGURE 2.3
Working Model of Relationships Among
Major Variables



additionally important dimensions to residents' environmental experiences in this case, consisted in selected items from a previously tested multidimensional scale of perceived social support (Zimet, Dahlem, Zimet, & Farley, 1988). Together these physical and social environment variables were designed not only to describe the settings but to offer plausible alternative explanations and statistical controls for assessing the importance of the role-relationship to environment dimension.

This latter dimension, as discussed in the previous chapter, can be defined in terms of resident involvement and control. The chapters which follow, however, introduce the indices invented to represent involvement and control, factor analyze them, and describe their associated predictors. The point here is simply to note that together they constitute a dimension that mediates the relationship between person, environment, and outcomes.

As to the outcome variables themselves, the four-item residential satisfaction index again comes from the HUD study (Francescato et al, 1979). Life satisfaction consists in a composite of general morale items factor analyzed by Lohmann (1980). Two items from a factor representing positive statements and two from a factor representing negative statements were selected. Added to these is one general life satisfaction item. Sense of ownership is a

somewhat modified version of a question used by Sullivan (1969) in his study of cooperative housing.

A comprehensive list of all the major variables in the model, including coding schemes, the construction of indices, and special treatment of missing values are presented in Appendix C. The complete correlation matrix of these variables is then given in the following Appendix D.

Data Analysis

After storing, cleaning, and transforming the questionnaire data, they were then analyzed using several multivariate techniques, the results of which are presented in the following chapters. The principal techniques employed are factor analysis (see Kim & Mueller, 1978a, 1978b) and multiple regression analysis (see Achen, 1982; Lewis-Beck, 1980). All such analyses were performed on SPSS/PC+, Version 3.0 and, unless otherwise indicated, relied on the default settings for this program (Norusis & SPSS Inc., 1988a, 1988b, 1988c). Special variations on these multivariate techniques, including changes to the default settings, are explained at appropriate points in the text or as notes to tables.

* * *

The selection of the research site and the methods employed result in both strengths and weaknesses in the findings presented below. One problem lies in the lack of variability between sites. What depth of understanding one gains from an intensive case-study, in other words, one loses in breadth of relevancy to other settings. Nevertheless, a case-study approach is justified by the lack of prior research and the rarity of the housing model in question. But given the ongoing proliferation of community-based, resident-controlled housing and the emergence of research tools to investigate it, a wider focus if not a national study remain a distinct and desirable possibility.

The use of multiple methods provided rich and diverse sources of information that together strengthen many of the findings. On occasion, however, diverse methods can work at cross purposes. For example, participant observation succeeds best in a limited setting over a more extended period of time. In this case, any one of the buildings could have provided sufficient richness in its daily rhythms to consume the time allotted for all six. In contrast, the survey method could have benefitted from a much wider boundary that included many more buildings which, given the same resources, would then have to be observed less intensively. In this case, a balance was sought

between these multiple methods that attempted to preserve the strengths of each.

The next chapter begins the presentation of the findings which, like the residents' own experiences of self-management, are best understood in terms of the meaning of residential change in later life.

CHAPTER THREE

TRANSITION TO A NEW LIFE IN OLD AGE

The participants in this study are people who, upon moving to the co-ops, experienced a major change in their lives. Most of them came to the co-ops from homes and neighborhoods in and around Detroit, communities of modest single-family houses, where they had lived and worked much of their lives. The death of a spouse, fear of crime, or a health crisis often precipitated their move to the co-ops. While a small percentage simply opted for a change in lifestyle, most felt compelled to make the move for financial or other reasons. Thus they face a new life in the co-ops, and the meaning of this change and their adaptation to it constitute a major dimension of their experience of and responses to self-managed housing.

This chapter describes some of the issues surrounding the transition to a new life in the co-ops. The way a person arrives at a particular setting, the circumstances which lead them there, the rules that govern entrance to that setting, and the personal and cultural meanings surrounding a change in environment at a particular moment in time all help explain a person's response to their housing. The phenomenon of residential transitions in later

life has attracted considerable research attention in its own right, however, and thus it is worth reviewing briefly here what has already been learned about it.

Residential Change

Pastalan (1983) provides a survey of the literature on residential change in later life and a categorization of the phenomenon which is useful for situating the findings of this chapter (see also Schulz & Brenner, 1977). The search for a universally beneficial or detrimental effect of residential change is misleading, Pastalan points out, because the literature in this area addresses very different moves under different conditions. There are, for example, moves from home to home, home to institution, and institution to institution. Moreover, such moves are often precipitated by diverse circumstances and may vary in the extent to which they are undertaken voluntarily or involuntarily. These precipitating factors have a primary impact on a person's response to residential change.

The residents of the co-ops in this study have progressed through a change from home to home. The degree to which the move was voluntary, however, varies and depends largely on individual circumstances which are described later on. For the moment, it is necessary to review what

has been learned specifically about home-to-home moves. Because of the legacy of federal programs aimed at re-housing low and moderate income older persons, much of this research has focused on government-subsidized, age-segregated environments.

Research on older people who move to planned housing regularly demonstrates beneficial effects. The extended investigation by Carp (1966, 1975, 1976) of Victoria Plaza, one of the first age-segregated public housing projects in the United States, represents an important example. In contrast to a community-resident comparison group, Carp found that those who moved to Victoria Plaza

. . . were not only better satisfied with their housing, they were also happier in the new environment than their peers who remained in the community and for the most part in unsatisfactory living arrangements . . . Moreover, the benefits were long-lasting, not short-lived 'honeymoon' reactions (Carp, 1975, p. 515).

While such results proved encouraging, and in fact influenced the proliferation of a federal elderly re-housing policy, Lawton and Cohen (1974) offer this caveat in reflecting on their findings from a national study of older people who relocated to federally-assisted housing:

. . . it should be clear that new housing cannot be expected to totally transform the lives of older people. They remain bound to their lifelong personalities, their problems, their capabilities. Most of the constraints our society offers them

remain in spite of new housing. Much may also be lost in the move. Thus, the expectations of planners, sponsors, and professionals need to be tempered with acceptance of the realistic limits to which a new environment can affect most tenants' well being (p. 203).

Thus, while we can expect that a move to the co-ops represents for many people an improvement in their way of living, the benefit is bounded by a complex of personal and societal factors. This chapter addresses some of those factors, particularly as they affect self-management.

The next section, therefore, begins by describing the people in the co-ops and where they lived before. It later reviews some of the factors which brought them to these particular co-ops and considers the affects of the move on their lives.

The People in the Co-ops

Conventional wisdom tends to hold that as people grow old they somehow become more alike, that differences disappear just as jet and blond hair alike turn to gray. While there are unarguably many social forces that tend to unite people as they age, the divisions of the social world along dimensions of race, gender, class, ethnicity, and religion, not to speak of differences in life experience and personality, continue to be just as important in later life.

Even the very concept of old age, which ranges (depending on rather arbitrarily agreed upon thresholds) from sixty or so on upward, can include different generations. In fact, in several of the co-ops in this study both parents and their children live in the same building. All of this is to say that the elderly, on the whole, are a heterogenous group. Conversations with residents of the co-ops reveals as well a diversity of backgrounds, beliefs, and attitudes toward the world, themselves, their neighbors, and their housing.

The people in the co-ops, however, are prone at times to explain to the outsider that they are "all in the same boat," by which they mean they are in many respects similar people at a similar point in life. Indeed, they share much in terms of their personal and historical experiences. While most spent their working years in Detroit or its industrial suburbs, many had moved there from southern states, Canada, or Scotland when Detroit emerged as "the armory of democracy" and "the motor city" of the world. They came to work in the industrial boom of the second world war and enjoyed the prosperity which followed. As the exodus of industry and people from Detroit set in, they began to retire. In many respects, then, they are the old Detroit and not infrequently they like to reconstruct, through reminiscences, the city in its heyday.

Thus, there are both important differences between the people in the co-ops as well as similarities. We turn now to more basic information from the survey data.

Population Characteristics

Table 3.1 provides the major demographic variables for each co-op. The mean age of the entire sample population is 76 years ($SD = 8$). They were younger when they first moved in, of course, the mean age on moving day being 68. They are almost all white and 89% are women. They have on the average 11.5 years of schooling or about the equivalent of a high-school education. Nearly 45% did not finish high school, while only 9% report having a college or other advanced degree.

Furthermore, Table 3.1 demonstrates that while in many respects the sample populations of the six co-ops resemble one another they differ in terms of average length of residence, proportion of women to men, and percentage living alone. In particular, Bishop Co-op appears to have significantly more men and also fewer households composed of persons living alone. As might be expected, residents of the two newer buildings, Southgate and Barton, have spent the least amount of time in their co-ops,

Interviews and an open-ended question about prior occupations reveal information about the residents'

TABLE 3.1
Sociodemographic Characteristics by Building
Showing Results of One-Way Analysis of Variance
and Multiple Comparisons Test

	W Y A N D O T T E	B I S H O P	T R E N T O N	R O Y A L O A K	S O U T H A T E	B A R T O N	Grand Mean	df F
Age in yrs	73.2	75.8	77.4	77.7	75.4	76.2	76.0	5/250 1.957
Education in yrs	11.3	11.0	11.8	12.1	10.9	11.9	11.5	5/244 1.643
Functional Health, range 0-1	.54	.57	.63	.60	.59	.65	.60	5/257 .821
Residency in yrs	6.6	7.0	<u>8.2</u>	7.1	<u>4.9</u>	<u>5.0</u>	6.5	5/251 2.762*
Gender (%) women	89%	<u>75%</u>	<u>98%</u>	85%	<u>97%</u>	93%	89%	5/259 3.660**
Living Alone (%)	86%	<u>69%</u>	<u>94%</u>	87%	<u>92%</u>	<u>100%</u>	88%	5/258 4.882***

Notes: Double and single underlines show the statistically significant ($p < .05$) multiple comparisons between the buildings using the Modified LSD (least-significant difference) test.

* $p < .05$

** $p < .01$

*** $p < .001$

socioeconomic status. While most of the women consider their primary occupation to have been homemakers (55%), many also worked as sales clerks in department stores, or as secretaries, nurses, and teachers. The men worked as skilled and unskilled laborers in steel mills, auto plants, and railroad yards; some were clerks or mid-level managers, others shopkeepers or salesmen. The majority of the people moved to the co-ops from a house (60%), in most cases one they had lived in for many years. Even those who moved from an apartment, the intensive interviews disclosed, generally had lived in a house most of their lives and had been in their previous apartment for a relatively short time. Thus 89% were at one time in their lives homeowners.

It is important to consider for a moment how people with such backgrounds became an officially designated low-income population in need of housing assistance. While the survey data do not directly address this question, the interviews as well as secondary sources provide some clues.

Low Incomes in Old Age

Retirement itself represents an important antecedent of low incomes in old age. The loss of income concomitant upon the cessation of work can be striking. People who were comfortable before retirement often experience financial constraint for the first time; those

who had just managed to make ends meet before retirement find they no longer can. A surprising number of elderly household members must continue to work, usually at low-paying, part-time jobs even after retirement just to get by. (For a penetrating exposé of the plight of the elderly in America, see Butler, 1975).

Another primary cause of low-income status in old age is gender inequality in the distribution of wealth in society, a factor which becomes particularly salient in later life. Many of the women in the co-ops lost pension income when their husbands died, despite the fact that they contributed years of labor to the support of their husbands and homes. And these women had very few opportunities to participate in pension plans of their own. Wives usually outlive their husbands, who are on average older and whose life expectancy is shorter. Thus the death of a husband often propels a wife into a relatively low-income status.

There are other causes of low-income status in later life. One is that both men and women who worked for or owned small businesses generally had few retirement benefits. Many of the men in the survey sample, in particular, were self-employed and thus did not participate in employer-sponsored pension plans. On the other hand, those who worked for bigger companies and who retired prior to the inflationary 1970s complained in the interviews that they had seen their modest annuities wither with time.

These people, again mostly men, speak enviously of their contemporary counterparts who retire with "big fat pensions" and thus do not fall within the income limits for the co-ops. Health crises as well appear to have drained some residents of their life savings.

These events associated with lower incomes in later life correspond for the most part to those identified by Burkhauser, Holden, and Feaster (1988) in a nationwide longitudinal study of events leading to poverty in old age. Their study demonstrates that the death of the husband, a lack of pension income, and especially the interaction of these two factors were the most important predictors of a transition from non-poverty to poverty status in later life. Burkhauser and colleagues found, however, that inflation was not a significant predictor of poverty, as is widely believed.

Assignment Rules

The distribution of population characteristics in the co-ops is not a chance phenomenon. Rather, it reflects explicit and implicit rules governing who does and who does not live in the buildings. Methodologists conceptualize these as assignment rules which, though they occur in the social world without regard for the precepts of social science, are analogous in their methodological consequences

to rules of assignment to experimental conditions. Of course the researcher rarely has the opportunity to affect assignment rules in the social world. Rather, environmental theorists have proposed that researchers attempt to identify and model those rules which have the potential to influence the outcomes which concern them (Winkel, 1987). The following discussion attempts to do this.

In the case of the co-ops, the assignment rules are rather explicit and strict, in comparison to conventional apartment buildings, and they largely reflect regulations of the Department of Housing and Urban Development (HUD). To begin with, the age minimum for able-bodied persons is 62 at the time a prospective resident applies for a unit. Mobility impaired persons of any age, however, can apply for a unit, although only some apartments are equipped for wheelchair users. While mobility impaired younger persons are thus free to live in the co-ops, there were no such persons evident at the time of this study and there were no questionnaire respondents under the age of sixty.

While age limits are the same for all the coops in the study, income limitations vary somewhat according to the financing program, as noted previously, though all target a low-income population. This assignment rule has its most salient impact on the proportion of women to men, which as noted is nearly nine to one in the co-ops. Because of

gender inequalities in wealth and income as discussed earlier, women are over-represented in the low-income elderly population. Of course, this gender distribution also results from different rates of mortality for men and women. The income limits, in addition, could influence the level of education in the population because they have the potential to exclude better-paid professionals.

In addition to assignment rules dictated by HUD regulations, there are broader social and historical patterns that determine who does and who does not live in the co-ops. The most salient example of these is racial segregation, which has characterized the social geography of Detroit since blacks first began to migrate to the city in large numbers from the south in the 1920s and 30s. African Americans living in the inner-city perceive the predominately white communities around Detroit as hostile territory and they limit their search for housing accordingly. While interviews with several African American seniors in the buildings reveal a measure of successful integration at a personal level, and indeed CSI buildings elsewhere have more diverse populations, the six buildings in this study reflect the race-segregated character of their communities.

The resident selection committee of the co-ops comprises another agent governing the assignment of people to the setting. It is the committee's job to maintain the

waiting list and screen applicants. Severe health or personality problems represent the usual basis for the rejection of an applicant, which is in practice a rare occurrence. The committees also like to see expressions of enthusiasm for the co-op and a willingness to work, but HUD officials who regularly audit the tenant selection process prohibit the use of such a criterion as a basis for denying a qualified person an apartment. While in theory the resident selection committee performs the primary gate-keeping function in self-managed housing, and thus constitutes the key negotiator of assignment rules, in practice the process in much subsidized housing is substantially determined by government regulation.

Self Selection

While environments choose people, as it were, through their assignment rules, people at the same time choose environments. Thus, processes of self-selection come into play in the search for housing. The options and obstacles created by the structure of the housing market, however, determine this search to a large extent and should not be forgotten.

To begin with, the methodology of this study can uncover only indirect information about those people who were eligible to live in the co-ops but who chose not to.

Research on a variety of residential environments could benefit greatly from findings that address this question more directly. Of course, it presents many practical problems as those who reject a setting are often difficult to identify. But a few tentative observations can be offered in this case.

First, the question of race is significant. Undoubtedly there are eligible people of color who do not choose to apply for the reasons already mentioned. Second, several residents contend that men who would otherwise qualify may choose not to move to the co-ops because the predominately female population "scares them off," as one man put it. Third, a proportion of the eligible population in the area perhaps finds age-segregation undesirable. Finally, interviews with members of several resident selection committees indicate that at least some potential applicants decide against putting their names on the waiting list, or refuse an apartment once offered one, because they do not like the self-management idea itself. This at least suggests that to some degree people not unsympathetic with the goals of self-management may be more likely to move to the co-ops.

Finally, it must be noted that self-selection into environments depends largely on a person's power to choose. A person's power to choose increases to the extent that they have access to the means, the information, and the options

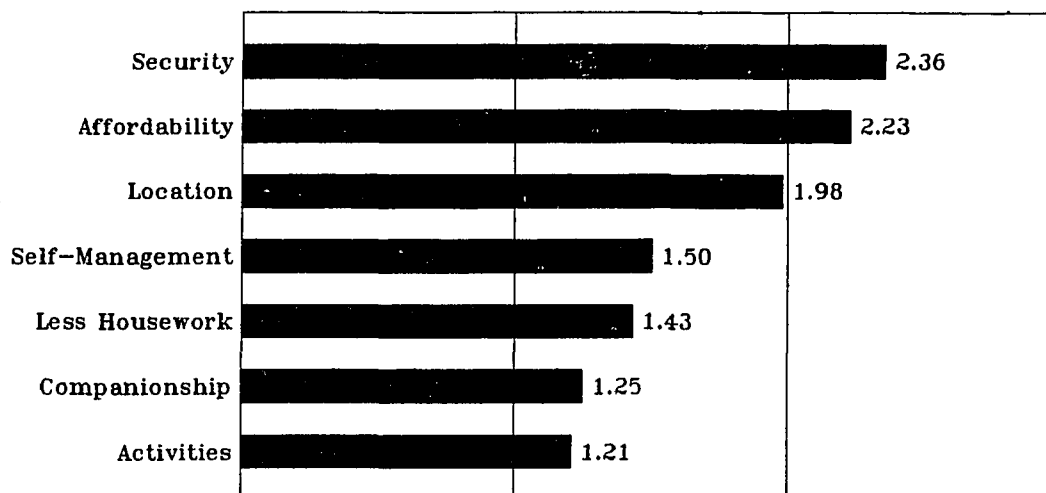
that allow a meaningful choice to be made. Because of the limited availability of subsidized housing and the restricted incomes of the people in the co-ops, their power to choose is not as great as it is for higher income households in the private housing market. Nevertheless, the interviews disclosed that many co-op residents had considered other housing options and locations and that, indeed, the choice to live in the co-ops was a purposeful one for them.

Reasons for Moving to the Co-ops

Those reasons for moving to the co-ops most frequently mentioned in the intensive interviews were later incorporated into the survey questionnaire. The results are shown in Figure 3.1. An open-ended follow-up question confirmed the prominence of these reasons but revealed some alternatives, the most frequently mentioned being the desire to be near family members in the area. In a curious way, a look at Figure 3.1 betrays a sort of hierarchy of needs among the population. Personal security scored the highest, followed by money concerns, then functional convenience, and finally social contact.

The self-management idea was inserted into the list of possible reasons for theoretical purposes. It

Figure 3.1
Mean Scores on Selected Reasons
for Moving to the Co-ops



Notes: Scale ranges from 0 (not important) to 3 (extremely important). Minimum N=172.

Table 3.2
Factor Analysis of Reasons for Moving
Loadings for a Two-Factor Model

	Factor One "Community"	Factor Two "Housing"	Percent Variance Explained
Security		.764	63
Affordability		.688	53
Location		.612	51
Self-Management	.733		64
Less Housework		.648	42
Companionship	.817		70
Activities	.851		74

Notes: Principal components extraction, varimax rotation. Only loadings > .50 are shown above.

scored higher than anticipated and rather neatly ranks in the middle of the group. To better interpret this particular result, however, and to expose the general dimensions of the self-selection process, a factor analysis was performed on the seven reasons for moving to the co-ops. This factor solution is in itself revealing and has implications for the question of resident involvement in and control of management.

A Factor Model

The Kaiser criterion (eigenvalues greater than or equal to one) suggests a two-factor solution, shown in Table 3.2, that accounts for 60% of the total variance in the list of reasons for moving to the co-ops. This solution distinguishes what can be called a community factor, which loads highly on the companionship, activities, and self-management variables, and a housing factor, which loads highly on security, affordability, location, and less housework. This model describes a situation in which people gravitate to the co-ops either because of the perceived need for community and social contact, on the one hand, or because of the need for a package of basic housing services, on the other. While such a model obviously diminishes a much richer and more complex reality, it does provide for a

methodological consideration of the effects of self-selection.

Moreover, the articulation of the self-management idea along a dimension that refers largely to social needs, as opposed to housing needs, constitutes an important finding in itself. It situates the perceived advantages of self-managed housing squarely in a cluster of the older persons' social concerns. Clear implications for the functioning of self-management present themselves in this factor model as well. For example, people who score high on the community factor will likely be those for whom involvement in self-management will have greater appeal. The opposite will probably hold true for those who score lower on this factor.

Thus, the assignment rules and the processes of self-selection, identified in the above analysis, have the potential to affect the success of self-management. As suggested earlier, a full accounting would require more data on those who were not assigned and did not self-select into the co-ops. Nevertheless, some basic outlines of the potential effects of the assignment rules have been identified, as well as the basic structure of the reasons for choosing the co-ops. This information will be important in later chapters.

A Move for the Better?

Given this description of the people and some of the factors that situated them in the co-ops, did they generally consider their move to have made their lives better or worse? The survey data reveal that, in fact, 70 percent report that the co-ops represent an improvement over their previous residences. Such a judgement, however, can be interpreted more accurately with reference to other factors surrounding a move to the co-ops. Table 3.3, therefore, presents the results of a stepwise regression of such factors on a measure of perceived change for the better (Appendix B, item 10).

To begin with, this regression on the whole explains only a little over 10% of variance in evaluations of the move. Undoubtedly, more breadth and sophistication is required in the quantitative descriptors of the person, background factors, other housing options, and the like. In any event, the regression model demonstrates that those who scored higher on the community factor tended to rate their move to the co-ops more positively. It seems these people found what they were looking for in the co-ops and it would appear, again, that they are likely candidates for involvement in and positive responses to self-management.

The evaluation of the move becomes more negative, it appears, when it is made more directly to the way of life

Table 3.3
Stepwise Multiple Regression Analysis
of Factors Related to a Perceived
Move for the Better

Stepwise entry criteria: PIN .20, POUT .25		Way of Living Here Better than Prior Residence (Beta Values)
<u>Variables in the equation</u>		
Moved for community reasons		.204 ***
Moved from a house (yes=1, no=0)		-.182 ***
Gender (1=woman, 0=man)		-.115 *
Moved in alone (yes=1, no=0)		.116 *
Age on moving day		-.090
<u>Variables not in the equation</u>		
Education (in years)		-
Year moved		-
Moved for housing reasons		-
R square		.103
Adjusted R square		.083
F		5.225
df		5/227

* p < .10 ** p < .05 *** p < .01

many knew before. "It's hard to get accustomed to a place like this when you move from your own home," explained one woman, "they [the people in the building] say this is not real living." Thus, as the regression model shows, those who moved directly from a house, an indicator of proximity to their earlier way of life, maintain a significantly less positive evaluation of the change. Curiously, women rate the change less positively than men, perhaps a reflection of

the factors discussed earlier, such as the death of a spouse and a decline in income, which may have precipitated their move to the co-ops. Those who moved in alone, however, value their new environment more than couples. It must be restated, however, that the overall evaluation of a move remains very high.

Thus, having outlined the basic characteristics of the people and their decision to move to the co-ops, the remainder of this chapter focuses on the experience of residential change and its significance in later life.

The Meaning of Residential Change

Moving to a new home represents more than simply a change in environment, for it is at the same time for most people a life change as well. Moving away from home for the first time signifies an emergence into adulthood. People move in the aftermath of a crisis, like the death of a household member or the loss of employment. They move to take new jobs, or sometimes, as the expression goes, simply to begin "a new life." Therefore, a backdrop of life events often mediates people's response to residential change.

The backdrop of life events for the people in the co-ops is multifaceted though framed by the shared experience of aging. It suggests a larger significance to

the change in residence than do the somewhat functionalist reasons for moving discussed above. This section, therefore, examines the meaning of a move to the co-ops against this backdrop of crucial events in later life. It next explores preconceptions of the move and then describes the difficulties and rewards of adjusting to a new place and new people. Such a discussion in turn helps shed light on some of the personal factors that influence the social life and self-management of the co-ops.

Precipitating Life Events

While individual paths to the co-ops present unique panoramas, there remain some common features along the way that seemed to have precipitated residential change for many of the people. The most salient example is the death of a spouse. For women, in particular, this life event often triggered a move. The financial reasons have been discussed above, but emotional and functional concerns play a role as well. Some moved after the death of their spouse because continuing alone in their homes inhibited their progression to a new phase of their life. "When I was living in my home, I was in a rut sort of," explained one widow. Others wanted to remain in their homes, but were eventually forced to let go because of financial burdens, fear of living alone, or the difficulty of maintaining a

home by themselves. Thus, some women arrive at their new housing grudgingly, others with a conscious desire for a fresh start.

One dimension of the older person's motivation in selecting a place to live that must not be underestimated is the desire for independence. Just like most people, older people do not want to become nor do they want to be perceived to be dependent on other people, particularly their children. "I have my independence, and that's important to me," says Mrs. B. "It helps us keep our self-respect; we don't want to be a burden on our children." Thus, whatever confluence of life events determining residential change, independence and self-sufficiency constituted important values for the people in the co-ops as they made their residential choices, values which self-management in many ways affirmed.

Other life events precipitated the move. Several residents reported that they had been the victims of crime, often burglary for those who lived in houses, and such incidents made them suddenly aware of their vulnerability. One apartment dweller said a murder in her former building drove her out. Another left her previous apartment after a neighbor was raped. While these examples represent the extremes, the fear of criminal victimization among the elderly is widespread. "Those who come in here were prone to everything that's out there, crimes and all sorts of

dangers," claims Mr. B of the predicament of his neighbors. Mrs. V. of Barton Towers concludes of the context surrounding her neighbors' reasons for being there, "security, that's the main thing." Thus, control over security and trustworthy neighbors represent features of the environment critical to the older person's sense of well-being.

Life events of other sorts precipitate residential change as well. Some people, particularly couples, moved to the co-ops after the assault of a heart attack, stroke, or cancer. Because they could no longer maintain their former lifestyle after such health crises, but also because they desired to be in a more supportive environment should one of them die, these couples made the decision to move to the co-ops. Others suffered financial crises. While people were more reluctant to speak of such matters, one man confessed that he had been swindled out of his pension and was thus forced to sell his home. Another revealed that his small business had gone bankrupt and left him penniless just as he retired. Rejection of older people by their families constitutes a particularly painful form of crisis which occurs perhaps more frequently than society cares to admit. "Some people come in here because their families don't want them; they feel so dejected, so rejected," a woman disclosed. There is a common perception among volunteers in

the co-ops that, as one said, "the families of these people just want to dump their parents here and forget about them."

The dearth of role opportunities that confront many people after retirement can itself be mentioned as a life event with the potential to precipitate residential change. Rosow (1973) describes the problem thus:

Because they lack major responsibilities, society does not specify a role for the aged, and their lives become socially unstructured. This is a gross discontinuity for which they are not socialized, and role loss deprives them of their very social identity (p. 84).

As one woman says of her situation prior to her decision to move, "when you go out to dinner a couple time a week just to socialize, it's pretty bad." The move dramatically improved her life in important ways. She now says, "I can hardly remember a time when this co-op was not my home; I have all the friendships you could ask for right here." Thus, the role opportunities provided by self-management have unique significance for older people.

This backdrop of life events not only confirms but illuminates the significance of the more immediate reasons people furnish for moving to the co-ops. In evident ways, such stories provide an important context for the emphasis the residents placed on the goals of security, affordability, social contact, and meaningful role opportunities in their search for a home.

Preconceptions and Prior Fears

Despite their hopes for a better life, it is not uncommon for residents to have had a rather negative preconception of the co-ops before they moved to them. Many found themselves resisting the move emotionally if they could not financially. Thus the co-ops did not necessarily appear to these people as a new and challenging way of life but rather as institutions, projects, even warehouses for old people who had no where else to go. Such conceptions of elderly housing, and indeed most other forms of subsidized housing, appear ubiquitously in American culture. Indeed, one of the most important potentials of self-management lies precisely in its ability to alter the way the public views subsidized housing as well as the way people who live in it view themselves.

One of the more involved residents, Mrs. V. of Trenton Towers, remembers how at first she was discouraged by the prospects of moving into "an old folks home." Her husband had recently died and, living on Social Security, she felt compelled to make the move into subsidized housing. After several months of shutting herself in her apartment, Mrs. V. made up her mind to become involved. She is now a spokesperson for the co-op and calls it "a great way of life." Her spreading involvement in the co-op not only helped her cope with her husband's death, but clearly

altered her conception of herself and her possibilities at an important turning point in her life.

A resident who was one of the first to move into a CSI building in the 1960s, Mrs. J. of Wyandotte Co-op, similarly confessed that she harbored serious doubts about the place then. "I thought it would be like a motel," she remembers, "or like a housing project, you know how awful those are; but it wasn't like that at all, no." Mrs J. soon became an officer of her building and she has served on and off for many years. "If I could still see, I think I'd run again," she says. This experience fostered in her a sense of self-worth.

We're not renters in here, we're . . . [searching for the word] . . . occupants; we make our own rules; we have our own by-laws; and you can change it . . . This is our home, that's the way we feel about it.

Mrs. J. takes intense pride in her brick high-rise home and says of it, "it's such a beautiful building."

Some experienced virtual shock at discovering a worthwhile life in the co-ops. Mr. R., a quiet even-tempered man, explained how before he moved he had imagined that he would be confined to his room, "locked in," and deprived of his freedom to come and go as he pleased. "I was very skeptical when I moved in, very skeptical," he recalls. "But I was at the end of my rope and I had no alternative." Searching for a metaphor to explain the

contrast between his preconceptions of the place and the way he found it to be after the move, he says: "it's like sticking your hand in a hat and expecting to pull out dirt and instead you pull out a million dollars."

Thus, at least for a few residents, the move to the co-op was a reluctant if not desperate one that unexpectedly opened up new possibilities and fostered self-respect, in part, it can be argued, because of their role-relationship to the residential environment.

It should be mentioned again here that researchers have demonstrated consistently higher levels of housing satisfaction than popular wisdom would dictate in many types of subsidized housing (Marans, 1976; Weidemann & Anderson, 1985). Thus, it should not be too surprising in the case of the co-ops to uncover this same gulf between popular perception and reality. But there is more at stake here than this sort of pleasant surprise. The success of a subsidized housing program must begin to be evaluated on the basis, at the very least, of its ability to avoid stigmatizing its beneficiaries. Even further, housing programs can potentially restore self-esteem among residents and, in a related fashion, even recondition public opinion of those whom the program serves. It is in this regard that self-management especially can contribute to the success of a housing program.

Not everyone, it must be pointed out, had such dire preconceptions of the co-ops. For example, one couple who had often visited their parents in Bishop Co-op, recall the abundant activity in the place and its congenial atmosphere. When it came time for them to retire, they claim, "we couldn't wait to get in here." Indeed, it seems the people who had the most first-hand experience of the co-ops, usually through a friend or relative, were much more enthusiastic about the move. Even passing familiarity with people in the building helped. Mrs. M. of Trenton Towers assured herself that moving to the co-ops was the right decision after seeing people she knew, former neighbors of hers, come and go from the place. "I knew if they could be happy here, I could be happy here . . . I knew what kinds of homes they came from."

The particular preconceptions and fears an individual brings to the setting, it can be argued, play a role in the process of adjustment to the residential environment, which is the topic of the next section.

Adaptation to a New Environment

When a resident first arrives at the co-ops they confront a novel physical and social environment. While there are those for whom apartment living and even age-

segregated living is perhaps familiar, most of the people upon moving to the co-ops face a host of new problems and people to which they must adapt. While self-management sometimes places extra demands on residents in this regard, it also offers the potential to facilitate adaptation through networks of social contact and involvement.

The Built Environment

A primary aspect of the new setting to which many residents must adapt is the built environment. Because many of the residents come from detached homes, the novelty of high-rise living presents several challenges. For example, Mrs. P., who became involved in the first days of Barton Towers, recalls how the people were afraid of the height of the building and clamored for apartments on the lower floors. "They wouldn't go above the third floor," she remembers. After a time, Mrs. P. explained, many overcame their fears and eventually learned to appreciate the view from the upper floors. Nevertheless, trepidation at living on floors where one must depend on elevators rather than stairs, especially in the event of a fire, presents one of the biggest drawbacks to high-rise living for the elderly (Nahemow, Lawton, & Howell, 1977). Importantly, the involvement of residents in management calls attention to issues of fire and building safety, which is a regular theme

of building meetings. Residents inform and reassure each other in this regard, perhaps contributing to a more successful adaptation to high-rise living.

Arriving at a one-bedroom or efficiency apartment after years of living in more generous quarters can have an emotional impact. For example, Mrs B., a buoyant newcomer to Wyandotte Co-op, found herself depressed when she first arrived at her efficiency apartment. "When I got here and it hit me that I was living in one room," she remembers, "I cried my eyes out." Mrs. B. still considers her apartment to be "too cramped," but finds that the free and easy access to other spaces in the building compensates somewhat. Nevertheless, a reduction in living space not only results in functional constrictions but importantly signifies a decline in social status and perhaps even of one's possibilities in life.

Others feared that they would have very little privacy in an apartment building. "I thought people would be going in and out of each other's rooms, leaving their doors wide open and everything," explained one woman. She was relieved to discover that her apartment was indeed private and she could shut and lock her door at will. Others conceived of apartment living in similar terms: as communal living, a sort of massive dormitory through which people wandered at will. There is an element of truth in this conception, however, but it does not necessarily imply

a loss of privacy. Residents do frequently leave their doors open in the co-ops, a sign of trust and also an open invitation for friends to drop by. People spend time in the lobbies. And it is not uncommon to find someone strolling the halls for exercise or simply to discover the current happenings in the building. "It's close living," explained one long-time resident, "by that I mean you have to learn to live close to other people . . . I don't think everyone would be satisfied living this way."

The Social Environment

While concern over privacy often focuses on the built environment, "close living" as described by the residents also refers to the fact that some people find their lives to a greater extent exposed to others who live in the building. The residents often spend a good deal of their day in the building and they prefer to congregate in locations where people come and go, in foyers, near elevators, by lounges with a view of the front walk. Not only do they watch each other, they talk to each other, and often the most natural topic of conversation is that element in their everyday lives which exhibits the most interesting change and variety: other people. Moods, hairstyles, health, clothes, behaviors, friendships -- all present grist for this conversation mill. Thus, some residents complain

of "gossip" and even find their actions confined on account of it. The point here is to note that not only the physical environment but the social milieu that results requires adaptation and adjustment.

Rules constitute another important aspect of the social environment. Indeed, many first thought the co-ops insisted on "too many rules about what you can and can't do," as one resident put it. For those who had become accustomed to life in their own homes, adjusting to a residential environment where rules concerning safety, cleanliness, and conduct depend on the consensus of many households certainly presents a challenge. But even for those who had previously lived in an apartment, the co-ops appear to have introduced more rules in their lives. In fact, previous research suggests that self-management may be more strict in this regard than conventional management (Manpower Demonstration Research Corporation, 1981). While this remains a source of irritation for some, most residents have come to the conclusion that the rules are necessary and hence they embrace and enforce them. Moreover, it matters a great deal that they have the means to change rules with which the majority disagrees.

The co-ops confront residents as well with a social milieu that is age-segregated and substantially gender-asymmetric. This milieu contrasts sharply with the greater age and gender diversity present in the

neighborhoods and places of work where the residents spent most of their lives.

Age Segregation

There remains a long-standing debate on the relative merits and drawbacks of age segregation. This is so despite the fact that researchers have uncovered social and psychological advantages to age-segregated living arrangements (Golant, 1987; Hochschild, 1973; Rosow, 1967) and that the proliferation of retirement communities since World War II suggests their desirability for a growing number of older people (Marans, Hunt, & Vakalo, 1984). But social critics have assailed age-segregated living as destructive of our very social fabric and of family bounds. Lewis Mumford (1956/87) sounded the alarm for the post-war era:

. . . [T]he worst possible attitude toward old age is to regard the aged as a segregated group, who are to be removed, at a fixed point in their life course, from the presence of their families, their neighbors, and their friends, from their familiar quarters and their familiar neighborhoods, from their normal interests and responsibilities, to live in desolate idleness, relieved only by the presence of others in a similar plight (p. 42).

Mumford envisioned as an alternative planned communities in which older people would be socially and functionally integrated into everyday life. Without challenging the

principle that older people can and indeed should be fully integrated into the life of the community, a strong argument in favor of age-segregated housing has nevertheless emerged.

For example, Hochschild (1978) concludes the following from her participatory observation of a public housing project for older people in San Francisco:

. . . [C]ommunity solidarity [in elderly housing] can renew the social contact the old have with life. For old roles that are gone, new ones are available. If the world watches them less for being old, they watch one another more. Lacking responsibilities to the young, the old take on responsibilities toward one another. Moreover, in a society that raises an eyebrow at those who do not "act their age," the subculture [of age-segregated housing] encourages the old to dance, to sing, to flirt, and to joke. They talk frankly about death in a way less common between the old and young. They show one another how to be, and trade solutions to problems they have not faced before (p. 140).

Hochschild's affirmative evaluation of age-segregated housing, also arrived at in the earlier work of Rosow (1967), rests on the notion that the consequences of such living arrangements must be viewed with reference to the social context of aging itself. Moreover, as Rosow (1961) elsewhere points out, an important distinction must be made between age-segregation and age-isolation, the latter referring to the often debilitating removal of elderly residences from the spatial boundaries of the community. In fact, researchers have pointed out that residents of much age-segregated housing, which is usually centrally located,

continue to maintain and even improve their relations with family and friends and to actively participate in the surrounding community (Golant, 1987). Clearly, age integration at the community level ought to remain a vital principle of housing policy.

To return to the co-ops, much of the spirit of an old age subculture described in the above quote of Hochschild characterizes their social life as well. Indeed, the fact that the residents run the buildings themselves, working to help each other and becoming involved at all levels, seems to nourish this subculture even more. But there are those for whom age-segregated housing presents problems.

As one long-time resident, Mr. S., says of his building "there are too many old people in here." He claims to have found one person lying dead in the halls and says the overall atmosphere is "depressing." Moreover, Mr. S. dislikes what he perceives to be a constant flux of neighbors moving in and out.

We've three times as many neighbors as in our house, and they're all old, so they're all dying off . . . We've had three new neighbors in that one apartment [pointing next-door] alone!

For people like Mr. S., age-segregation can become an ominous and inexorable reminder of their own aging.

The loss of a neighbor or friend in the building to illness or death occurs regularly in age-segregated housing. Several residents confessed that they had to learn "not to get too close" to people in their building. "The worst part of this co-op living, this family living, is when you have to send someone to the hospital or the cemetery; it's heartbreaking," explained one woman. "You get close to these guys," said a man from the same co-op about his friends in the building. "There was one guy who was eighty-six and the nicest guy of the face of this earth," he continued, "then he died, and it hurt." While many residents have experienced the loss of relatives, friends, and neighbors before moving to the co-ops, such experience does not necessarily prepare them for life in an age-segregated environment.

Gender Asymmetry

In addition to being age-segregated, the co-ops can also be described as substantially gender-asymmetric. The reasons for this have already been discussed. The fact that the populations of the co-ops are predominately composed of women implies not only that female values dominate the culture and norms of the setting but also that men and women must adjust to the situation differently. But it must be observed at the outset that while the concept of

age-segregation constitutes a self-conscious choice by policy makers, the fact of gender-asymmetry in planned housing for the elderly represents an unintended consequence of gender differences in the distribution of income and mortality.

In any event, the result is that a woman's touch, as the expression goes, can be found everywhere in the co-ops. Women become more involved in the decoration of public spaces and in determining their uses. Their numbers create more of a female presence in crucial zones of social contact, such as the foyers and lounges. Women outnumber men in the leadership of the co-ops and even more so in the numerous committees that plan and operate special events as well as carry out everyday tasks. The men, especially in the co-ops where their numbers are few, tend to lay claim to a small room in the building away from the traffic; there they shoot pool, tell jokes, and sustain a semblance of a male subculture within a predominately female one. As a man in Trenton Towers describes his situation, "the men they feel lost, and they're always being pestered about something -- there's just too few of 'em!"

This situation can have a decidedly negative effect on some men and also on the relations between men and women. Because of their limited numbers, it is often the case that the men develop their own social network which is not always in harmony with the usually female-dominated

apparatus of self-management. "Men in the building just couldn't get along," says one woman in Barton Towers of her male neighbors and their relation to the officers and committees in the building. She explains why the problem lingers: "When a new man comes in here, the old ones just latch on to him, take'em to dinner; soon his attitude to the co-op turns sour." Coupled with the desire to recruit more male skills to the committees, the tendency for men in some co-ops to gravitate toward social networks outside the local mainstream leads to a perception among other residents that "the men don't do their share" or that "they have a bad attitude when they get in here." This pattern of behavior seems to characterizes those buildings in particular with exceptionally high ratios of women to men.

While causing problems on occasion, gender-asymmetry creates important opportunities in the co-ops as well. The very lack of men to fill positions of leadership encourages women to assume roles from which they may have been discouraged in a setting dominated by men. The resulting presence of women in leadership roles further acts as a means of encouraging additional female involvement, just as to some extent it discourages male involvement. Curiously, not only the lack of male dominance in the building as a whole but perhaps in the home as well contributes to this effect. As one man observed, "these

women have been held down by their husbands for so long that, when they're released, they just blossom."

Feminist critics have argued that women's historical association with domestic work, combined with female values that place more emphasis on relationships to concrete persons as opposed to strictly drawn lines of authority, can significantly contribute to the success of women as leaders of co-op housing. As Leavitt and Saegert (1984) conclude from their reflections on female leadership in their study:

We contend that it is a system of values and relationships rather than a sociologically or economically defined 'sphere' that draws women into the particular kinds of efforts they make to build, preserve, and fight for homes and communities (p. 37).

Thus, perhaps the broader dimension of gender itself bears more directly on the leadership question in the co-ops than does the narrower fact of gender asymmetry. Analyses presented later on indeed confirm that gender represents a consequential predictor of involvement in self-management, though women at the same time seem to be less satisfied with various aspects of self-management than men.

Social Contact and Adjustment

Once confronted with this novel physical and social setting, other people play a crucial role in helping new residents adjust to the co-ops. But such assistance can have negative as well as positive consequences for self-management, depending on the attitude of those to whom new residents turn for help. The example of friendship networks antagonistic to the goals of the co-op has been given, but this problem is not confined to men alone.

Mrs. M., who moved to one of the co-ops after her husband died, recalls that "I thought it was a cold place at first; it took me a year or so to come out of my shell." She explains that this was largely the result of initial contact with people "who had a negative attitude." Then she met "the right people," she says, residents who befriended her and got her involved in the co-op. Mrs. M. has since become an officer and has recently taken it upon herself to start a newsletter for her building. She says her neighbors "went all out to support me." In turn, residents also use involvement in self-management as a way of meeting people. Mrs. N., who had never lived in an apartment before, explains that "I had to get involved to get acquainted." She first went to work in the building's gift shop. Mrs. N. now feels the building is "just like a family" and credits her self-initiative for her successful adjustment to her new

life. Many newcomers like to work at the buildings' gift shops, which are often centrally located near the entrances, precisely because they are good places to meet people.

Integration into the social ecology of the co-ops is not wholly a matter left to chance or the self-initiative of new arrivals. One woman, an established resident, explained her floor's effort to get new people involved:

as soon as we get someone on our floor, we pick one out to go and greet them before someone -- you know -- who's against the co-ops gets talking to them.

Another resident stated the matter succinctly: "you have to get to people within the first few months they're here, otherwise you've lost them." Thus, established residents know well the crucial opportunity represented by the appearance of a new resident in their midst and as a result they attempt to make the most of it. While immediate immersion in the activities of self-management may serve the interests of residents already involved in the co-op, however, it can present problems for a newcomer. Mrs. L. of Wyandotte Co-op told of her difficulty in getting new people to come downstairs for meetings. Upon reflection she confessed, "they have so much adjusting to do," referring to their first few months in the building, "it's hard enough as it is without going to a meeting of a room full of strangers."

Moving as Group v. Moving Alone

Thus far the discussion of adjustment to a new life in the co-ops has revolved largely around the experiences of individuals moving in alone. But for a good number of the people in the co-ops, particularly in the newer buildings which still have a high proportion of original occupants, adjustment was a group process as well. CSI staff routinely organize training sessions prior to the opening of a new building, providing prospective residents with a chance to meet each other and learn about self-management, and there seems to have been advantages for those who went through this process. Moreover, enthusiasm runs high in the early days of a co-op; inexperience does not admit of many hostilities or lingering grudges; the lack of established relationships between people prohibits patterns of exclusion; and people seem naturally to band together in a joint effort to make sense of a setting that is novel to all alike.

Mrs P. served on the move-in committee of Barton Towers and became one of the first to occupy her building. She imagined she would soon quit her involvement after her neighbors had all been settled, but found she enjoyed the experience.

You get to meet everybody and talk to everyone;
you share their ups and downs, their joys and

sorrows. . . There were a lot of tears shed, it was quite a change for these people.

She tried hard to make others feel better, she remembers, and adds "I feel sorry for the people coming in now... We were all so close, the ones who started it." She went on to speculate that perhaps the original group unintentionally acted to exclude newcomers because of the close bounds they developed between each other during the move. "You have to be very aware of how difficult it is for someone moving in here now," Mrs. P. reminds herself.

Many original residents perceived this difference in experience between the original group and those who moved in later. Mrs V. of Southgate Co-op sympathizes with those moving into the building on their own now, rather than in a group as the first wave did.

Some of the newer ones that are moving in, they're like little lost souls . . . I can imagine how they must feel among so many strangers . . . It wasn't like that for me.

Thus, an important juncture in the life cycle of the co-ops presents itself when the original group has served for many years and is ready to step down. Then the success of bringing new blood into the apparatus of self-management becomes not a mere social courtesy but a functional necessity.

New Comers v. Old Timers

It is essential to observe that adaptation to the residential environment continues well beyond a household's first year or two. In fact, a household's relation to the residential environment must continually undergo various realignments. The social milieu, composed as it is by the arrival and departure of other households, fluctuates. And the household itself, not to mention the larger society, changes over time. It becomes important, therefore, to take account of this broader temporal dimension, particularly as reflected in the varied experiences, at moments conflict, between new-comers and old-timers.

To give a typical example, some old-timers feel that new-comers in management jobs have instituted too many changes. "We used to have a certain way of doing things here, the way we're used to it," said a long-time resident of Trenton Towers. "It's difficult for some of these people to let go of their ideas," counters an officer who represents the opinion of new-comers in the same building.

Such points of view typify one form of disagreement between old-timers and new-comers and suggest the type of adaptation each must make to the other over time. Yet new-comers can be rather envious of their forerunners at times. "They had everything back then," laments a relatively recent arrival at Trenton Towers, and he continues

[They had] dances . . . You see all those pictures downstairs when the building first opened, everybody is smiling . . . Now, there's nothing; nobody wants to do anything. They can't even get people to come down to the dinners.

It may be that some long-time residents fuel such sentiments with their rosy remembrances of the past and their cheerless disappointments with the present. On the other hand, the co-ops themselves may have indeed changed over time, reflecting their own internal dynamics, the evolution of the organization, and trends in the larger society.

Some residents attribute change in their buildings to a perceived dissimilarity in backgrounds and values between new-comers and more established residents. Mrs. M. of Trenton, for example, observes this contrast in her building:

They're older now, and HUD has limited the amount of income . . . The first ones were teachers and foreman of factories, if they worked in factories at all . . . Now you're likely to have people not as high up, I don't know how quite to say it . . . You have fewer college-educated ones now.

This opinion, that the new-comers somehow do not live up to the same standard as those who first settled the co-ops, appears often in the older buildings. Some residents point to a declining demand for elderly housing in their area. "We're getting a different kind of people today," said one resident who tends the waiting list in her co-op, and explains her view of things thus:

We used to have a waiting list of three years and put people -- how should I say -- undesirables, I know that sounds bad, but we used to put them on the bottom of the list. Now, we have to beg people to come in here.

The "undesirables," this women explained, were persons who had a poor personal appearance, little willingness to participate in the co-op, or were very old and frail. The Section 202 and Section 236 co-ops do have shorter waiting lists today (especially for efficiencies) than they once did. And the waiting lists remain much longer for the more heavily subsidized Section 8 buildings. But it is less certain what causes or consequences can be attributed to this change.

In fact, some residents maintain that over the years new-comers to the older co-ops have appeared more affluent, not less so. According to Mrs. N. of Trenton Towers:

I realize there have been changes in the world, but we were more of a close-knit family back then. We were very low income and we realized that whatever had to be done was going to have to be done by us, and we did it. I used to know everyone in here by name, and we all knew where each other lived. Now people come in and sometimes I don't even know who they are . . . I think its because the income limits have escalated . . . Newer people coming in here don't have the same feeling for it, their dedication isn't the same.

When asked to elaborate on this last point, however, Mrs. N. says, "I don't think we have that closeness because, I'm not sure how to put it; maybe it's our own fault, maybe we don't get them involved to start out with."

The survey data, however, reveal no significant negative or positive correlations between the year a person moved to the co-ops and assorted background characteristics. The same holds even when considering only the older Section 202 and Section 236 buildings. Nevertheless, the qualitative data presented above do suggest that complex and perhaps at times contradictory changes over time have occurred in the large society and in turn the co-ops themselves.

There are several possible interpretations. First, older people today are generally more affluent than their counterparts twenty years ago, perhaps accounting for the view expressed in the last quote. Second, this relative affluence, coupled with innovations in the housing market, also means that older people now have more housing options to choose from. Thus, the belief among some that "people like me" no longer want to live in the co-ops may also conform to a certain reality. And lastly, HUD income limits have indeed changed over time, reflecting trends in metropolitan median incomes, the national cost of living, and the priorities of federal housing policy. Therefore,

not only do people change over time but so too the relation of a given housing program to society.

Together, these patterns have affected the manner in which the co-ops address the shifting needs and satisfy the evolving preferences of elderly households over time. In turn, relationships between different generations, as it were, of residents in the co-ops reflect these changes.

* * *

This chapter has attempted to outline some of the many factors and circumstances, both individual and social, which led a particular group of people to chose the co-ops as their home. Such a task serves more than a descriptive purpose. The rules of assignment to a residential environment, the processes of self-selection into it, the preconceptions of that environment, and the social as well as personal contexts of residential change together constitute a fundamental dimension of any explanation of people's response to their housing. Thus, this chapter lays the groundwork for exploring responses to self-managed housing later on.

The next chapter examines in some detail the functions of self-management and the various meanings these have for the people in the co-ops.

CHAPTER FOUR

THE FUNCTIONS AND MEANINGS OF AN M.H.A.

Up until this point, the term self-management has been used to refer in a very general sense to all levels of resident involvement in and control of housing ownership and management. But it is helpful in this chapter to make a distinction between the various levels at which such participation by residents takes place. Such a distinction is necessary particularly when discussing a housing association which involves many buildings and often disparate households. Therefore, the following discussion introduces the term self-governance to refer to resident participation in the decision-making process of the larger organization (or MHA) and reserves the term self-management for the functions carried out at the level of a single building (or co-op). These terms fit the various levels of resident involvement and control in the case of CSI, but they have relevance as well for other situations.

This chapter focuses on the formal structure of self-governance and self-management in the case of CSI, providing the reader with a better understanding of its distinction from conventional forms of ownership and management. This chapter also examines ways in which the

organization builds competence in management skills and commitment to the organization's goals. It then focuses on the specific functions or responsibilities of self-management at the building level and the ways in which residents interpret these. Finally, the chapter concludes with some observations on the relation between MHA staff, the building councils, and ordinary residents.

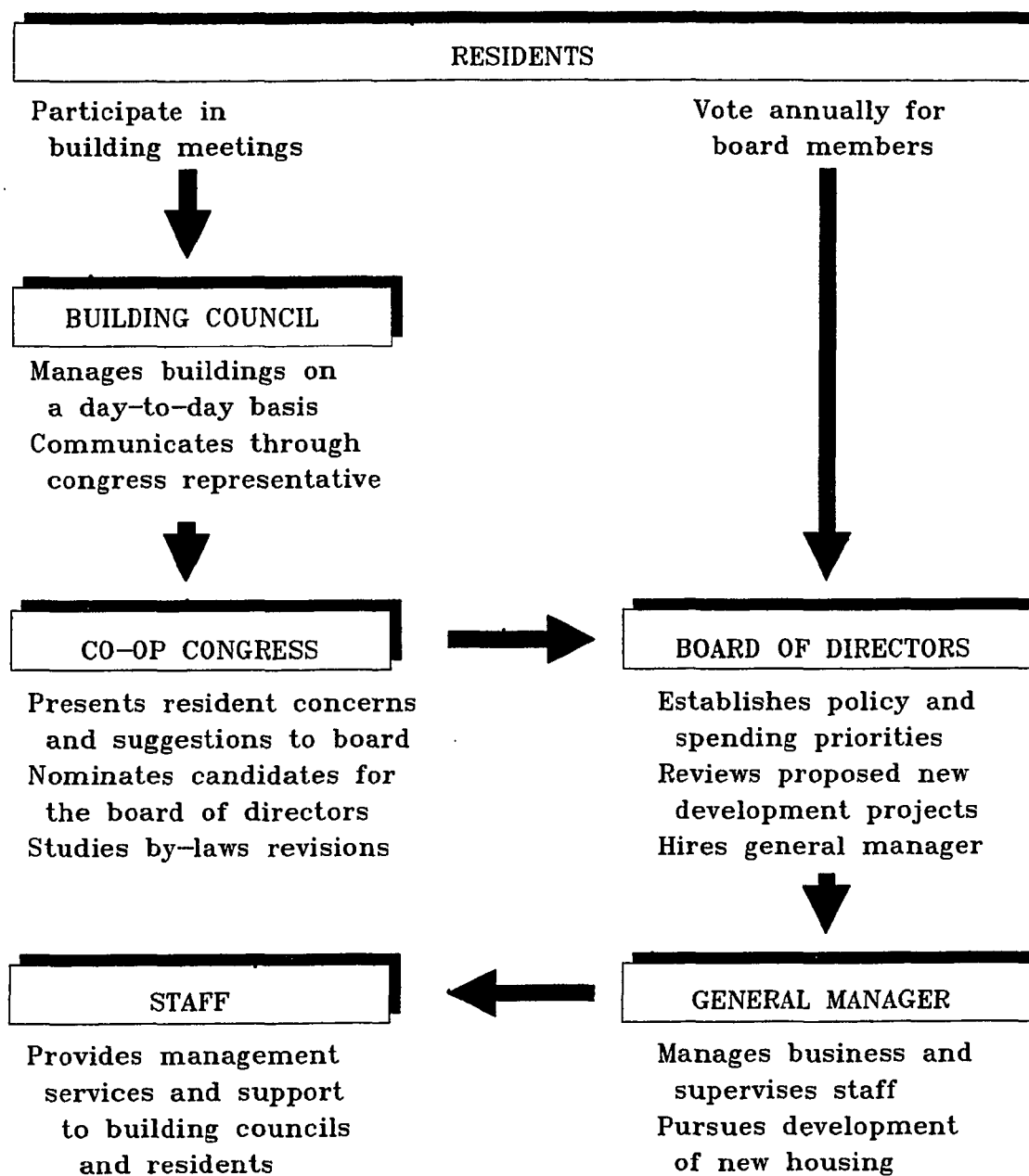
Self-Governance, Self-Management
and Resident Conceptions of Mutual Housing

Figure 4.1 depicts the formal structure of self-governance of Cooperative Services, Inc. today. The resident-members, as the by-laws of CSI read, have "supreme authority and control of [the] Cooperative." But because there are currently well over 4,000 members across the country, exercising such authority and control can become onerous. This is the reason for the Co-op Congress whose purpose is, as the CSI by-laws state,

to provide, as a representative body of the membership, a link between the membership and the Board of Directors in order to maintain effective control of the Cooperative by the membership.

The organization decided to create a congress after studying the means large European cooperatives employed to facilitate their self-governance. The Co-op Congress, which includes

Figure 4.1
CSI System of Self-Governance



Source: Cooperative Services, Inc.

representation from each region in which CSI has buildings, meets on its own at least three times yearly.

The board of directors, on the other hand, meets monthly and functions much as any other corporate board with the important exception, of course, that it is composed entirely of residents. Board members are elected for three-year terms. The congress has the duty to recruit and nominate qualified candidates for the board. But the election of board members, which the congress also administers, occurs by a direct majority of the members. It is not always easy for the Co-op Congress to get a sufficient number of qualified board candidates from the various buildings to come forward, but those who end up on the board say that they greatly value the experience. Because of the proportion of older buildings selected for this study, it seemed a fairly high proportion of people interviewed had board experience at one time or another. It can be suggested, in fact, that a high proportion with such experience becomes vital to the success of self-governance.

Because CSI has been very active in sponsoring new projects, the board has become quite adept at handling the details of housing development. Board members regularly visit construction sites, meet with local housing officials and HUD representatives, and review architectural designs and site plans. With the curtailment of the federal Section 202 program, however, the board and staff have had to adjust

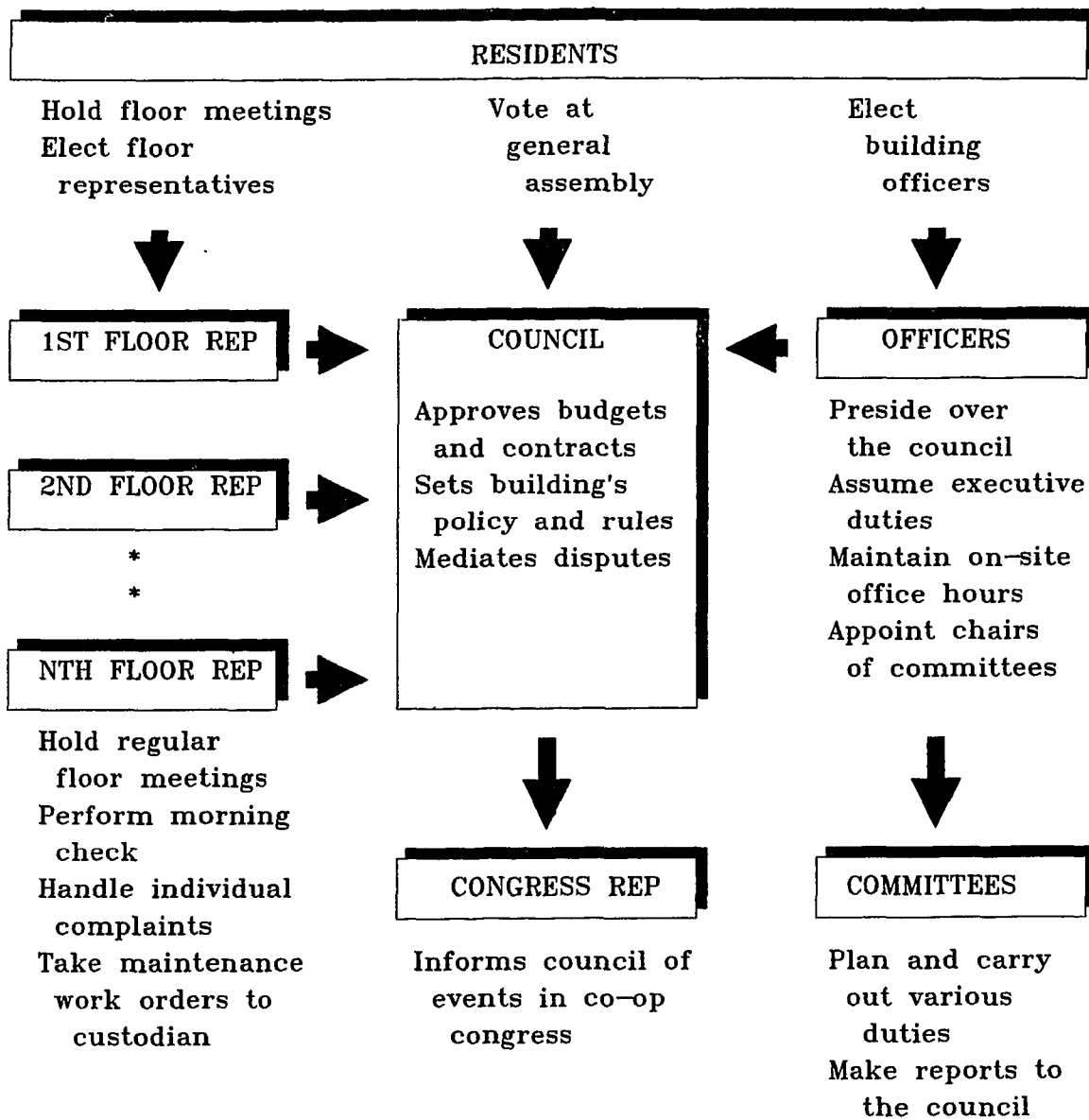
to new approaches to housing finance that rely more on state, municipal, and private sources. In addition to routine matters of corporate business, the board has been concerned lately with fine tuning the self-governance system itself as the organization grows. As a regular matter of concern, the board also attempts to facilitate the work of self-management at the building level.

Self-Management

The system of building council and floor representatives that constitutes self-management in each building, shown in Figure 4.2, grew out of the experiences of the first CSI project, Wyandotte Co-op, and has been reproduced in similar form in each succeeding new co-op. Each council derives its authority from the board of directors of the larger organization and constitutes a permanent committee of the board. The councils in the early days performed more of the bookkeeping associated with their own business operations and handled some of their own accounts. Much of this paperwork was increasingly centralized as the organization expanded, however.

The building council nevertheless maintains control of nearly all of the business decisions affecting their own building. They hire service and repair contractors, purchase supplies for the building, hire the

Figure 4.2
CSI System of Self-Management



Source: Cooperative Services, Inc.

maintenance person and doorkeeper, set rents, and plan annual budgets. They also decide on major replacement projects such as new windows or a new roof. Once such decisions are made and the initial invoices or contracts have been completed by the council, the council hands the paperwork over to a central accounting department in CSI's main office where the appropriate accounts are reconciled. Committees of the council, with the help of staff members, continue to oversee much of the repair or service contractor's performance as the work proceeds.

Residents have their greatest influence on the council through their floor representatives as well as their attendance at the monthly general assembly. Before going on to a more detailed portrait of the functions of self-management, however, it is necessary to consider the means by which residents gain competence in the skills required by self-management and the way in which the organization maintains commitment to its own philosophy, both among residents and staff.

Building Competence and Commitment¹

As evident from the previous chapter, the majority of residents arrive at the co-ops with scant knowledge of

¹I would like to credit David Chapin for suggesting this line of interpretation.

self-management. Few have had experience in cooperative enterprises of any kind or have lived in condominiums or other forms of multifamily home ownership. Thus the organization faces the task of building technical and organizational competence in residents, a task which regularly confronts housing organizations across the country who seek similar objectives. A related problem concerns the means by which CSI maintains commitment to the principles of self-governance and self-management among residents and staff alike.

To begin with, while not precisely proficient in cooperative organization, residents do bring to the setting years of career experience or importantly knowledge of other forms of voluntary organization. In interviews, residents regularly compared their co-ops to lodges, women's clubs, veteran's associations, or civic groups in which they once were or continue to be active. Moreover, the structure of self-governance and self-management, while an innovation in multifamily housing, parallels the corporate structure of many other types of American businesses and associations. Indeed, the fact that residents can see in their co-ops analogies to mainstream institutions with which they have long been familiar constitutes a crucial element of their competence in the setting and their acceptance of its norms.

But the task of managing a high-rise apartment building not to mention a nation-wide housing association

presents its own unique technical and organizational challenges. There are several ways in which residents meet these challenges. First, the people learn from each other; experienced residents pass on their know-how; and the high degree of social contact between neighbors in the buildings appears to facilitate this process. In fact, the organization puts this process to work in developing new projects by designating more established buildings as "sister co-ops." Even before moving, therefore, prospective residents attend meetings at their sister co-op, visit informally, and ask questions, an important learning experience according to those who have been through it. In general, people learn by doing and thus participation in self-management, which begins with the first monthly meeting a new resident attends, itself builds competence.

But the way in which experienced residents gain a more sophisticated knowledge of self-governance and self-management stems from the many training sessions and educational events sponsored by the organization. To begin with, there is a monthly education seminar which the various co-ops take turns hosting. Anyone can sign up for a seat on the bus to an education seminar and new residents especially are encouraged to do so. The monthly education seminar provides residents with an opportunity to meet their counterparts in other buildings, have lunch together, learn how other buildings handle problems, and listen to a seminar

devoted to a special topic. During the period of this study, for example, such topics included fire safety and burn prevention, the history of the credit union movement, drug problems facing today's youth, and self-assertion in old age. Thus the topics range well beyond self-management per se, but the seminar itself reinforces identification with the organization as a whole and facilitates contact among its members.

Where the education seminar is of general interest, the CSI staff organizes specific training sessions for officers and key committee chairs. Thus, the presidents, treasurers, membership (tenant selection) committee chairs and occasionally other committee chairs each have their own periodic seminars where they review their responsibilities, discuss new issues, and compare notes with their counterparts in other buildings. These special training sessions teach the volunteer managers the finer points of their jobs.

In addition, twice annually the organization sponsors a management conference to which all officers, floor reps, and committee chairs are encouraged to attend. The management conference in autumn is a major event and brings several hundred residents together from across the country for two days of workshops and festivities at the Kellogg Conference Center in East Lansing, Michigan. In the main auditorium, the residents get a glimpse of projects on

the drawing boards or in construction and listen to fellow residents, staff, or guests speak about the organization, its plans, or housing and other issues confronting older Americans. The workshops cover topics on self-management from budgeting, tenant selection, and maintenance to "floor power" and understanding the needs of mobility impaired neighbors. Another management conference in the spring covers similar ground but is smaller in scale and held at selected buildings in each region. Finally, the triennial Co-op Congress gatherings, especially the annual meeting to nominate candidates for the board, also provide a vehicle through which members can learn more about the organization, its structure and functions.

These varied efforts, however, do not necessarily result in a congruous understanding of the intentions of self-managed housing among all of the residents.

Conceptions of Self-Management

To begin with, self-managed subsidized housing nearly always implies complex financial, legal, and administrative arrangements which complicate the relation of residents to their housing. Thus, misunderstandings result which prejudice residents' interpretation of self-governance and self-management.

The role of government represents one such misunderstanding. It became clear during the interviews that some residents believe all federally assisted housing is co-op housing, or alternately that the co-op concept is synonymous with government assistance. Mrs. R., who has a leadership position in her building but is relatively new to the co-op, confesses that "I still haven't figured out how it is that some of the HUD places are co-ops and some aren't." In evident ways, this conception becomes important when interpreting the residents' evaluation of co-op housing and self-management. It also affects the meanings residents ascribe to their own voluntarism, as discussed later on.

Some residents interpret the self-management system primarily as a social or recreational program. Mrs. M., who is instrumental in introducing new people to her co-op, often repeats a tale to newcomers that reflects this view. "This co-op idea was started by the Thornthwaites," Mrs. M. announces to the newcomer, referring to the founders of the organization. "In its original conception, it started out as a way to keep seniors busy." Mrs. M. and those to whom she presents this interpretation fully support this view and it makes sense to them. The result, however, is that residents, particularly those in the newer buildings who have had less experience with the organization, do not fully appreciate the history and purpose of the organization or their role as resident-owners. Perhaps again such points

simply can no longer sustain their relevance in comparison to social activities, given the size of the organization, its increasing professionalism, and the large proportion of newer members.

Experience on the board or in the congress often distinguishes those with a more complete conception of the organization from the others. One woman explained that she had been to meetings over the years and listened to presentations about the co-op but had never quite understood it. Then she became a congress alternate, went to a few board meetings, and only then discovered for the first time "how the co-op operated." As another resident put it, "unless you belong to the group that goes to board meetings and all, you really don't know too well what's going on."

Evaluations of Mutual Housing

Despite the inherent complexity of an MHA and the misunderstandings that often result, residents nevertheless evaluate mutual housing and their resulting role-relationship to the environment quite highly. As Appendix B shows, 57% say that having a resident-controlled board is "very important" (item 14); 59% believe having residents perform management duties is a "very good idea" (item 15); and 76% say "residents should run the building" as opposed to an outside manager (item 16). These high ratings appear

encouraging, but it is important to account for differences among people in their evaluations of mutual housing.

Therefore, Table 4.1 shows the results of a stepwise selection of variables regressed along these three mutual housing evaluation items. Several features of this table deserve comment, beginning with the basic person variables. First, the negative effect of age suggests that mutual housing may impose more demands and provide fewer supports than the old-old find desirable. But the fact that the regression analysis shows that functionally more able people also remain less enthusiastic appears to contradict this notion. Qualitative observation suggests, however, that more vigorous residents find that the demands of self-management can at times limit their freedom; they thus value independence from the residential environment over responsibilities that bind them to it. Moving on, women appear relatively more willing than men to desire an outside manager over the self-help model, perhaps because of the perceived difficulty in recruiting skills associated with male know-how discussed in the previous chapter. And lastly, long-time residents generally express more support for self-management, perhaps a reflection of their historical experience with the organization as described in Chapter Two.

Self-selection factors and other variables also influence evaluations of mutual housing. Having moved for

TABLE 4.1
Stepwise Multiple Regression Analysis
of Mutual Housing Evaluation Items

stepwise selection criteria = Pin (.20) Pout(.25)	MHA Evaluation Items (Beta Values)		
	Self- management idea	Resident- controlled board	Residents v. outside manager
Age (yrs)	-.249***	-.203*	-.192**
Gender (female)	-.101	-	-.170**
Education (yrs)	-	-	-
Functional health	-.100	-.095	-.202**
Residence (yrs)	.248***	.117	-
Living alone	-	-	-
Community move	.138*	.105	.195**
Housing move	-	-	-.219**
Similar neighbors	.170**	-	.144*
Management performance	.312***	.254***	.237***
Involvement:			
basic	.196**	.152*	.131
formal	-	-	-
work	-	-	-
R Square	.361	.148	.235
Adjusted R Square	.335	.123	.203
F	13.967	5.867	7.515
df	8/198	6/202	8/196

Note: Betas not shown indicate items not in the equation.

*** p <.001 ** p <.01 * p <.05

community reasons represents an important predictor of favorable evaluations. In contrast, those who moved primarily for housing reasons are prone to want a more conventional management arrangement. Thus, the analysis in Table 4.1 clearly implies that the factors which influence a person's housing choice in turn affect their acceptance of the mutual housing idea, as hypothesized in Chapter Three. Finally, feelings of shared interests with one's neighbors and especially assessments of how well resident-managers actually handle their jobs clearly impact evaluations of mutual housing. This finding suggests that support for mutual housing will likely not be maintained in situations where residents do not already to some extent share values and agree upon norms. In addition, such support will likely vary closely with the quality of management services and resident-management relations. One final observation concerns the effect of resident involvement in self-management, a dimension discussed much more fully in the following chapter. Here it is sufficient to observe that involvement appears to contribute to, but undoubtedly also reflects, resident evaluations of mutual housing.

The next section focuses on the concrete tasks and responsibilities residents assume in this particular example of mutual housing.

The Functions of Self-Management

Functions of self-management include meetings, budgeting, tenant selection, fund raising, and the provision of various services to residents. It is important to look at these functions closely because they expose the concrete issues of resident involvement in and control of housing. This perspective becomes all the more important because the literature often treats the phenomenon of self-management imprecisely, failing to make explicit the fact that the term implies an ensemble of often unique functions that not only vary from setting to setting but can have diverse impacts within settings.

A close look at a select few self-management functions in this case will suffice to illustrate this diversity of effects. Promoters and policy makers concerned about enhancing opportunities for resident control should also consider which functions of self-management actually benefit residents and which do not.

Meetings

The monthly cycle of meetings -- council meeting, general assembly, and floor meeting -- constitute the core

of self-management and the obvious place to begin a description of its various functions in the case of CSI.

Most of the major decisions and debates occur at a monthly council meeting. The officers (president, vice president, treasurer and secretary) along with the representatives from each floor and the co-op congress together make up the building council (see Figure 4.2 above). Only these parties may vote at a council meeting. The chairpersons from the different committees also attend and make reports to and requests of the council. The council thus represents the major decision-making forum of each co-op.

Certain decisions of the council, however, must be approved by a majority of the residents and this occurs at the general assembly. All are encouraged to attend the general assembly, which also serves as the major venue for communicating upcoming events, new rules, changes to the physical environment, changes in services, and the like. The general assembly often becomes a social event as well. People like to attend because, as one woman put it, "we like to know what's going on, the improvements that they are going to be doing both in and out; we like to know about these things." One man likened the general assembly to "a small-town paper" which informs him about the people and events in the building.

TABLE 4.2
Reported Responses to Floor and Building Meetings
Mean Scores by Building and Results of One-Way ANOVA

variable	W Y A N D O T T E	B I S H O P	T R E N T O N	R O Y A L O A K	S O U T H G A T E	B A R T O N	Grand Mean	df F
Apts/floor	15	24	20	24	20	16		
Lounges	Yes	Yes	Yes	Yes	No	Yes		
FLOOR MEETINGS								
Avg. number of people attending	8	13	15	11	12	11	11	5/262 11.306***
(%) who say they meet every month	29%	98%	96%	26%	22%	98%	64%	5/255 61.258***
(%) who go whenever floor meets	70%	76%	89%	84%	82%	90%	82%	5/262 1.746
BUILDING MEETINGS & EVENTS								
(%) who voted in last election	91%	86%	89%	87%	87%	85%	88%	5/261 0.210
Gen assemblies attended per yr	8.4	9.4	8.0	8.3	8.3	7.7	8.4	5/260 1.116
(%) who often go to special events	59%	64%	56%	56%	32%	54%	54%	5/253 1.875

* p < .05

** p < .01

*** p < .001

It is at the floor meeting, however, that the ordinary resident feels most comfortable becoming an active participant. "People feel the meeting on the floor is more intimate and personal, whereas they get more intimidated at the general meeting," explained a resident of Trenton Towers. The council representative from each floor assumes responsibility for organizing the floor meeting, which is held in the floor lounge (if one is available). The floor meeting comprises both "a get-acquainted time," as one resident put it, and a link between the council and the concerns of individual residents. It is also an important means of assimilating new residents. Often the council will call on representatives to take an issue back to their floor in an attempt to ascertain the residents' mood on a particular issue. The problem, however, is that floor meetings, while vital functions of some floors, do not always occur as frequently as they should. Table 4.2 presents some basic information on meetings across the six buildings.

There are several ingredients which distinguish more or less successful meetings and, in turn, successful self-management. First, the meetings must avoid redundancy. As a woman at Southgate Co-op explained:

The way I see it, you hear about it at the council, then you hear about it at membership [the general assembly], and then you hear the same thing again at your floor meeting; it's a lot of repetition.

"Nothing new happens at floor meetings," grumbled another woman of a co-op which reports generally low attendance on most floors. Thus, meetings that are perceived to be redundant with other forms of information and decision-making quickly dwindle. This redundancy in the system may help explain why those buildings which have active floor meetings, tend to have less active general meetings, and visa versa. A look at Table 4.2 suggests such a pattern.

The extent to which those who preside over a meeting clarify the issues and stimulate dialogue is perhaps the most significant overall determinant of a successful self-management meeting. A woman who was once president of her building provides an astute interpretation on this point:

The president has to know how to speak in public, to speak, well, to present whatever it is -- a motion, what have you -- present it in such a manner that people know what they're voting for. . . . The president's job isn't to decide things on his own -- it's to represent the people. I was a good president. . . I could present to them so they could understand, I recognized people -- it was their right. You have to make people feel that what they have to say is valuable, that it's just as good as the next guy's . . . I gave them the chance to say something -- and they all knew that I meant it!

Not all leaders necessarily share this same spirit. Indeed, some view their fellow residents as obstacles standing in the way of the tasks they seek to accomplish in the

building. But on the whole, the leaders of the buildings in this study displayed composure, patience, and skill in regard to the demands of speaking in public, moderating sometimes heated disputes, handling business deals, and communicating complex decisions to a sometimes skeptical crowd.

But such diplomacy and consideration are also evident among many of the ordinary members, the result of substantial experience with collective decision-making. The skills which result from such experience, therefore, themselves constitute an important ingredient to successful self-management meetings. Mr. B. of Bishop Co-op, a thoughtful man who regularly expressed enthusiasm about his building, admits that

. . . there is conflict, yes, but that's one of the skills you develop here . . . You have to learn to accept people. But you need disagreement; that is how you know what matters to other people, what they are thinking.

He goes on to point out how diplomatic and careful people are in their pronouncements at meetings: "People have learned to keep their comments on an intelligent level." Mr. B. believes this to be the result of the way people work and make decisions together in his co-op and contends that it has fostered "a set of common values" among his neighbors. Indeed, such tolerance and mutual respect give

some clues as to why Bishop Co-op residents generally report high levels of enthusiasm for self-management.

The Budget Process

At its most fundamental level, self-management implies resident control of a building's budget. The budget process at CSI is well developed and largely relies on each building's finance committee, chaired by the treasurer of each council. The finance committee convenes an all-day session at least once each year to plan the annual budget, assisted by CSI staff. A budget is devised using prior year actual operating expenses and cost estimates for each of a series of detailed items. During the same session, the committee reviews a rolling five-year plan of major replacements and repairs that are drawn from separate reserve accounts. This five-year plan allows the residents to anticipate and budget for future needs. Once in agreement, the committee takes both the budget and the five-year plan before the council and in turn the general assembly. Approved budgets get posted for those who could not attend these meetings.

The openness of the whole budget process appears to be one of its most valued aspect in the eyes of residents. As one woman argued, "it's good, because it's our money we're talking about; I don't think we'd be happy

if we didn't have a say." Mr. M., one of the original occupants of Royal Oak Manor, says that "they show you everything, the cost of every apartment, where the money's going; I like that." Such openness also implies that residents can act in their own best interest, in most cases to keep rents down. "People in here realize that if they don't stay within the budget, that's a rent rise," said a long-time resident of Trenton Towers, "and that's an incentive."

Though this process is indispensable in the eyes of advocates of resident-controlled housing, and despite the views of more experienced members quoted above, many of the residents it must be said are to varying degrees apathetic toward the budget. Several factors help explain why this is so.

First, lacking salient maintenance or repair crises, rapidly escalating rents, or mortgage or tax payment defaults, the buildings' finances present little immediate cause for concern. From 1980 to 1990, the average rate of increase in rent for the four mortgage-subsidized buildings fell in the range of 6% to 7%, or roughly the equivalent of the rate of inflation over that period. But long-time residents recall annual rent increases of as much as 25% in the early 1970s, the result of deferred maintenance and escalating energy costs, a condition which obviously roused resident concern. As one resident, after he and his

neighbors voted approval of their next-year's budget, explained less sympathetically: "they're not interested, really, unless they learn the rent's going up; then they perk up."

A second reason for budget apathy may be the view that little can, after all, be done to control the budget. Indeed, evidence discussed in Chapter Six suggests that residents perceive relatively less control over rents than other aspects of management. Rental income remains relatively fixed in the co-ops either because of strict rent-subsidy formulae or simply because of the limited incomes of residents. Costs, on the other hand, depend on macroeconomic events over which the residents have little control. Perhaps if there were more elasticity in both incomes and expenses in the buildings, the work of the budget would attract more attention. As it is, this work must conform to many rather drab constraints.

Fear of numbers and lack of confidence in one's ability to make large-scale financial decisions represents another principal cause of apathy toward the budget. "A lot of us don't understand the budget," explains one man, "and so we leave it to the ones on the finance committee," who presumably know more. Mrs. R. typifies a resident who, while being predisposed to help in her building, feels unqualified to make financial decisions affecting a hundred-thousand-dollar operating budget and a multimillion dollar

asset. "Taking care of finances and all that? I don't think I could do it," she says. Another resident calls the numbers "mind boggling" and is grateful that it is left to the finance committee to handle. She explains: "I'm used to handling a housewife's budget, where you look closely at twenty dollars; but those big numbers? Forget it."

The residents are not alone in the budget process, however. In fact, most budget committees rely heavily on the technical assistance provided by CSI staff. This was not always so in the past, however, and curiously some long-time residents perceive such assistance as unwarranted interference. "We used to do the budgets ourselves, no one from CSI would ever come down," remembers Mr. J. of one the first co-ops. He feels that the organization has taken something away from the residents by having staff so involved in the process. Most of the finance committees observed during this study, however, value such assistance and indeed depend on it.

In fact, the assistance of professional staff during the whole budget process comprises a significant technical advantage of the mutual housing approach. An important aspect of this assistance is the ability of the staff to provide high quality information to the residents, information about contractors, cost projections, the building's expense history, and so on. At CSI, the staff has made improvements in this regard through use of

graphically-oriented software to produce much more legible monthly statements, annual budgets, and five-year projections. Indeed, it seems a greater reliance on such graphic as opposed to strictly numerical information could lead to greater understanding and interest in the budget among ordinary residents.

The House Funds

Where apathy can be said to reign in the realm of the operating budgets, an intense interest accompanies the decisions surrounding the house funds, which the buildings raise themselves through various means. This is all out of proportion to the amounts at stake, the typical balance in the house funds rarely exceeding ten thousand dollars. House funds are earned through hard work, however, such as rummage sales, bake sales, handicraft sales, dinners, parties and the regular receipts of the sales counter in the lobby of each building. Moreover, the house funds represent "fun money," as the residents say. Thus, the house funds belong more completely to the people in the co-ops, in contrast to the highly prescribed nature of spending from the operating budget.

The house funds therefore mean more in the eyes of most residents. "I like to meet the people and I feel proud of the money we raise for the building," say Mrs. E. of

Trenton Coop, "I love to do something for the building."

There are some, however, who remain skeptical of the idea.

As one man sees it:

It's a shell game, just look at the mathematics: everybody in the building donates a little something, bakes a cake whatever -- but they're selling to themselves! It's just putting and taking; they're not making any money down there.

Another man believes that "it's just another form of rent according to my way of thinking." But for most residents, and particularly women it seems, the house fund signifies not only their ability to affect tangible physical and social improvement in their home, but also serves as a symbol of their capabilities and their identity as a group.

Tenant Selection

In addition to control of the budget, advocates of self-management point to control of the selection of one's neighbors as another important advantage of resident control of management. In the case of CSI, however -- and this is bound to be true for most MHAs in the United States to the extent they depend directly upon government assistance -- regulation confines the range of discretion in tenant selection. Later on this chapter addresses the question of the contradictory nature of housing that, on the one hand, attempts to promote resident-control and, on the other,

depends on public programs that embody larger policy objectives. But a few observations on this point are in order here.

The membership committee governs the tenant selection process in each building. The committee maintains an office in the building where it administers the waiting list, updates the list periodically, and distributes applications to those who inquire about the co-op. It also advertises apartments when necessary, distributes federal income and assets certification forms, interviews prospective residents, and approves or disapproves applicants. Finally, the committee assists with moving new people into the building, often supervising the revamping of recently vacated units. Membership thus involves more work than almost any other committee. The job can be especially stressful because the pace of work varies, depending on the number of vacancies in a given month.

Residents have strong feelings about their role in this selection process, however, viewing it as integral to the success of their co-op and their happiness living there. A resident of Southgate Co-op, Mrs. G., sees it this way: "An outsider wouldn't be as objective; we know the people living in this building and more or less what's accepted." Residents perceive the advantages of the process accruing not only to those who administer it, but to those who are its objects, the interviewees, as well. "It puts it on a

homier, little-town basis . . . It would be colder otherwise," Mrs. G. continued. The residents say they value this aspect of self-management because, as discussed in the previous chapter, many emotions surround a move to the co-ops. Several of the membership chairwomen felt that, indeed, their ability to empathize and communicate with applicants was one of their major contributions to the process of resident selection.

On the whole, however, the residents feel that HUD and CSI staff, which must enforce HUD regulations and administer much of the income certification work, have usurped too much control of this vital aspect of their residential environment. Mrs. M. expresses the view of many who would like to have more of a say about who gets into the buildings:

I think they should look into the references deeper than they do, because once they get in here it's too late . . . But right now CSI and HUD, they have the final say -- but they don't have to live with these people. I think it should be strictly up to members who live in the buildings.

She explained that drunkenness and rudeness were her major concerns. Mrs. C. of Trenton Co-op protested: "I wish HUD would not be so stringent in some of its rules . . . There are some people we'd like to keep out." She referred to those who could not physically take care of themselves. "But I understand HUD's point," she reflected, "these people need a place to live."

This last comment refers to the fact that HUD at present not only oversees but prescribes certain actions of the membership committees. For the past several years, regulations mandate that specific households -- those who have been involuntary displaced, or living in substandard housing, or paying more than 50% in rent -- receive preference above all other eligible households on the waiting lists. The people in the co-op on the whole strive to be sympathetic to those who, like themselves, have real housing needs. But they often feel overlooked and overpowered in the tenant selection process, and HUD's preference policy acerbates that feeling. Of all the functions of self-management constrained by HUD and other government regulation, therefore, the residents remain most aware and most troubled about tenant selection (see Chapter Six). It represents an unmistakable sign that their housing does not, after all, belong to them.

Advocates of resident control of housing, however, have not successfully addressed this problem. To continue with this example, the federal government's preference policy makes good sense in terms of targeting limited low-income housing resources, yet it directly contradicts the goal of encouraging resident control of housing. It is unavoidable, therefore, that the ambitions of self-management must be balanced against larger purposes -- such as equal opportunity in choosing a place to live and,

importantly, the right of all eligible citizens to have fair access (and in some cases priority access) to a publicly provided good -- purposes which may themselves actually reduce the power of residents to exercise control of their environment.

The Problem with Apartment Inspection

This survey of the functions of self-management must necessarily be restricted to looking at a few of the more salient functions from the dozens of possibilities. Why then include something so mundane as the bi-annual apartment inspection? As it turns out, apartment inspection illustrates a crucial point of friction in self-managed housing: the contradiction between residents in their role as each other's neighbors, on the one hand, and each other's managers on the other.

Apartment inspectors look for fire and other safety hazards, check on the condition of major appliances, and determine if carpets need replacing or walls need repainting. They also look for gross signs of failure to sustain a household or indications of odd behavior. For example, in one case a committee discovered a shower stall heaped to the showerhead with dirty clothes, in another a refrigerator packed with rotting food. Such discoveries obviously need to be attended to, and in such cases a

special Family Relations Committee takes over. But in other cases it seems the inspection committees become overzealous. "They'll report trivial things such as fingerprints on a light switch," claims a woman at Trenton Co-op. In any event, the level of tension rises throughout a building after an apartment inspection.

Inspection gives residents a chance to see up close how their neighbors live, and this makes some people uncomfortable. Mrs. D. of Bishop Co-op says residents in her building complain of invasions of privacy. "There's always someone in the building who knows how to do something better," she remarked, "and they say so behind peoples' backs." Mrs. V. of Southgate Co-op dreaded having to perform apartment inspection when she was floor rep. She recalls:

I didn't like to go inspecting other people's apartments; it causes too much friction in the building . . . Say you inspect someone; then they know who's written them up and it's caused some real anger; we have some pretty mean fights in here over it.

Mrs. V. added that many of the more frail people, who have more trouble taking care of themselves and their apartments, dread inspection most. These people apparently live in fear of being judged unable to live in the building. "They go frantic trying to keep their apartment clean," Mrs. V. reports, "it's not good for them."

In general, residents find inspection to be an inherently unpleasant function to carry out. As one woman explains:

Can you imagine someone inspecting your apartment when they don't even like you? That's what happens in this place; some people don't even speak to each other after inspection.

Finding volunteers for this function presents a major challenge too. One resident even suggested having outsiders, perhaps residents from another co-op, perform inspection and thus defuse some of the tension. Perhaps staff should assume a more visible role here, relieving residents of some of the pressure associated with delivering formal reprimands. In any case, this problem illustrates well how self-management can become, in certain respects, somewhat more divisive than conventional management.

The Buddy System

Where apartment inspection illustrates a potential drawback of resident involvement, the role of the floor representative demonstrates some advantages, particularly for older people living alone. Each building has a somewhat different method but they all have a system which requests residents to signal to their floor representative that they awoke for the day. Some of the co-ops use doorknob tags,

others simply use a piece of paper slid under the door. The concern, of course, is over the residents' health. The residents call this their "buddy system" and it, together with their peers in management roles, contributes substantially to their sense of personal security in the co-ops.

As with apartment inspection, however, there are some problems. For example, it can anger residents when, after forgetting to set out the proper wake-up signal, they are surprised by someone entering their apartment. But on the whole residents, 88% of whom live alone, praise the buddy system. "You're protected, you're not alone," says Mrs. J. of Wyandotte Co-op, "somebody's always concerned about your well being, like one big family." A man from the same co-op appreciates knowing that "people here keep an eye on your well being." "They're nice, lovely people, neighborly," says Mr. R. of Bishop Co-op about the people on his floor. "We watch out for each other," he explains, "we'll go looking for them to see if they're alright if we don't see'em for a day or so." One woman said of such acts of assistance, "I think that's more than you would get in a regular apartment building."

In addition to the physical security provided by the co-ops, therefore, the sense of personal security -- through networks of formal as well as informal social

support -- plays a major role in residents' overall well being. As one man put it, "people are aware of you."

The Meanings of Self-Management

Thus far this chapter has discussed the formal structure of self-governance and self-management in the case of CSI, the conceptions residents have of that structure, and some of the functions self-management in this particular case implies. But what overall significance do the residents attach to the self-management of their residential environment? In other words, how do they interpret the goals and purposes of self-management and what level of agreement do they have with its basic principles?

The results of two open-ended questions from the survey, presented in Table 4.3, provide some insights into what meanings residents assign to self-management. These findings, and those of the intensive interviews, suggest several important themes in the residents' interpretation of the goals and purposes of their own participation.

TABLE 4.3
Positive and Negative Aspects of Self-Management
Summary of Responses to Two Open-ended Follow-up Questions

	N	% of pos/neg	% of total
POSITIVE ASPECTS:			
We know our own needs best.....	59	23%	19%
We have a personal interest in it.....	49	19	16
We have a say in decisions.....	38	15	12
Saves on rent, lowers expenses.....	34	13	11
OTHER.....	27	10	9
We're involved, a part of things.....	21	8	7
We do a better job at management.....	18	7	6
We feel proud, useful, needed.....	15	6	5
	261	100	85
NEGATIVE ASPECTS:			
Too much favoritism, cliquish.....	13	28%	4%
Residents unknowledgeable, incompetent.	12	26	4
OTHER.....	11	23	4
Conflict, personality clashes.....	7	15	2
Too much work, not enough volunteers...	4	9	1
	47	100	15

Notes: These open-ended questions were presented as follow-up items to both the self-management and self-governance evaluation items, the wordings for which appear in Appendix B, items 15 and 16. Because each respondent could give more than one answer, the total number of responses (308) is greater than the total number of respondents to the survey (276). Of these 276, 181 (66%) gave at least one answer shown above.

Meanings Attached to Volunteer Labor

Perhaps the most fundamental question residents confront is the meaning of their own labor in self-management. While formally there is no labor requirement in the co-ops, and indeed HUD prohibits CSI from setting this condition, strong normative pressures nevertheless encourage volunteer work. Furthermore, involved residents, and many who are not involved as well, view the volunteer labor of self-management as a major factor in the low rents they pay. These conditions can, however, lead to tension between those who do and those who do not contribute to the management and maintenance of the co-ops.

There are indeed those who would like to see mandatory participation. "We are told the meaning of co-op when we first get in here," Mrs. M. of Southgate Co-op complained, "but we can't make anyone work . . . All we can do is ask for volunteers, we can't appoint people to duties." She suggested that if the co-op belonged more fully to the residents, and not HUD, her building would make participation a condition of occupancy. "Everyone should have to agree to a certain number of hours a week in the building," said one president in frustration, "almost, you might say, as if it were rent."

Curiously, it appears that to some extent the penchant for mandatory participation arises more urgently in

those buildings which report the most difficulty recruiting new people to share the burden of self-management. Seasoned volunteers, after serving for several years with little sign of new recruits willing to relieve them, desire both more equity in the system and less pressure on them to continue. "We need new people to take over," said a woman busy cooking sloppy Joe's in the community kitchen of Southgate Co-op, "the same people end up doing all the work, and they're getting tired of it."

But despite the fact that work cannot be mandated, the residents often feel that, because they have benefitted from the co-ops both financially and socially, they have an obligation to give something in return. "We feel we owe HUD for the low amount of rent that we pay," said Mr. J., a soft-spoken resident of Wyandotte Co-op, "and that's why we do what we can to volunteer, that's the principle behind co-op housing." Mrs. D. of Southgate Coop, a quiet yet candid woman who had lived at another CSI co-op where she was active for many years, says: "This is part of my giving back what I'm getting . . . I figure I'm getting a lot here and I want to give some of that back." An active newcomer to Wyandotte Co-op likened participation in her co-op to the idea of "workfare." She explains, "I think work should be required . . . If you're going to take any kind of -- well, welfare, when you get right down to it -- you should have to work to get that support."

The Right To Refuse

But others find such normative pressures oppressive and unjustifiable. Mr. S. of Royal Oak Manor protests the incessant campaign in his building to get residents involved in the co-op, especially the implicit morality that disregards those who choose not to volunteer. "People just shouldn't have to do such things in order to live here," Mr. S. counters. He challenges the notion that people who cannot or choose not to participate in self-management are any less deserving. "That's for the birds; those people have just as much right to live here." He explains that it was the federal government, after all, and not CSI which paid for his building and that he is "a tax-paying citizen just like the rest."

Indeed, for residents like Mr. S., who moved to the co-ops simply to find a decent, affordable place to live, the participation norm and the volunteer ethic which predominate over the setting can become onerous. Here, in evident ways, the fact that residents did not necessarily enter the setting in search of self-management, and that the tenant selection committees cannot choose on that basis, becomes significant. "It's an albatross around your neck," Mr. S. laments.

Rent Subsidy and Volunteer Labor

Because of the way in which government housing assistance operates, rent subsidies can be perceived as unfairly distributed in the eyes of some volunteers. "Those who don't do the work," observes Mrs. R. of Barton Towers, "pay the same low rent as we do; I think there should be some sort of compensation for those who do the work." Many involved residents feel the same and wonder aloud why their contributions to the work of running their buildings, work which is widely credited with reducing rents, bears no relation to the amount of rent they individually pay each month.

One answer, of course, is that housing subsidies do not discriminate on the basis of participation in management. And it becomes hard to argue that they should, for most low-income households deserve and should get affordable housing without having to do anything for it, as Mr. S. of Royal Oak Manor argues. Yet the result is that a contradiction surfaces between low-income housing programs which determine subsidy form and address broad housing needs, on the one hand, and the principles embodied by self-management, on the other. These two major determinants of the rules and norms of the setting often send mixed signals, which may in turn contribute to conflict and resentment among residents.

Self-Management as Empathy and Autonomy

But other meanings beyond purely economic ones attach themselves to self-management. An important example can be found in the widespread opinion held by residents that self-management results in more empathy toward their concerns both as residents and as older people. "I think it should be run by the people," said Mrs. B. as she sat in her small yet elegantly appointed apartment. "It's the people that know what all the problems are, and they know when to take care of them too." "It's more personal," explains a resident of Southgate Co-op, "it's handled more on a personal basis . . . A paid manager would be much more impersonal." Mrs. E. of Southgate Co-op, an uninvolved though supportive member who likes "to blend into the woodwork" nevertheless appreciates the fact that her fellow residents carry out management duties. "It's better to have residents managing the building because you can be more open with those who live in the building," she explains. Indeed, Table 4.3 above reveals that the idea that "we know our own needs best," an idea which can be termed empathy, is the most frequently mentioned positive significance of self-management.

Another important meaning that emerges in Table 4.3 is the value residents attach to their own autonomy

under self-management in contrast to the perceived authoritarianism of an outside manager. "I'd rather have it like it is than to hire people to run the building," explains Mr. B of Trenton Towers, "You have a say . . . If you had people who you paid to run this place, they'd run right over you." "It makes it feel that this is more our home," said Mrs. D. of the management of her co-op. Self-management thus assures residents a greater sense of personal and collective independence, which can be especially important in later life. "They have more freedom than what they'd feel under a manager," said one woman. Partly because of the dread of losing autonomy that seems to have pervaded residents' preconceptions of their move to elderly housing, but also because of the larger social context of aging, the fact that the co-ops recognize and encourage autonomy has great meaning for the people living in them.

Favoritism and Cliques

Residents have, of course, some negative interpretations of self-management as well. The most prominent of these centers around perceived favoritism and the formation of exclusive "cliques," as the residents call them. These biases in management's actions, as certain residents see the situation, lead in turn to conflicts,

disagreements, and resentment. Later chapters address the implications of this issues in more detail. The important observation to register here is that residents perceive self-management, at least to some degree, as inherently confounding the informal social relationships between people as neighbors and friends, on the one hand, and the formal requirements of residential management, on the other.

Thus, the problem of favoritism and cliques surfaced as the most prominent negative aspect in Table 4.3. The formation of cliques is perhaps to some degree inevitable in self-managed buildings, which explicitly encourage the formation of friendships and a sense of community through formal involvement. That some will be left out, whether by their own choice or for other reasons, and that these people will in turn feel alienated from the core group of involved residents, may be expected particularly, as in this case, when the setting consists of a large number of households. Using the eco-behavioral concepts of Barker and associates (1978), the co-ops can perhaps be described as a somewhat over-populated behavior settings. It may well be that such perceptions of favoritism and cliques recedes in smaller buildings.

Other reported shortcomings include the perceived incompetence of residents as managers, with incompetence generally defined in terms of age and know-how, and the fact that self-management simply involves too much work or

attracts too few volunteers. The latter point will be addressed in the next chapter.

The Buildings v. The MHA

As mentioned in Chapter One, one of the key advantages of an MHA lies in its ability to grow to a point where it can support a professional staff, relieving low-income households of the more burdensome or technical facets of ownership and management while still leaving substantial decision-making powers in their hands. But given that economies of scale and professionalism represent advantages from a technical perspective, what are the implications for residents? This section examines what self-managed co-ops gain and what they lose by becoming part of a large MHA. More precisely, it explores the important relationship between the MHA, its staff members, and the residents of the individual buildings.

The Professional Staff

It is necessary to begin by describing some of the many roles and responsibilities professional staff assume in an MHA. These duties focus on three traditional domains of

housing provision -- development, ownership, and management -- and one area of unique importance to self-managed housing discussed elsewhere above, education and training.

From a policy perspective, as noted earlier, housing development is one of the most important functions of the professional staff of an MHA. The development team need not number many people, even for a large MHA, but it often involves top staff and can consume much of their time. In the case of CSI, board members also become involved in new development projects. They participate in major decisions concerning the site, finance, design, and planning of new projects. Other members also receive regular updates on development activities through the annual meeting, congress sessions, or other events that bring members from various buildings together.

Promoters of MHAs have questioned whether already housed members of an MHA might oppose new development as risky, costly, or a threat to the financial stability of their own housing. This problem does not arise at CSI, however, for several reasons. First, existing projects have substantially independent finances, thus rents are not affected by the organization assuming new obligations. Some residents do complain that the organization has simply become too big, however, as discussed shortly.

Second, however -- and an important point for advocates of MHAs to consider -- residents identify strongly

with the larger cause of improving the housing conditions and general welfare of older people. In other words, they want others to enjoy what they have. Thus, the MHA's continuing development of new housing defines already housed members, not merely as passive beneficiaries of a housing program, but as active providers for themselves and, importantly, others. Such an expanded role for residents, in contrast to their traditional status in publicly-assisted housing, can arguably contribute to greater self-esteem. This sense of mission through the MHA also serves as a catalyst for political demands.

In addition to the task of development, the professional staff have ownership duties to perform. While resident-members own the MHA, in the sense of having cooperative rights of ownership, it is the staff who carries out the ownership role in the sense of securing property protection and liability insurance, honoring mortgage terms, handling dispossession proceedings, and the like. The corporate counsel is the primary staff person responsible for these ownership duties. Because such matters involve complexities of real property law and government regulation, the ability of the MHA to hire professional legal staff to perform such duties represents a distinct advantage.

Much has already been said about residential management proper, mostly with attention to the residents' role. But the staff also perform many traditional

management duties including accounting, bookkeeping, and annual income certification. HUD regulation and the various forms of rent and mortgage subsidy complicate these tasks. For example, each public program has a somewhat different financial accounting requirement. The staff also monitors major building systems, such as elevators, plumbing, and heating and cooling and supervises the performance of maintenance and repair contractors.

While building officers, membership chairs, and other relevant committees at times work directly with central office staff, CSI has a system of liaisons whose role it is to work directly with officers and committees. The liaisons are each responsible for several buildings. Each month they attend both the council meeting and the general assembly for each building, make special visits for major repairs or negotiations with contractors, and otherwise serve as a resource person for the officers or other residents. The degree to which the liaisons become directly involved in day-to-day management largely depends on the experience of the leadership in each building. The liaisons, while in some respects similar to site managers in traditional residential management firms, demonstrate some of the uniqueness in staff structure of an MHA.

The education program, as described earlier, represents a special feature of an MHA not covered by the purview of conventional management. The substantial effort

CSI puts into this educational component demonstrates the commitment of the organization to resident involvement. Yet while the presence of professional staff and the availability of technical assistance represent an achievement of an important objective of the MHA model, they raise additional questions and problems. These have to do with the degree to which a cadre of professional staff, on the one hand, and a corp of resident volunteers, on the other, can agree on common principles and objectives.

Problems of a Large Organization

The growth of the organization has resulted inevitably in less familiarity between staff and residents. While the organization has become more productive, long-time residents say it has also become more bureaucratic and remote from their concerns. "They used to know who you were when you called," said Mrs. J. of Wyandotte Co-op, "now when you call they're all in their little cubicles and nobody talks to each other." Residents like Mrs. J., of course, refer to a time when the organization had no more than a few buildings. But it seems in the early days of the organization, residents and staff had a more personal relationship with each other.

As the organization has expanded, residents also say, so too have the requirements upon officers and other

volunteers in terms of time and travel. "Every job in the building is a little more difficult," says one long-time resident of Bishop Co-op, "it used to be more loosely run, now there are more guidelines . . . and they expect more from the people." Mrs. M., a resident of Trenton Towers who was on the board for many years but is now somewhat disillusioned with CSI, remembers that "it was not as refined and complex an organization as it is now, the president did not have as much to do then." She feels "more is expected of the people today." In fact, the commitment to attend a regular schedule of training sessions and other meetings, occasions that often require travel to the main office or other buildings, constitutes a major factor in the hesitancy of residents to become involved in leadership positions in their co-ops. "It takes too long to get there," explained a woman at Bishop Co-op who has resisted becoming an officer, "and once you get there the meetings are long and they get drawn out."

Professionalism v. Voluntarism

The growth of the organization in terms of staff and the level of professionalism has also resulted in conflict at times with the ethic of voluntarism at the building level. "Volunteer, volunteer, volunteer," said one woman after attending one of the management conferences,

"that's all we hear; I think they don't have the right," she continued, "seeing as they're paid and we're not." It must be noted that the call to volunteer comes mostly from involved residents and not staff, as the staff tries to maintain a low profile for the most part. But it is unavoidable in the type of housing association exemplified by CSI that the two worlds overlap a great deal and that some volunteers, whose responsibilities and workloads often parallel those of professional staff, come to question the distinction. Thus a clash of cultures, as it were, between professionalism and voluntarism evidences itself, yet nevertheless both remain goals of mutual housing in this case.

Too Much v. Too Little Assistance

Because of the focus on resident control of housing, the problem of perceived staff or HUD interference in self-management arises in other discussions throughout this dissertation. But the alternative of too little staff assistance or oversight can also be perceived by residents as a problem. This problem also illustrates the difficult position in which an MHA staff finds itself.

Residents voice complaints about too little assistance in technical matters. For example, a maintenance chairperson, a woman who has had experience in machine

maintenance at an auto plant, expresses frustration at being confronted with expensive decisions concerning major building systems about which she feels she has too little knowledge. "I think a lot of money gets spent unnecessarily," she observes, "sometimes we call somebody in here when we don't really need to, or other times maybe we make the wrong decision." Some residents believe the solution requires a larger technical staff at CSI, while others simply feel the existing staff should be on site more often. "The liaisons should be here at least three times a week," recommends one resident. Other leaders, however, would rather not have such regular oversight.

Thus, the staff of an MHA can find itself in a contradictory position. On the one hand, it must avoid interference while, on the other hand, provide the technical support and guidance that residents may require. While this balance may be far from perfect in all instances, CSI has managed to institute a system that, for the most part, combines the advantages of professional management and avoids the instability of isolated tenant-managed co-ops.

Defining the Relationship of Residents to the MHA

A significant, though rarely discussed, point of contention between residents and staff concerns CSI's management fee. CSI charges a management fee which is paid

out of each building's operating budget and therefore impacts rents (except, of course, in the case of the Section 8 units). HUD sets the amount of the fee, however, based on a percentage of the rent roll. Nevertheless, some residents feel the fee is excessive, considering they do much of the management work themselves.

It is important to point out, however, that while CSI saves money in comparison to a conventional management firm to the extent it relies on resident volunteers, it must in turn spend more on training those volunteers and providing other related services. As mentioned in Chapter One, observers of self-management have thus found little inherent cost savings in the approach. A trade-off that must be confronted, therefore, concerns the level of effort put towards educating and involving residents', on the one hand, versus hiring more staff to perform the management duties now assumed by resident volunteers, on the other. It is indeed conceivable that a building, perhaps a whole MHA, could decide one day to convert itself into a more traditional housing management organization, eliminating the expenses associated with promoting resident involvement in favor of more professional services. In any event, a bona fide resident-controlled housing association would certainly always make that option available. Results from the survey indicate that, in the case of CSI, residents overwhelmingly support the idea that residents should run their buildings

(76%) as opposed to an outside manager (15%), with the remainder (9%) having no set opinion either way (see Appendix B, item 16).

* * *

This chapter has looked closely at the actual way in which self-governance and self-management work in the case of CSI and the meanings residents assign to these features of their residential environment. In a general sense, residents of the six buildings rate these feature quite highly. But it was also suggested that self-management involves diverse functions which residents do not uniformly value. In this case, the findings apply to low and moderate income occupants of apartment buildings for older people.

It is less likely, however, that the particular functions of self-management and the responses of residents reported here will apply to other MHAs with a different target population. For example, an MHA for predominately working families many find certain functions of self-management, such as frequent meetings, less desirable. It becomes crucial therefore for advocates of self-management to make more explicit which management functions different households desire involvement in and control over and which are better handled by the MHA staff.

Researchers could usefully address this question, either by comparing MHAs serving different populations or, given the small number of MHAs in the United States, by having a diverse sample of households rank their preferences for involvement in or control over a variety of management functions in a hypothetical fashion. Such information would assist organizations forming new MHAs, as well as existing MHAs planning to expand their housing services to a different population.

Another crucial issue identified in this chapter concerns the growth of the MHA, both in terms of the number of housing units and the professionalism of the organization. Because CSI is the largest MHA in the United States, its experience in this regard is particularly significant. While such growth facilitates the productivity of the MHA in terms of housing development and management support services, it can potentially make involvement more burdensome for residents and may lead to a clash between the values of professionalism and voluntarism. One solution may be to break the MHA into regional components, an idea which CSI has implemented to some degree and is exploring further. The danger, however, is that the organization may become too fragmented or that it may sacrifice economies of scale. Still an effective balance at CSI between bigness and smallness, as it were, between self-governance and self-management, has been achieved to a large extent, though the

organization continues to search for ways to improve this balance.

CHAPTER FIVE
RESIDENT INVOLVEMENT IN SELF-MANAGED HOUSING

Given the array of duties and responsibilities discussed in the previous chapter, what accounts for an individual's choice to become involved in the various functions of self-management and what are some of the consequences of that choice? This chapter attempts to answer this questions by identifying some of the characteristics of the person and the setting which help explain involvement in self-management. It also explores some of the consequences of involvement for individual residents as well as for the larger residential community.

Resident involvement can be conceptualized as a distinct dimension of a person's role-relation to their housing, as suggested in Chapter One. Marcuse (1970) defines the concept of resident involvement thus:

Involvement is the activity, or process connected with the making or effectuating of decisions about the housing unit or the residential environment. It says nothing about the effect of the activity on the decision, which may be great or non-existent; it describes only the activity itself . . . (p. 6).

This definition implicitly distinguishes involvement from control, the latter referring to the power residents have to

carry out the decisions they have made. While Marcuse (1970) at times in his discussion gives the impression that it is control and not simply involvement that has the greatest potential to result in improvements in the well-being of residents, in the case of self-managed elderly housing the data reveal that indeed both these dimensions of a person's role-relationship to environment are important.

Dimensions of Involvement

Most discussions of self-management, perhaps because they have relied on scant empirical evidence, pay insufficient attention to the various forms a resident's involvement in management may take. Such variability becomes important not only because it describes the range of duties and responsibilities residents assume in a particular setting but because it has implications for the predictors and the assumed benefits of involvement.

Of course, much depends on the particular structure of self-management in a given setting. In some types of self-management, residents may only meet once a month or quarter to vote on business decisions but otherwise remain uninvolved in day-to-day residential management, leaving that to a professional firm. Here the range of involvement is narrow. In other cases residents may assume

nearly all management and maintenance duties and thus the range of involvement is quite wide. At CS1, the range of involvement can be described as relatively wide, as evident from the previous chapter.

To gauge respondents' involvement in self-management, fourteen specific roles and activities that are common to the six buildings were included in the survey questionnaire (see Appendix B, items 32 and 48-60). Figure 5.1 presents these items and the reported rates of participation for each of them. An open-ended question that asked for any other jobs done on a regular basis (item 57) produced mixed and incomplete results and thus was not included in the final analysis. While the original purpose of this series of questions was to create a site-specific measure of overall involvement in self-management, factor analysis of the items suggests that there may be at least three distinct dimensions to the concept in this case: basic involvement, formal involvement, and work involvement. Moreover, these three dimensions are in turn associated with different predictors, as discussed shortly.

Table 5.1 shows the results of the factor analysis. At first glance, this factor solution appears unsurprising given that the questionnaire items themselves refer to distinct types of involvement and were chosen to reflect predetermined areas of activity. But there are some unanticipated results. The first of these concerns the role

Figure 5.1
Participation Rates for Various Categories
of Involvement

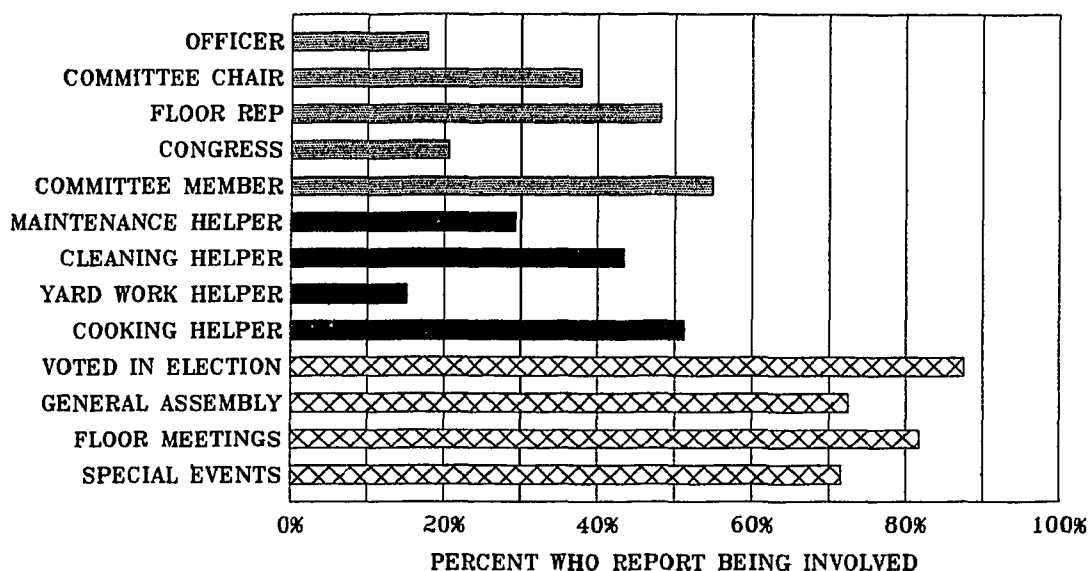


Table 5.1
Factor Analysis of Involvement Items

	Factor One BASIC	Factor Two WORK	Factor Three FORMAL	Percent Variance Explained
OFFICER	—	—	.508*	27
COMMITTEE CHAIR	—	—	.756*	61
FLOOR REP	.326	.382	— *	32
CONGRESS	—	—	.681*	50
COMMITTEE MEMBER	—	—	.583*	46
MAINTENANCE HELPER	—	.806*	—	65
CLEANING HELPER	—	.740*	—	62
YARD WORK HELPER	—	.687*	—	55
COOKING HELPER	.393	.360*	.405	45
VOTED IN ELECTION	.615*	—	—	42
GENERAL ASSEMBLY	.717*	—	—	57
FLOOR MEETINGS	.648*	—	—	44
SPECIAL EVENTS	.739*	—	—	60

Notes: Principle components extraction, varimax rotation. Only loadings >.30 shown. Asterisk indicates items used to compose indexes.

of the floor rep which, while by definition a formal position in the CSI system of self-management, loads highest (though moderately so) on the work and basic involvement factors. This result is likely due to the fact that floor reps become involved in maintenance and cleaning duties on their floors and, in addition, often entertain at floor meetings. A second item with a similar pattern is help with cooking, which loads rather evenly across all three factors. This pattern suggests the integrative effort required for a community meal or special event, on the one hand, and the way in which participation in this key form of domestic labor in the community-household may encourage involvement in other levels of self-management.

The floor rep job and cooking chores tend to attract more women than men and more closely reflect the social and community-building activities in the co-ops. Extracting additional factors beyond the Kaiser criterion, however, failed to link these two items along a common dimension. Thus, the floor rep item was grouped with the other items of formal involvement and the cooking item was grouped with the other volunteer work items in the interest of preserving construct validity. Provided these exceptions, items with high loadings on each factor were then combined to produce scales for each type of involvement (see Appendix C). It would become important in comparative studies of self-management, however, to present items and

derive factors that could describe involvement across diverse housing sites. Nevertheless at a conceptual level, it seems the dimensions of basic, formal, and work involvement could be used to describe involvement in other self-managed housing organizations as well.

Predictors of Involvement

What variables help account for these various forms of resident involvement? To answer this question, a series of multiple regression models were specified using a common pool of potential predictor variables. These variables, and the resulting equations, are shown in Table 5.2. The predictor variables were chosen, first, on the basis of their theoretical relevance to residential involvement and, second, on the basis that the direction of causality could be unambiguously interpreted. The one exception to this last criterion is the life satisfaction variable which, while it is interpreted elsewhere in this dissertation as an outcome variable, here serves as a control variable representing the influence of broader life events and circumstances.

Basic Involvement

Basic involvement is widespread in the buildings, as Figure 5.1 above shows. Despite this fact, highly involved residents often complain that not enough people join in building affairs. But it is unlikely that total involvement, even at the most basic level, can be obtained or that it would even be desirable, given that the freedom to choose involvement remains an important consideration. In any case, some variables which help explain why people become involved or not at the most basic level can be found in the first column of Table 5.2.

Women are more likely than men to be involved at a basic level, as well as in the formal duties of self-management. The last section of this chapter takes up the question of gender in more detail, so only a few suggestions are offered here. First, the gender-asymmetric character of the social environment may serve to discourage men from participating in meetings and other community gatherings. But it should also be pointed out that women's values may simply differ from men's as Leavitt and Saegert (1990) found in their study, contributing to a greater willingness on the part of women to commit themselves to the larger community-household and work cooperatively with others. There may also be an economic dimension to this finding, namely, that women report having generally lower incomes and thus perhaps

TABLE 5.2
Multiple Regression Analysis of
Basic, Formal, and Work Involvement

	Types of Involvement (Beta Values)		
	Basic	Formal	Work
Age	-	-.240***	-.130
Gender (woman)	.270****	.151**	.084
Education (yrs)	-	.213****	-
Health	-	.156**	.190***
Housing move	-.159**	-.088	-.153*
Community move	.278****	.145**	.082
Living alone	-.212***	-.148**	-.269****
Residence (yrs)	.259****	.398****	.105
Floor meetings	-	.084	.102
Subsidy form (rent=1, (mortgage=0)	-	-	-.142**
Life satisfaction	.182***	.105	.115*
R Square	.280	.289	.229
Adjusted R Square	.240	.250	.187
F	7.023	7.449	5.406
df	11/199	11/202	11/200

Note: Only loadings with $p < .30$ are shown above.

**** $p < .001$ *** $p < .01$ ** $p < .05$ * $p < .10$

more incentive to become involved to save on rent. The qualitative data, however, reveal more on the gender question which the last section of this chapter discusses in more detail.

The two self-selection factors identified in Chapter Three significantly impact the level of basic involvement. Thus, those who moved to the co-ops primarily for reasons having to do with housing needs tend to become less involved, while those who moved in search of community tend to become more involved. These results confirm the methodological importance of modeling self-selection processes. In addition, they suggest a sort of dual personality in the co-ops, a phenomenon that may be likely to recur in other low-income, self-managed housing developments. On the one hand, such developments will likely attract those who, confined by the dearth of affordable housing options available to them, simply seek decent housing. On the other, there are those who, while also in need of decent housing, demonstrate enthusiasm for self-management. In a word, given the limited range of housing options available in most cities, low-income households may have a severely restricted ability to freely choose self-management. Thus, self-managed developments can expect to attract many households that are at best indifferent to the principles of such an approach. Housing organizations should therefore expect a bifurcation in their clientele and anticipate its consequences on their attempts to promote self-management.

Whether one lives alone or not constitutes another significant predictor of basic involvement and indeed

impacts the other two forms of involvement as well. The direction of the influence, however, is somewhat counter-intuitive in the case of basic involvement, given that several people in the co-ops claim that the special events and even the general assembly appeal more to "widows" than to couples. But it appears the presence of a spouse actually encourages various types of involvement, after controlling for the influence of other important predictors such as gender.

One explanation for this finding, which applies to the equations for all three types of involvement, is that couples may have an easier time managing their households and thus may have more time available for involvement. Another possible explanation in the case of basic involvement is that special events often feature dancing and other social situations designed for couples. "They get disappointed," said one couple of the widows in their building, "because there are no men to dance with." A woman at a Bishop council meeting suggested her building emphasize "more entertainment, and not just dancing," which she said left single people out. Finally, this result reflects a pattern evident in the qualitative data which suggests men living with their spouses tend to become more involved than men living alone. In such cases, a wife's involvement appears to influence her husband's, and perhaps vice versa.

In any case, the evidence clearly suggests a relationship between the organization of the household and its level of involvement in the residential environment. It also affirms the concern of many residents who would like to see more couples move into the co-ops. "We like to see the couples moving in," said one membership committee member, assisting a newly-arrived couple move furniture on to the elevator, explaining that "it's good for the building." While at first it may appear such sentiments are mere expressions of a desire to conform to the norms of the larger society or perhaps a form of sexism, the quantitative data suggest that indeed couples do tend to contribute more to the co-ops in terms of involvement and thus there remain valid reasons to recruit them to the setting.

Another important predictor of basic involvement is the number of years a person has lived in the building, with long-time residents more likely than new-comers to be involved in self-management. This result contradicts the notion, suggested by some residents, that interest in self-management begins to wane after a number of years in the co-ops. It also offers encouragement to residents and sponsors of such housing in the sense that involvement in self-management, at least for older people, appears to increase as the residential community matures. At an individual level, this pattern primarily reflects escalating exposure over time to activities and other people and hence to

opportunities and incentives to become involved. In addition, it should be pointed out that residency in the building is negatively skewed. Thus, an increase in involvement over time can be attributed in part to the large number of relatively recent arrivals, people who apparently require a waiting period of a year or so before adapting to and assimilating the norms of the setting.

The final predictor of basic involvement is satisfaction with life in general. While in part such satisfaction may well be an outcome of involvement, undoubtedly broader patterns in a person's life and personality can also be said to help explain involvement. Indeed, a more complete model of resident involvement could benefit from inclusion of additional personality and attitudinal variables, as will be discussed later on.

Formal Involvement

The degree to which a resident can become formally involved in the self-management of her building varies quite a bit. The job of president entails the most responsibility, with the work load distributed among the other officers (vice president, treasurer, secretary) differently in each co-op, depending on the personalities and levels of experience of the individuals involved. The job of chairing some committees, such as membership and

recreation, can require a large commitment of time and effort while the job of chairing other committees does not. An analogous situation obtains for ordinary committee members. The floor representatives, who also sit on the council, handle many day-to-day responsibilities on their floors, including morning checks in addition to organizing monthly floor meetings. Thus the floor rep's job involves a diverse array of both formal and informal duties, which as noted before accounts for its weak loading on the formal involvement factor. Nevertheless, taken together these various jobs do represent a unique dimension of involvement in the sense that they all imply a willingness to assume a formal role and to be identified with a given responsibility in the building.

What variables help predict a person's likelihood of becoming involved in this way? First, a distinct pattern of background variables, which can be interpreted generally as describing competence in the sense of Lawton's (1982) model of person-environment transactions, appears to play the key role. Thus according to Table 5.2, those who are younger, healthier, and better educated tend to become more involved in the formal and perhaps most challenging duties of self-management. It should be observed that not only intrinsic but extrinsic forces can produce such results, in the sense that the residential community attempts to recruit

its more competent and qualified members for leadership positions.

While relations between competence -- defined in terms of age, health, and education -- and formal involvement appear largely self-explanatory, the qualitative data suggest a more complex view. Specifically, several residents contend the opposite holds true, namely that highly competent persons have more options for outside activities and travel and thus less inclination to become committed to the co-op. Also, some residents suggest that competent persons at times want to avoid roles which may assign them responsibility for their potentially more needy neighbors. But, as the regression equation for formal involvement reveals, this does not appear to be the case generally in the co-ops.

As it is for basic involvement, gender is a significant predictor of formal involvement. Undoubtedly, basic involvement becomes a stepping stone to formal involvement, so that women's propensity to participate in the former influences their role in the latter. Basic and formal involvement constitute the bedrock of self-management, however, and therefore it must be concluded that gender in the case of these co-ops plays a crucial role in explaining involvement in self-management more generally. This finding is again consistent with the findings of Leavitt and Saegert (1990), despite the fact that their

study focused on inner-city, formerly landlord-abandoned buildings in Harlem. The consistency of the impact of gender on involvement in housing across diverse settings, in fact, lends strong support to the prominence Leavitt and Saegert give to the dimension of gender in their discussion of the formation and organization of community-households in co-op housing.

The above results, given the characteristics of the multiple regression model, assume a constant length of residency in the buildings, the variable whose beta weight would suggest that it is the single most important predictor of formal involvement. As discussed earlier, experience with and exposure to self-management over time increases the likelihood that a person will become involved in various ways. But in the case of formal involvement, the size of the effect can largely be attributed to the way in which the concept was measured, because both present and past involvement were included in the index of formal involvement. Thus, the beta weight here may simply reflect the fact that a person who has lived in the building fifteen years, for example, will on average have held more formal positions than a resident of only two years. In any event, length of residence serves as a crucial control variable for clarifying other effects.

Work Involvement

There are many sorts of chores that constitute work involvement in the buildings. For example, at Bishop Co-op residents vacuum their hallway floors, bag trash, and do much of their own landscaping and gardening work; at Royal Oak Manor a group of men tear up old carpeting and refurbish closet doors; at Southgate Co-op women prepare a home-cooked dinner every Thursday to which all residents are invited; and at Wyandotte Co-op residents clean the public areas on a regular basis and do many maintenance chores. Work involvement can occur through formal committees with prescribed duties but appears more often to be the result of individuals or small groups who tackle jobs on their own. "There's a lot of people in the background that's doing something," explained one woman.

What characteristics describe these volunteer workers? Not too surprisingly, Table 5.2 shows that functional health is a major factor. The implication is that there may be real limits to the amount of volunteer labor that can be expected in self-managed elderly housing, especially when such labor involves strenuous physical activity. An even more important and related predictor is whether a person lives alone or not. Those who live by themselves tend not to become as involved in work chores as those who still live with their spouses. Perhaps the burden

of managing a household on one's own detracts from a willingness to become involved in the work of the larger community-household, or perhaps again couples experience more internal and external social pressures to participate than do people living alone.

The form of subsidization of the building constitutes a third significant predictor of work involvement. That is, residents who live in mortgage-subsidized buildings have a greater propensity to do work chores than those who live in the rent-subsidized buildings. The reason for this could be that, in the mortgage-subsidized buildings, the more maintenance and cleaning chores residents do on a volunteer basis the less the building has to spend on outside contractors, a savings that directly contributes to lower rents. In the rent-subsidized buildings, in contrast, no such monetary incentive to reduce costs through volunteer labor exists because a household's rent is based on its income regardless. It is important to observe, however, that the form of subsidization appears to affect only work involvement, and not basic or formal involvement in self-management.

There are several variables which nearly reached statistical significance that seem to have some impact on work involvement. The equation suggests, first, that younger residents are more involved than their older counterparts in work duties. Second, those who moved

primarily because of housing reasons tend not to do as much volunteer work. Third, regular floor meetings seem to contribute somewhat to work involvement. And finally, general life satisfaction predicts work involvement, suggesting that attitudes again play a role.

Other Factors Related to Involvement

The discussion thus far has focused on those specific variables used to build the three regression equations presented in Table 5.2. But other variables could have been added, while yet more may be important but difficult to quantify, and it is worth considering which of these nevertheless might be important. To this end, the qualitative data suggest some possibilities.

To begin with, the role of other people in the building, as initially suggested by the importance of the floor meetings on work involvement, needs to be considered in more detail. It seems from the qualitative data that involvement often results from the encouragement, or non-involvement from the discouragement, of one's neighbors and friends in the building. Chapter Three gave the example of residents who can be quickly turned against the co-op through association with disgruntled peers. But the interviews also suggested that even involved residents may send out discouraging signals to those contemplating

involvement. Specifically, as indicated in a previous chapter, some uninvolved residents claim the involved become "cliquish," and actually discourage outsiders from joining them. As one woman at Bishop Co-op explained:

It gets kind of cliquish. They'll pick out special people that they know, and then they run everything. Well, then they come back and say, "You don't do any work around here." But most people won't push themselves, you know, they have to be asked.

Thus, the extent to which residents actually perceive the co-op and its representatives as genuinely wanting and welcoming their participation becomes an important variable to consider.

But the interviews also revealed the crucial role of people who can be termed recruiters, those who go out of their way to bring other people into the process of self-management. The qualitative data turned up numerous examples of persons who became involved, or importantly were persuaded not to quit, because of the efforts of one of these "recruiters." Perhaps there are even ways to quantify such interpersonal dynamics¹, but in any case their

¹Perhaps a few items might have been included in the survey instrument, such as: Is there someone in the building who regularly encourages you to become involved in the co-op? Do you have a good friend who is highly involved in the management or other organized activities of your building? In the past few months, has anyone approached you, on an individual basis, to ask if you wanted to get involved in the co-op?

significance should not be overlooked. Thus, there seem to be both positive and negative messages communicated by other people which affect an individual's propensity to become involved.

An important variable which was overlooked in the survey instrument used in this study, but which has been proven useful in other studies, refers to the level of involvement in activities or organizations outside the building, including paid employment. While such outside involvement may detract from an individual's willingness to participate or assume responsibilities for self-management, alternately it may indicate a rather consistent behavior trait conducive to involvement in organized activities across settings. Thus, the effect of this variable remains a question but would have probably contributed to an explanation of involvement in this study. Consideration of outside involvement is likely to be especially important, however, in settings where households vary quite a bit in their level of commitment to work and other activities beyond the residential environment.

Another potentially significant class of predictors, as mentioned several times thus far, is attitude. Thus adding a more explicitly psychological dimension should be considered. The residents themselves would agree, as one woman explained, "attitude, that's the key; they have to come in here with the right attitude."

There are numerous attitudes which could be considered, however, such as attitudes toward aging, gender, and work, or such factors as self-esteem, locus of control orientation, and altruism, to name a few. The problem is that many of these attitudinal variables could equally be considered outcomes of involvement, depending on the researcher's theoretical orientation. They also frequently require time-consuming administration and add to the costs of the survey method, which is one reason more attitudinal variables could not be included in this study. But future researchers in this area will undoubtedly want to add such variables after more basic patterns become better established.

In sum, involvement in self-management represents a complex social phenomenon which is amenable to various theoretical interpretations and empirical models. To the extent that research on self-management serves policy makers and practitioners as well as the principle of theoretical parsimony, however, an argument can be made for reliance on more basic sociodemographic variables. Such variables can generally be assembled from existing sources, such as census data, or from a housing organization's records, facilitating prediction of the appropriateness of self-management and its extent in a given setting. The question of the consequences of involvement, however, requires consideration of a more explicitly sociopsychological

dimension. As the next section shows, however, there are both risks and rewards for those who choose to become involved in managing their housing.

Risks and Rewards of Involvement

Promoters of self-management, as mentioned in Chapter One, have suggested that involvement contributes to a sense of ownership, neighborliness, and greater residential satisfaction, in addition to its presumed financial or administrative advantages. As Appendix D demonstrates, there are clearly correlations between the various forms of involvement and several key outcomes. But the findings discussed here and in the next chapter suggest that not necessarily all forms of involvement have a strong positive correlation. For example, in a regression model discussed in Chapter Seven (see Table 7.2), controlling for the effects of other significant predictors actually discloses that formal involvement has a somewhat negative effect on overall residential satisfaction.

As these results suggest and as the qualitative data presented in this section will make clearer, therefore, involvement brings with it not only rewards but also risks. Research on self-management should pay careful attention, therefore, not only to the potential benefits but also to

some of the difficulties that confront residents who become involved in the management of their own housing. On balance, however, the benefits do seem to outweigh the drawbacks in this case, particularly for the large number of people who sustain a basic level of involvement.

We begin, however, with some of the risks not only for the individual but for the residential community as a whole.

Risks of Involvement

The most common problem for those who are highly involved with a formal role in self-management seems to be criticism directed at them by fellow residents. Often such criticism becomes quite personal, given that residents are aware not only of each other's formal roles but to a large extent each other's personal lives and patterns of behavior as well. Thus the choice to become formally associated with a project, activity, or duty in the building entails the risk of scrutiny and often criticism from one's neighbors. More than a few residents have quit their involvement because of this.

"You're damned if you do, and you're damned if you don't" said one man who quit helping his neighbors with occasional maintenance and repair jobs after one particularly upsetting incident. He had tried to help a

neighbor replace a fixture but fell from his step ladder and injured himself. Instead of being sympathetic, according to this man, the neighbor later accused him of "drinking on the job." "That's the kind of thing that gets to ya," the man concluded irately, vowing never again "to lift a finger" for the co-op. A chairwoman of one of the membership committees complained of criticism directed at her: "They'll say 'You don't know what you're doing,' or 'You don't know what the leases say,' but I've read every word of that lease," she said defensively. This woman even offered her resignation at one point because of such criticism, though the council eventually talked her into staying with the job. Some officers and others who have formal positions even report receiving anonymous notes slipped under their doors, often highly critical of them or a decision they have recently made.

Those responsible for interior decorations, buying new furnishings, or arranging entertainment often find themselves the target of criticism because of the high profile of their work. For that reason, the heads of such committees prefer to operate through conspicuously large committees and with much forewarning to the larger community.

One resident offers a possible explanation for this problem, claiming criticism in general stems from envy. "They gripe 'Who does she think she is, she's only been here

a little while' -- that's a common one," Mrs. M. says of the criticisms voiced in her building.

Also -- 'She's got her nose in everything' -- I think they're jealous, really; they have an inferiority complex . . . They wish they could do it themselves, when you come right down to it.

Many of the buildings have informal if not formal campaigns both to acknowledge and encourage their volunteers -- and to discourage criticism. While residential management is perhaps inevitably a more or less thankless job, self-managed housing organizations should anticipate the problem of criticism and its effect on residents who must not only work but live together.

Another problem residents confront centers on the stress associated with management responsibilities. Particularly for older people, the stresses of formal and work involvement could conceivably do more harm than good. "Your hours are not your own," said one woman of the officer's job, adding "even membership causes a tremendous amount of stress." Several officers said they had even been warned by their doctors not to become too enmeshed in their volunteer jobs in the buildings. "Most of them don't do a thing once they get out," said another woman of the ex-officers in her building, "I guess they've had it." She went on, "They push too much on you; I was a wreck when I got done being president." Still, this woman defends her

co-op and concludes that she would not want to see an outside manager running it. Another resident confirmed this experience, "being an officer is a tremendous amount of responsibility," she says, "it's almost too much for one person, particularly when you're older."

While some of the stress described by residents appears to result from the business of residential management per se, more often it seems to stem from the job of handling tensions and conflicts between people. As one long-time resident of Southgate Co-op explains:

Sometimes I think we're running out of steam, so in a way, I'd kind of like to have an outside manager. That way there'd be no hard feelings and less fighting -- I get sick of it! But I've lived the co-op way for thirteen years, so I'm accustomed to it.

Another woman explained knowingly, "sometimes people get along better because it's a co-op, and sometimes they don't."

Though the conflicts and strains associated with any organization of people certainly manifest themselves in the case of these self-managed co-ops, the resulting stress on those involved may be particularly pronounced in a residential setting. "This is different than a lodge organization or a PTA," explained one woman at Barton Towers, "we live together." Yet despite these risks resident involvement entails, it also provides psychological

and social rewards for those who participate as well for the larger community.

Rewards of Involvement

One of the most important rewards of involvement for retired people is the opportunity for meaningful activity. "It's better to be busy and to have something to do," said one woman at Trenton Towers, "I think you're happier that way." "It keeps people's minds busy," explained another woman at Southgate Co-op of the volunteers in her building, "and they don't stay shut up in their rooms all day . . . Nobody can say there's nothing for them to do in the building, there's always something for those who want to do something." Thus, particularly for older persons who are retired, involvement in the residential environment takes on an added significance, suggesting that self-managed housing can at times result in psychological benefits for the people who live in it.

A woman at Barton Towers, who previously had lived in a conventionally managed HUD elderly housing site, makes this comparison:

We didn't have the things to be involved with there that you have here. Here, there's a million things to get involved with. I'll leave my apartment and not come back until the afternoon.

"I keep busy," said a man at Bishop Co-op who is quite involved in both formal and work duties, "and I'm learning, really . . . I like to do things; I don't like sitting and watching TV in my room all day." Thus for many residents involvement in self-management becomes a learning opportunity, a focal point of their everyday rounds, and a basis from which both informal and formal relationships can develop.

While simply being active represents one way to think about the rewards of involvement for older people, another perhaps more accurate interpretation is that self-management provides important role opportunities after retirement and, in turn, allows those who are involved to become role models of aging to others. Rosow (1961, 1973) has made much of the loss of role opportunities and the lack of culturally established norms of behavior for aging in American society. Much has changed since Rosow's critique, however, and will undoubtedly continue to change as the culture and the economy evolve new definitions of older people, both as consumers and producers, largely in response to their increasing numbers but also their growing affluence and vigor. But an evident measure of admiration attends those who become involved in self-management and these people clearly serve as positive role models of aging for their peers in the buildings.

In a related phenomenon, it appears even uninvolved residents can obtain a measure of vicarious satisfaction from the involvement of others. When things are good, the uninvolved witness the accomplishments and prestige associated with their more involved neighbors and, moreover, identify with them (while not necessarily comprehending the difficulties of involvement discussed earlier). Such identifications become particularly evident at general assemblies. Older people, like other people who identify with their peers, gain a unique encouragement from seeing one of their own accomplish something. The difference is therefore palpable between the enthusiasm that greets a fellow resident who rises to speak at a meeting and the more guarded reception given a staff member or other helping professional.

The people in the co-ops gain satisfaction from continuing skills and interests they have developed in their working lives. For example, a former gym teacher gives regular exercise classes at Royal Oak Manor. Many of the secretaries of the co-ops' councils once worked as administrative assistants in the auto industry or elsewhere. The treasurer of Barton Towers worked most of her life as a bookkeeper. Other treasurers have run small businesses earlier in their lives. Presidents tend to be teachers, small business owners, or people who throughout their lives have been active in organizations. Because self-management

implies a diversity of tasks and responsibilities implying a wide variety of skills and know-how (from gardening to bookkeeping to woodworking, naming only a few) it provides an unusually wide range of opportunities for the people in the co-ops to continue to practice skills and develop interests from their working lives.

On the other hand, involvement also provides residents with opportunities "to try something new, to discover they could do something they didn't think they could do before," as one resident explained. "It has given me a sense of being fulfilled," said a new president of one of the co-ops, "I never knew I could do this sort of thing." Thus opportunity for change, as well as continuity with prior occupations and interests, constitute some of the rewards of involvement for the residents.

As in the case of the many meanings attending a move to elderly housing discussed in Chapter Three, opportunities for involvement facilitate important transitions in later life. Particularly crucial is the process of adjustment to the death of a spouse. For example, one woman whose husband had recently died explains: "You have to get yourself up and get dressed when you're involved; you can't just sit around in your housecoat all day long feeling sorry for yourself." Two membership committee women, sorting busily through a stack of files in their office, say that "being involved gives you something

to do," adding "if you sit around your apartment too much, you start worrying about the past." Thus, resident involvement emphasizes an awareness of the present; it highlights the opportunities and the importance of the moment at a time when a dearth of opportunities to become involved in activities, or to assume new roles or establish new relationships with people, could potentially encourage resignation.

An important claim to explore in any investigation of self-management is the contention of promoters of the concept that involvement leads to a heightened sense of community. Sense of community or community spirit, however, are vague concepts and thus the next section speaks more directly to the question of the level of social support residents perceive to be available in the residential environment. The question of social support, moreover, has particular significance for older people.

Social Support

As do many housing advocates, residents often contend that involvement in self-management fosters a more caring community. A woman at Royal Oak Manor calls her building "a caring place" where people help each other with shopping, fixing an occasional meal, or laundry. She feels

people are much kinder in her co-op than in a regular apartment building "where you just move in and shut your door." Informal patterns of functional and emotional support, however, have frequently been recognized as an advantage of age-segregated apartment living in general (Hochschild, 1978; Lawton, 1986; Rosow, 1967). And as the analysis of the survey data later on suggests, moreover, the relationship between involvement and social support remains tentative at best. Thus, while a sense of community and mutual support indeed characterize the residential environment in this case, it seems more accurate to define this dimension as an important precondition rather than an inevitable outcome of self-management.

Signs of a Supportive Community

Nevertheless, residents provide many examples of functional and emotional support in the co-ops. Mrs. R. of Barton Towers says that "everybody knows each other's grandchildren . . . and they're happy for you, and they'll cry for you . . . When you're in the hospital, it's nothing to get 100 cards." Most of the buildings have a Sunshine Committee whose function it is to provide information on sick residents, those in the hospital, or those who have died. Social support extends far beyond get-well cards, however, and addresses both acute and chronic needs. "You'd

be surprised how many people help other people in here," said Mrs. A. of Southgate Co-op, "some couldn't manage in here without that help."

Mrs. P. of Barton Towers provides an example of this last point. When she came home from the hospital and was bed-ridden for several days, she recalls how people on her floor provided the support she needed. "I didn't have to worry about eating or my medication or nothing," she remembers warmly, "the people here were so good to me." She concludes of her co-op, "we're kind of like a family here." Another very involved woman recalled an injury which left her "flat on my back for months." She explained how she would simply leave her apartment door open while people would come and go, checking in on her, bringing her meals, and "running my errands, whatever I needed." This woman also recalled how, when her sister died and many relatives came to town for the funeral, the residents on her floor readily volunteered to house them. Such support necessarily extends only to certain limits, however, and it appears one's history of involvement may help define those limits in some cases.

Mrs. J. of Wyandotte told of a man on her floor, now severely impaired with arthritis, who had consistently refused to get involved during his many years in the building. "Now he expects everyone to take care of him because it's a co-op well, that's not how it works," she

explained. Furthermore, a few residents reported that, while they currently feel quite independent, they maintain their involvement specifically in order to become a part of a community which can offer them support when they may need it in the future. "I do a lot outside the building," said one recent arrival to Barton Towers, "but I make sure and go to their events once in a while just so I don't appear to be a snob," adding that someday she may need to depend on others in the building.

There are other limits to the extension of social support. For example, residents will not as a rule assume the burden of providing chronic care. One woman, who like Mrs. F. had received support while suffering an acute illness, quickly added that "we're not expected to do that on a long-term basis." Mrs. B. of Trenton Towers explains: "If you're not well, somebody will stop in to see you and see if you want a cup of tea, but we don't take care of the others [referring to those with more serious ailments]; we're not supposed to." Mrs. L., who is new to Barton Towers and has yet to become formally involved, nevertheless provides a service by giving neighbors rides to the doctor's office on an informal basis. But she adds, "you have to be careful that it doesn't get run into the ground, some people will ask you for everything if you don't start saying no."

Thus, residents know there are many unmet needs among them for support services such as transportation, food

preparation, housekeeping, laundry, and the like. It is not uncommon, therefore, that those in good health, with a car, and with a friendly disposition become the object of requests for support by those less endowed. "I tell people to be careful of that," said a woman at Royal Oak Manor referring to the demands for social support in her building, "but nobody told me."

It should be noted that there are, however, a few formal committees that do provide functional support. The most important of these is the Family and Community Relations Committee which handles residents who have severe health or other problems that require a family member or social service agency to become involved. It is this committee's job to attempt to contact the nearest kin of a troubled resident and inform them of the problem. In cases where the family is not able or willing to become involved, the committee contacts the appropriate social service agency. Thus, the Family and Community Relations Committee facilitates contact with sources of familial as well as institutional support.

Involvement and Social Support

To what extent, then, are perceptions of social support attributable to a person's level of involvement in self-management? Table 5.3 shows the results of a

hierarchical regression in which selected person and self-selection variables were first specified by a stepwise procedure. The involvement variables were entered next to

TABLE 5.3
Stepwise Multiple Regression Showing Effect of Involvement
on Perceived Friendship Support After Various Controls

<u>Block 1</u> stepwise entry Pin .20 Pout .25	Perceived Friendship Support (Beta Values)	
	(1)	(2)
Age (yrs)	-	-
Gender (woman)	-	-
Education (yrs)	-	-
Health	-	-
Housing move	-	-
Community move	.274****	.231****
Residence (yrs)	.261****	.197***
Living alone	-.131**	-.087
<u>Block 2 (forced entry)</u>		
Basic involvement		.134*
Formal involvement		.052
Work involvement		.043
R square	.148	.177
Adjusted R square	.135	.152
F	11.775	7.205
df	3/204	6/201
R square change		.029
F change		2.394*

**** p < .001 *** p < .01 ** p < .05 * p < .10

test whether they contribute further to an explanation of perceived social support. As the results indicate, however, the improvement (R square change) is less than convincing statistically and of evidently little substantive import as well.

Moving for community reasons and length of residence, it appears from this analysis, constitute the major predictors of perceived social support. These findings suggest, therefore, that the original attractions and social milieu of an age-segregated setting -- rather than a person's level of involvement in self-management -- account for the high degree of support evident from the qualitative data presented above.

Thus, there is little reason to anticipate that self-management can be used as a way to reduce the need for professional supportive services to the extent they are required in comparable elderly housing developments. In the case of CSI, the organization has explored several means of providing these services but has concluded that they could not be financed without further government assistance. Researchers at the Urban Institute (Struyk, Page, Newman, Carroll, Ueno, Cohen, & Wright, 1989) estimate that some 105,000 residents over the age of 65 require supportive services (defined as assistance with the basic tasks of daily living) in federally-assisted housing, or approximately seven percent of that population. The numbers

are not large, but again such needs are best met by a formal system of service delivery. The Urban Institute study provides a useful discussion of some of more cost-effective ways in which this could be done.

Gender and Involvement

Earlier it was shown that gender is one of the most important predictors of basic and formal involvement in self-management. In addition, a special focus on gender is justified here because it represents perhaps the most important social division in the buildings, given their relative homogeneity in terms of race, class, and age. Even more, there is research on cooperative housing that suggests gender may play a unique role in the establishment and maintenance of social relations in the larger community-household (Leavitt & Saegert, 1990). Also, because there are so many more women than men in the buildings, the question of gender and its relation to their own involvement becomes an especially salient one for the people in the co-ops as well.

Leavitt and Saegert (1990) describe the parallels between housework and much of the day-to-day work of managing cooperative housing. They write:

[Our] interviews confirmed the similarity between the work of running a co-op and housework. Building leaders often spoke of the constant interruptions by tenants and the endless demands of the building. Much like a busy mother, the leaders had to respond to multiple requests for repairs, emergencies like a burst pipe, stories about financial problems, as well as the expectations of tenants that leaders will be friendly and attentive to them in the numerous casual encounters that occur every day. The boundary line between their own housework and their "building work" was blurred (p. 130).

Many of the same parallels between the world of domestic work and family relations, on the one hand, and the work of self-management, on the other, are evident in the CSI co-ops as well and help explain the ways in which residents responded to their residential environment, particularly why women in this case appear to be more involved.

One woman at Southgate Co-op, referring to the men in her building, explains the gender difference this way: "They've got this attitude that they worked their whole lives and so they don't have to anymore . . . Well, we worked our whole lives too." Another woman, a close friend on her floor who stopped by just then to pay a visit, adds: "I think they're used to women doing all their housework for them anyway," implicitly comparing the work of the co-op to housework; "women did those jobs for them their whole lives." A highly involved woman at Barton Towers notes a decline in male involvement in her building over the years and says that "men think it's women's work," referring to

the many activities and responsibilities of self-management.

But the motivation for greater involvement in self-management by women in this case may be to some extent economic as well as cultural. "We all pull together to keep the rents low," said one woman at Wyandotte Co-op, "but it's especially important to these women in here; they don't have as much to retire on as the men." Thus, the heightened concern of older woman for more affordable housing appears to play a role, though the major explanatory factor must be said to be cultural.

The various roles residents assume under self-management become gender-typed, as the quotes above suggest. For example, maintenance and mechanical jobs get defined as men's work while cooking, recreation, and organizing social events are seen as women's work. To some extent such distinctions certainly do reflect real differences between men and women of this generation in terms of work and other life experience. But especially for older people, who have lived and worked most of their lives during a time when gender-typing of occupations and activities was even more widespread than it is today, the significations of the various roles alone can have real consequences. Because many of the jobs in the co-ops parallel domestic work, therefore, the self-management of the setting becomes to some extent gender-typed as well.

The pivotal role of the floor rep in facilitating involvement and social support has been discussed elsewhere. Many residents consider the job of floor rep in particular, however, to be a woman's job, in part explaining the finding that women are more involved in the formal aspects of self-management. "There are not enough men on the council," a woman at Trenton Towers explains, "You have to be a floor rep to be on the council, but you can't get men to do it because they don't want to have to go down the halls everyday, gabbing with all these women." At Royal Oak Manor the council went so far as to establish two positions, a floor rep who handles morning checks and social gatherings, and a council rep who attends and votes at the council meeting. The floor rep's job is meant to appeal to women, while the council rep's job is supposed to attract (or at least not discourage) men. Leavitt and Saegert (1990) observed a similar pattern in New York: "Male leaders seemed often to handle their jobs by splitting the social functions off from the tasks and passing them on to their female co-leaders or wives" (p. 132). In fact, it appears at times that the people in the buildings will go to some lengths to put men in visible leadership roles, satisfying some latent sense of social order, while relying on women to fill most of the more subordinate positions of self-management.

Nevertheless, to the outside observer it is immediately obvious that women appear more prominently than men in leadership roles. On the one hand, this simply reflects the greater number of women in the setting. On the other, it may result from the avenues through which residents become involved in self-management. In particular, a certain amount of participation in the informal social life as well as formal social gatherings of the community appears to be important both to recruiting officers and campaigning for their election.

One man, who is currently involved to a limited extent, expresses an interest in being president of his building, "it would give me something to do; that's what I'm badly missing." But he explains "it would take an appointment rather than an election to get me in . . . I'm not as friendly to the people, like my wife . . . I couldn't campaign [for the job]." Thus, women may have an advantage in attaining leadership positions because of their generally greater willingness to participate in the community life of the co-ops.

In contrast, it seems men may potentially suffer more after retirement because of their tendency to build their identities around work rather than their domestic life, and hence the apparent aversion to involvement in the community-household of the co-ops. "It's natural that women get involved in the co-op," said one woman, explaining that

women of her generation were accustomed to volunteering, joining the PTA, and so forth. "They're housewives and they're used to having time during the day," this woman says, implying that they know better how to put their free time to good use. Men "just sit at home" because, she believes, they have a harder time adjusting to retirement and learning to make constructive use of their leisure time. "Naturally there are differences between men and women," states a woman at Royal Oak Manor; "some of these men they've been working their whole lives; when they retire, they go on long trips or just stay at home and rest." She then adds, "the men seem to get sicker faster; I always said it was because they were more bored."

One final observation on the question of gender is in order. A measure of the ubiquitous criticism directed at volunteers, discussed previously, can perhaps be attributed to a subtle though evident cynicism about women in high-profile leadership roles. Several women leaders complained that men in particular often questioned their judgement, especially on decisions relating to maintenance or machinery. "Those men don't know the half of what I do," said one maintenance chairwoman in her defense. In buildings run by women presidents, residents report that women in such positions are not taken as seriously as their male counterparts. Even women too doubt the ability of their own gender. "I think a man makes a better president,"

said one woman. Thus the pressures on women leaders can be especially great. Given such pressures, however, many women nevertheless persevere and rise to the challenge of leading their co-ops.

* * *

This chapter has focused on various types of involvement, their predictors, and some of the more important consequences for those residents who choose to be involved in the co-ops. Though there may be reasons to be skeptical of self-management schemes that involve residents without giving them real control of the decisions affecting their homes, in the example of low-income elderly housing presented here it can be said that involvement in and of itself contributes significantly to the well-being of residents in various and meaningful ways. The next chapter, however, makes this point clearer by including not only the dimensions of involvement discussed above but the concept of resident control as well. Importantly, both appear to play crucial yet distinct roles in accounting for the well-being of residents in self-managed housing.

CHAPTER SIX
CONTROL OF THE RESIDENTIAL ENVIRONMENT

The extent to which residents become involved in the management and social life of the residential environment, whatever its outcomes, tells us little about the degree to which they can control or perceive themselves to control the decisions affecting their housing, nor the consequences of such control. According to the theoretical framework discussed in Chapter One, therefore, it is necessary when describing resident role-relationships to housing to distinguish control from involvement and attempt to gauge their separate as well as related effects.

Marcuse (1970) defines the concept of resident control thus: "Control is a product, a state; it is the making or carrying out of decisions that objectively influence the housing unit or the residential environment" (p. 6). As we have seen, advocates of mutual housing and other self-management approaches point to increased resident control, which is assumed to lead to broader forms of psychological and political empowerment, as one of the principle justifications for such an approach. In addition to its appeal to housing advocates, the notion of control of the residential environment has proved an important concept

in social gerontology where it has been linked in various ways to the older person's well-being.

This chapter begins with a brief review of some of the literature on the general concept of control of the residential environment, with particular attention to the distinction between objective and subjective definitions of control. It then introduces a new measure of resident control of management, its characteristics and limitations, and what factors account for scores on this new measure. While this construct has potential, the qualitative data caution that the issue of resident control ultimately must be addressed through reference to areas of activity beyond housing management, particularly relations with the local community and the larger society, relations which in many ways ultimately define the extent of control over housing by residents.

The Concept of Resident Control

While the concept of locus of control or control orientation (Rotter, 1966) has played a central role in social psychological explanations of a wide array of behaviors and attitudes, the application of the concept of control to housing research, usually defined more specifically as control over the environment, has been more recent and somewhat less developed. Much of the impetus for

considering notions of control in the housing field stems from research on older people. This research shows that, while the definitions of the concept may vary, the level of actual as well as perceived control of the residential environment plays a key role in explaining the well-being of older persons living in a variety of planned residences (Berkowitz, Waxman, & Yaffe, 1988; Moos, 1981; Wolk & Telleen, 1976). As suggested above, this finding has important implications for self-managed housing, for it suggests such an approach to housing provision may provide unique social and psychological benefits, apart from whatever merits it may have as a housing program, narrowly defined.

Before moving on to a discussion of the particular measure of resident control devised for this study, however, it is important to consider the important theoretical and methodological distinction between objective and subjective definitions of resident control.

Objective v. Subjective Control

The debate over reliance upon objective or subjective measures of environment has played a crucial role in the development of environmental psychological theory and method. On the one hand, some researchers argue that only objectively defined and measured attributes of the

environment are amenable to architectural, planning, or policy interventions and therefore researchers should focus on identifying such attributes (Wohlwill, 1973; Carp & Carp, 1982). On the other hand, there are those who argue that the physical world, especially one's housing, is infused with psychological and cultural meanings and that therefore the experiential environment remains critical to explaining behavior (Cooper, 1974; Korosec-Serfaty, 1985; Saegert, 1985). The question is further complicated in the evaluation of self-managed housing in the sense that management, as opposed to a physical attribute such as dwelling unit size or building height, refers to a system of behaviors, human relations, and sometimes intricate lines of authority that do not always submit easily to objective characterization.

Marcuse (1970) argues strongly against subjective definitions of the concept of resident control in the analysis of resident role-relationships to housing. He insists that control

. . . does not mean a psychological thing, a state of mind on the part of the occupant. Control is objective, and, while the occupant must know he has it for it to be real, so that real control can never exceed the extent to which the occupant is conscious of it; it is not consciousness but reality that determines its extent; belief in one's own control or one's own power can easily exceed its real extent, and in many forms of participation it in fact does (p. 9).

This caveat should not be overlooked in any interpretation of findings based on measures of perceived resident control. But the notion of "real control," as Marcuse terms it, presents its own dilemmas. How does one identify real control? Property rights, wealth, and political power certainly contribute to real control, so that it is possible to use these factors as a basis for comparison in some instances. But for many purposes the interesting question is not so much, for example, whether a wealthy homeowner has more control than a low-income renter, but rather within a given socioeconomic class whether people housed one way gain greater control than those housed another. In fact, most housing programs and, in turn, their evaluations are rather narrowly targeted in respect to income levels. In addition, how do we account for the fact that, even within one development, residents may vary substantially in the extent to which they believe they have, or indeed do have, control over decisions made about their housing? In other words, as this chapter points out later on, there remain significant variations in individual experiences of control even within a relatively homogeneous setting, suggesting that control may operate on a personal level as well.

This critique should not be interpreted, however, as an argument for promoting illusions of control. Rather, it is meant to suggest that the distinction between objective and subjective control itself may be somewhat

problematic. For example, how long -- in the face of repeated demonstrations to the contrary -- would residents persist in believing they have control over decisions affecting their housing? Or alternately, how meaningful would it be to talk of resident control if the residents themselves, it turns out, have no awareness of it? Finally, though a researcher may ultimately remain concerned about legal, financial, and administrative mechanisms which promote resident control over housing management, the way in which comparable measures of resident control are operationalized in many cases may still dictate reliance upon resident self-reports.

It is fair to conclude that research strategies must ultimately include both objective and subjective definitions of control, for a central question to be resolved is the relation between the two. This relation suggests important questions for comparative research on self-management. For example, is there a point beyond which increased levels of objective control of housing actually contribute to less experiential control? For assigning the complete array of financial and administrative burdens of housing provision to households, especially those with limited resources, may well result in increased stress, anxiety, and a sense that the situation is indeed out of their control. Researchers have observed this problem in limited-equity co-ops which failed to receive adequate

technical assistance, an element which we have seen appears to be crucial to the success of self-management approaches (Leavitt & Saegert, 1990; Manpower Demonstration Research Corporation, 1981; Zimmer, 1977). And as Marcuse (1970) questions, "Could people perhaps have better things to do with their time, or perhaps even more important crises to face, than to get involved in the management of their housing?" (p. 22). Indeed, as suggested in Chapter One, the mutual housing approach owes its inspiration in many ways to this very concern: to promote the benefits of resident involvement and control while guarding against the potential dangers inherent in such an approach. The question nevertheless remains how much control residents retain as the activities of the technical assistance agency or MHA grows in scale and scope.

As for this dissertation research, previous chapters have discussed the structure of self-management at CSI. It is fair to conclude that in this case resident control is quite real -- at least in the legal, financial, and administrative sense with which Marcuse (1970) and others define it. It would not be assuming too much even to conclude that resident control at CSI would rank rather high in comparison to most other low to moderate income multifamily housing sites, based on objective criteria. But even given such a determination, the question still remains whether residents meaningfully experience such control over

the decisions that affect their residential environment and what impact, if any, such experiences may have. This question, as mentioned in Chapter One, is especially significant given the scale of CSI as a housing association.

The Need for a Measure of Resident Control

The literature on resident-controlled housing (see Chapter One) suffers from the lack of a systematic measure of residents' sense of control over their housing. In fact, the housing literature treats widely varying concepts such as residential satisfaction, empowerment, control, sense of ownership, and the like as if they were essentially the same. If more meaningful assertions about the social consequences of alternative ownership and management arrangements are to be made, then a more precise articulation of resident role-relationships to environment is required, particularly a measure of perceived resident control.

The literature in social gerontology offers several related constructs. For example, in the paper by Wolk and Telleen (1976) the authors employed a six-item scale referring to the rules and restrictions of the setting. Mean scores on this environmental autonomy construct differed significantly and in the predicted direction between sites, which had been judged previously as

to their level of autonomy. The Multiphasic Environmental Assessment Procedure developed by Moos (1981) contains two sub-scales, Independence and Resident Influence, as part of its Sheltered Care Environment Scale. These two constructs, employed by Berkowitz et al (1988) in their comparative study, also showed significant differences in the predicted direction between a self-help and several conventionally managed congregate housing sites. These constructs, however, were judged not to be specific enough for the purposes of this research.

LeBrasseur, Blackford, and Whissell (1988) have recently proposed something they term the Leford test of tenant locus of control. While the authors demonstrate the reliability of this construct and its relationship with housing satisfaction, the twenty composite items predominately attempt to solicit a sense of control over housing and neighborhood conditions in very broad terms. It would indeed be interesting to explore what relationship there might be between this Leford test of tenant locus of control and resident control of housing management, more narrowly defined. But for the purposes of this research, it seemed more prudent to attempt to measure more directly residents' sense of control over concrete aspects of housing management.

Thus, a nine-item scale was invented for this research. The scale includes eight items referring to

specific issues of management and one general question concerning perceived influence on decision-making. The eight specific items parallel the categories suggested by Marcuse (1970, pp. 45-46) as the basic areas for decision making in self-management. They deal with (1) tenant selection, (2) rents, (3) building services, (4) evictions, (5) rules, (6) use of common space, (7) procurement, and (8) security. The items were presented in a forced-choice format; the actual wordings for each item can be found in Appendix B (items 21 to 29). It is worth considering the characteristics of this resident control construct in more detail before moving on to a discussion of its predictors.

Table 6.1 presents a factor analysis and selected reliability measures of the scale items. The factor analysis essentially defines a high control factor (FAC1) and a low control factor (FAC2). Tenant selection and control over rents load most strongly on this last factor, indicating that these are areas of authority over which the residents feel relatively less control. As discussed in Chapter Four, HUD regulations may account for the relative lack of perceived control over tenant selection while control over rents in addition can be seen to reflect economic constraints. Perceived control over services and control over evictions load rather evenly on the two factors. Items loading highest on the high control factor are house rules, use of space in the building, the

TABLE 6.1
Results of Factor and Reliability Analysis
of Perceived Resident Control Scale

Items in descending rank order	Factor Analysis			Reliability Analysis	
	FAC1	FAC2	explained variance	corrected item-total correlation	Alpha if item deleted
1) Security	.403	-	17%	.28	.748
2) Procurement	.756	-	57	.47	.728
3) Space Use	.736	-	54	.48	.725
4) Rules	.667	-	48	.50	.722
5) Evictions	.538	.347	41	.49	.719
6) Services	.387	.435	34	.42	.729
7) Rent	-	.717	54	.41	.732
8) Tenanting	-	.771	60	.31	.750
Overall influence	.650	.452	63	.65	.687
Percent of variance	36	12	48	Alpha of complete scale	.751

Notes: Items in descending rank order by percent of affirmative responses. Factor analysis employed the Kaiser criterion, principal components extraction, and Varimax rotation. Corrected item-total correlation measures relationship of item with index composed of remaining items.

procurement of desired or required furnishings, and security. It should be noted that these issues appear regularly as agenda items for monthly council meetings and hence the typical resident would have voted on many such questions in the course of a year. In general, this

analysis suggests that the residents perceive more control over decisions affecting the norms and uses of the setting and relatively less control over aspects of their housing that embody larger political and economic forces.

As for the reliability of the scale, the corrected item-total correlations and the alpha when items are dropped, both of which indicate how well the items fit in the scale, do not suggest that any one item in particular should be removed. The correlation of the eight specific items with the general influence questions (.65) appears good, and the alpha for the complete scale (.75) seems acceptable. For theoretical as well as empirical reasons, therefore, all eight items plus the general influence question were summed to create a single measure of perceived resident control (see Appendix C).

Predictors of Perceived Resident Control

What variables help account for the level of perceived resident control of management in the co-ops? To begin with, it is necessary to determine to what extent person and self-selection factors account for levels of resident control. This question is not only important to an explanation of the dependent variable but controls statistically for the differences between people along these dimensions in assessing the importance of other variables.

A second hypothesis of obvious concern is the extent to which resident involvement contributes to resident control. Theoretically it should, given the assumptions and intentions of the self-management approach. Finally, there remains the question of what additional dimensions become important to an explanation of resident control in this case.

Table 6.2 presents the results of a multiple regression test of the above hypotheses. The variables were entered into the equation as blocks in the order in which they appear in the table. The last block includes the results of a stepwise selection of all remaining variables describing housing conditions and the social milieu. (See Chapter Two and especially Chapter Seven for a discussion of these variables). Thus, the stepwise selection procedure added management responsiveness and regularity of floor meetings to the equation on an empirical basis, after the variables in the two previous blocks were entered first for theoretical reasons. The table shows change in the multiple correlation coefficient for each block as well as the beta weights for each successive equation. These findings suggest several interpretations.

To begin with, the ensemble of person and self-selection variables alone contribute only slightly to explained variance in resident control. Health and age emerge as significant items in the final equation, with the

TABLE 6.2
Multiple Regression Analysis
of Perceived Resident Control

Blocks in order of entry	Resident Control Scale (Beta Values)		
	(1)	(2)	(3)
<u>Block (1)</u>			
Age (yrs)	-	-	-.170**
Gender (female)	-.189***	-.270****	-.164***
Education (yrs)	-	-	.101*
Functional health	-	-	-.139**
Residence (yrs)	.116	-	-
Living alone	-	-	-
Community move	.141*	-	-
Housing move	-	.123	-
<u>Block (2)</u>			
Basic involvement		.211***	.112
Formal involvement		-	-
Work involvement		-	-
<u>Block (3)</u>			
Management performance			.531****
Regular floor meetings			.137**
R Square	.088	.151	.442
Adjusted R Square	.050	.102	.404
F	2.346	3.106	11.583
df	8/195	11/192	13/190
R square change	.088	.063	.291
F change	2.346**	4.768***	49.567****

Notes: Only beta weights for items of $p < .20$ shown. Block 3 variables selected by stepwise procedure (Pin .05, Pout .10); variables not selected were: neighbors, apartment evaluation, neighborhood evaluation, safety, attractiveness, and cleanliness.

**** $p < .001$

*** $p < .01$

** $p < .05$

* $p < .10$

curious pattern that both have a negative influence on resident control. Gender represents the most consistent person characteristic affecting resident control, clearly indicating that women perceive less control over management decision-making than men.

Controlling for all of the above influences, the three dimensions of involvement (basic, formal, and work) contribute an additional 6% to explained variance of resident control, a statistically significant contribution though of less substantive import than might have been expected. This finding suggests several explanations. To begin with, simply promoting involvement in the co-ops is no guarantee of a heightened sense of control among residents. In turn, there may be real limits to the exercise of resident control for those involved. And finally, it seems that other factors may be even more important than involvement in explaining perceptions of control.

What might these other factors be? To help answer this question, the last block includes variables selected by stepwise procedure from those remaining. Together two variables, the perceived fairness and responsiveness of management and regular floor meetings, contribute 29% to explained variance in resident control, an improvement that is well more than that of all the previously entered items combined. Moreover, these last two variables are not unrelated. Management responsiveness and the frequency of

floor meetings both refer to ways in which residents communicate and work with their fellow residents to affect decisions over their housing.

This finding suggests two important interpretations. First, resident control appears to be substantially mediated by relations with other residents. The qualitative data confirm this depiction, as discussed shortly, indicating that those involved in management positions often constitute the major bridge or barrier to resident control, at least from the viewpoint of individuals in the setting. Second, the concept of resident control appears to involve more than a direct balance of power between residents and outside institutional and economic forces, a view which predominates in the literature on resident-controlled housing. Without denying the importance of larger structural constraints, these findings suggest that policy makers and practitioners need to become more aware of the social dynamics of self-managed housing and their impact on the level of resident control.

Resident Control at the Level of Individual Experience

The above interpretation should not be read to imply that residents simply constitute limits to each

other's aspirations, as if their influence on each other in this regard operates in only one direction. On the contrary, resident leaders and others often inspire their neighbors to seek and indeed attain more control of the residential environment and in turn control over broader aspects of their lives. The point is that the involvement of others can act in both directions -- sometimes even at the same moment -- to promote as well as discourage the initiatives of individuals in the setting.

This section begins with examples of some of the ways residents encourage and empower each other, before turning to examples of instances where the opposite occurs.

Conceptions of the Self

As mentioned in the previous chapter, involved residents become positive role models of aging and inspire confidence and often a constructive reassessment of the possibilities of later life. In a closely related manner, one of the most important ways in which residents empower each other through the process of self-management can be found in the effects of such efforts on self-esteem.

Thus, the structure of resident control and the ability to assume responsibility for providing an important life need appears to contribute to the residents' definition of themselves and their housing. For example, an active man

of ninety-six who has become an evident inspiration at Bishop Co-op expresses the self-respect he believes residents have earned through their efforts over the years.

What's important is the remarkable success we've had with ordinary people running it. With their combined input, they have been able to work wonders in a cooperative way -- it's just ordinary people combining their intelligence and energy to make a go of it.

Thus the successful operation of their housing over the years testifies to the residents' abilities and worth, perhaps beyond what the larger society is prepared to grant. As a man from Wyandotte Co-op explains:

The work you do in the building shows your pride; it shows who the people are in the building -- and I think that's a therapy in itself, to extend one's self out for the rest of the world to see.

It can be argued that having control over the decisions about one's housing encourages this evident identification with the environment. "It gives you a feeling of belonging to the building," said an old-timer in Wyandotte Co-op, "it's the little things that matter so much, I couldn't imagine a person coming in here as a manager -- we wouldn't feel like we belonged." "It's the parliamentary process," says a soft-spoken neighbor, "everyone has a say about what is to be done." And then he clarifies his view:

This is the difference I can see between a co-op and a management-type building: Because everything is done for them [in a conventionally managed

building], they're deemed to be a lesser human being -- and they begin to think that way too. But in a co-op each and every tenant here has access to every part of the building. A self-governed building is the best there is -- it's the pride of the residents that shows through.

Thus, while involvement alone may result in an active social environment and contribute to the morale and perhaps supportiveness of the community, it is control of the residential environment -- symbolized by residents in management roles, participation in democratic decision-making, and collective action directed at tangible housing conditions -- that accounts for a good deal of the pride and self-respect evidenced by the residents of the co-ops.

As mentioned in earlier chapters, this tendency of successful self-management to promote a positive self-image among residents has important implications not only for elderly housing but for other forms of subsidized housing. Because subsidized low-income housing has come to have negative connotations in American culture, the pride that obtains when residents have meaningful control of their housing becomes that much more significant. Beyond such considerations, older persons in particular may value the ability to demonstrate their independence and, more, participate in productive and meaningful roles. "I can live within my means -- with dignity," stressed one woman who is a long-time resident of Royal Oak Manor. Then she adds in

unambiguous terms: "I feel I don't have to be ashamed of living here."

Individual Empowerment

In addition to bolstering self-esteem, having and exercising control over the residential environment appears to lead to empowerment of the residents in their concrete relations not only to the residential community but to outside authorities as well. This can be seen in the encouragement residents give each other to deal more forcefully with helping professionals, hawkers, public agencies, and at times even the MHA itself.

Empowerment of the individual, to the extent that it is facilitated by the structure of self-management, begins with the residential environment itself. "That's what keeps people young and vibrant," said Mr. B. of Bishop, "having a say in the decisions that get made around here, like they would in their own homes." He goes on:

This is their home -- that's what I'm always telling them. When people come up to me and say "Do you think I can do this?" -- like put some notice up on the bulletin board -- I say: Heck yes! -- it's your home.

Mr. B. believes exercising control in this way contributes to people's confidence in expressing their interests on

larger matters. "It teaches people to speak out," he explains.

Of particular concern to older people is their relations with the cadre of helping professionals with whom they often must deal, particularly doctors. At one education seminar, the monthly event which the buildings take turns hosting, several residents performed a pedagogical skit to illustrate the problem of dealing with doctors. The message of the skit emphasized assertiveness, the right to ask questions, the importance of two-way communication, and the exercise of the patient's "consumer rights." "Let's take the doctor off the pedestal," concluded a resident after the skit was over, "and get up off our knees." Such confidence-building exercises, in fact, constitute an important message residents communicate to each other in the process of self-management. It remains a question, however, to what extent the empowerment of older persons in this regard can be attributed to exposure to the values and practices of a resident-controlled as opposed to simply an age-segregated setting.

One way in which resident-control of management clearly contributes to resident empowerment can be found in the ability of the councils to regulate access to the building by those soliciting money or votes. In particular, the councils have evolved policies prohibiting private health practitioners from seeking business under the veil of

free on-site eye or foot examinations. In contrast, the councils welcome public health agencies and nonprofit clinics whom they view as providing a genuine public service. In a similar manner, the councils regulate access to the building by commercial product or service salespeople and by politicians seeking votes during elections. Especially for older persons, who are often seen as easy and potentially lucrative marketing targets, exercising control over access to the residential environment, in other words gate-keeping, constitutes an important advantage.

An observation is in order here concerning conflicts between the co-ops and the larger MHA. This problem has been discussed in general terms in Chapter Four, but in this context the ability of residents to promote each other's voices can be seen to add to the power of residents in their relations with the MHA. Thus beyond the formal rights and privileges which residents enjoy as part owners, rights which nevertheless remain rather obscure to many of them, it is above all the concrete exercise of control at the building level that can be said to truly empower residents in their relationship to the larger organization.

The above observations suggest that an interesting question for future research on self-management is whether control of housing contributes in any way to a sense of individual empowerment in transactions beyond the residential environment itself and, if so, which such

transactions are affected and how. But it is important to be aware that self-management does not always produce benign effects, an issue to which we now turn.

When Self-Management Brings Less, Not More, Control

Despite examples of the empowerment of individuals that ensues when control of the environment is placed in their hands, the impact of self-management on individual empowerment is not unambiguous and rests on often delicate relations between involved residents and their neighbors. The quantitative model discussed previously cautions that involvement alone does not necessarily result in resident control and that indeed much depends on an individual's relationship with those in charge. The qualitative data confirm the importance of this relationship and suggest that at times and for some people self-management may in fact mean less, not more, control of one's environment.

"There's a clique here that runs the building with an iron fist," says one disgruntled resident of the volunteer managers in his building, "it's a centralization of power." "Those people don't want any help," he adds later, referring to the officers and the council, "they just want to run it by themselves." Certain individuals in other buildings expressed similar frustrations. For example,

referring to her officers and council, a woman in another building claims that

they act as if we have a say but we really don't; they do whatever they want to do; we all laugh about it because we don't know why they even bother asking us for our vote.

Thus, the building leadership itself can come to be viewed as an obstacle to rather than vehicle for resident interests and concerns.

A related phenomenon can be found in the tendency for resident councils with the power to set rules, not surprisingly, to set many rules. As we have seen, studies have shown that self-management may be more likely to impose rules than professional management (Manpower Demonstration Research Corporation, 1981). Rules on their own, however, do not necessarily signify a deficit in resident control for they often reflect real resident concerns and interests. But some residents do not always share the interests of others and where the majority rules, the minority can find itself ruled over.

For example, one of the co-ops recently purchased brand new carpeting and furniture for its lounge and soon thereafter banned smoking in the lounge both for reasons of health and to protect its investment. This new regulation, however, discouraged socializing that had previously flourished in the lounge and many residents became unhappy.

"They're getting too restrictive in here," said one resident of the council's decision, "we're older people and older people get angry when there's too many rules telling them what they can and can't do." "It's their home in here," he continued, "they're taking away their social life -- it's no good." As one might imagine, the side which worked so hard to arrange for the new furniture expressed equally heartfelt counter-arguments against the smokers and their friends.

Thus, the residential environment represents a zone of private and semiprivate activities over which people experience control or the lack of it in very personal ways. It can be argued, moreover, that for those who have relatively less power in the larger society or have experienced a decline in influence over realms which they previously mastered, control of the residential environment may become especially salient. In such instances self-management, while offering important chances to empower people living in a particular setting, may at times heighten the tension and conflict over perceived transgressions of individual autonomy.

To conclude, resident control can be said to operate at different levels with experiences of resident control varying not only across settings but within them as well. Thus far the focus has been largely at the level of individual experience. It is necessary now to move on to a more explicit consideration of resident control as it

operates at the level of the community-household and in turn the larger society.

**Resident Control, the Community-Household,
and the Larger Society**

Leavitt and Saegert (1988) have introduced the term community-household to refer to a pattern of social relations and shared experiences that bind households of a particular residential development together, a pattern which they argue co-operative organization fosters. Beyond considerations of individual resident control and empowerment, therefore, it becomes important to inquire about the extent to which self-management advances the community-household as a whole and contributes to its effectiveness in dealing with interests and institutions of the community and the larger society.

We begin with ways in which self-management appears to lead to empowerment of the community-household as a whole.

Community and the Community-Household

For the co-ops in this study, self-management appears to empower the community-household largely by

providing a forum for communicating important information and by affording an institutional base through which resident interests in the affairs of the larger community may be represented.

For example, at the general assembly various committees along with the council regularly inform residents of available senior-citizen services, sources of information, and other resources in the community. Frequently residents are warned of unscrupulous hawkers of health remedies, insurance policies, and other products as well as the unfortunate scams to rob older persons of their savings. The involvement of residents in committees dealing with legislative action, government food and benefits, safety and education all mean that within any given co-op there are numerous resource persons to which others may turn. Moreover, the communication links between co-ops within the MHA, as the well as the MHA staff members themselves, also constitute important sources of information for residents. Together these resources can be said to empower the community-household and its members.

Beyond simply providing information, however, the self-management structure of the co-ops ensures that each community-household has a substantially autonomous legal body (the council) and formally elected spokespersons (the officers) that can represent the community-household in

local politics and other community affairs. Events at Bishop Co-op illustrate this point.

Teenagers from the metropolitan area had recently begun a weekend convergence on the park across from Bishop Co-op, cruising and racing their cars on nearby streets, playing loud music and, according to the watchful residents, buying and selling drugs. Bishop's president, upon the urging of the resident council, promptly wrote a letter to city hall; interested members of the council followed up by attending public hearings on the issue. The municipality promptly responded to Bishop's complaint, as it has in the past, and even went so far as to temporarily close off several key streets near the building on weekend nights.

While Bishop Co-op's council may be said to be especially vigilant in such matters, all of the co-ops in this study had taken similar initiatives with their own local governments at one time or another. "You learn how much power you do wield as a group -- you're aware of it," says one Bishop resident.

Another illustration of the importance of an institutional base can be found in the case of a woman at Southgate Co-op who mobilized for a change to a nearby traffic light which many residents felt failed to adequately protect them. In fact, a car struck a resident and seriously injured her as she attempted to cross this intersection. Mrs. M. explains that she had an important

asset in the co-op: "when I wrote a letter to an official or to the newspapers, I stressed the fact that I'm a co-op member -- not just a tenant." Her letter and media campaign succeeded in gaining more pedestrian protection. Mrs. M.'s experience, while testimony to her own initiative and perseverance, nevertheless illustrates the advantages of the ability to link one's demands to an institutional base and the collective power of a formal organization of one's peers.

It should be pointed out that a high concentration of elderly households in general constitutes a political and economic asset for many localities. Older people tend to vote more often than younger people, and they regularly patronize local merchants. In this way elderly housing projects often receive a good deal of attention from local officials. Beyond such influence, however, the formal structure of self-management gives residents an active role in the community, an organized voice which allows them to speak and not just listen to local authorities.

Moreover, older people often have family and other ties to the local community which eventually makes the co-op a well-known entity and indeed a source of community pride. Thus the co-ops in this study have become respected local institutions in their own right, an important legacy they pass on to the next generation of residents to move in. As one resident interprets the work of her co-op, "you're

creating something now that is going to go on in the future."

Gaining a Voice at the National Level

The political influence of the community-household can find expression as well at the national level, and this represents one of the advantages of a large MHA. Because CSI operates nationally, it has an incentive to apply its influence at the federal level on behalf of elderly housing programs in general and to advance particular projects. While such efforts constitute an important staff function, residents play a crucial role in the process as well. "I've been to Washington many times," says a long-time resident of Royal Oak Manor, "we've had to fight to get more of these buildings built." In an important sense, therefore, residents of an MHA become their own advocates, a contrast in many cases with the relatively passive role delegated residents of more conventionally managed housing organizations.

As part of their effort to influence recent federal housing legislation, to take one example of empowerment at the national level, the CSI co-ops joined together in a letter-writing campaign to pressure lawmakers to expand senior housing provisions of a bill working its way through committee. Unwittingly illustrating the

effectiveness of this drive, one leader of the letter-writing campaign complained at her general assembly: "I must say I'm disappointed; there's at least nine of you out there -- and you know who you are -- who didn't send a letter to Washington." (There are over two hundred households living in the building.)

Another example of a letter campaign at the federal level concerns the catastrophic health care bill, immediately revoked after its passage due to an outcry from older Americans. While evidently people with similar views across the country found the same inspiration to flood their representative's offices with mail on this issue as did the people in the co-ops, leaders in several buildings were able to mobilize persons who might have been unable to express their views were it not for the encouragement and support of a community effort. In several of the buildings, for example, sample letters and even volunteer typists were made available to those too timid or otherwise unable to compose their own letters. Barton's council went so far as to provide stamp money out of the co-ops' own house funds for their letter drive.

It would be misleading to present this scattered evidence of political empowerment at the national level as an indication of some inevitable outcome of self-management or the MHA structure, for a good deal of the activism of residents results from the community of interest created

simply by an age-segregated setting. Rather, the point is that such a model of housing provision can act as a supportive framework in which residents' talent, knowledge, and potential as a community can perhaps be better realized. Such support can encourage people to act at times when, in a different context, they might have remained browbeaten. As one man explained the situation in his building: "We write to the mayor, all our representatives -- Well, I'll bet some of these people in here never in their whole lives did that before."

Conceptions of Ownership

Participants in the housing policy debate on self-management often speak of resident control and its advantages in terms of home ownership. Only one third of the survey respondents, however, agreed strongly with the idea that they were part owners of their housing, while another third agreed only somewhat and the remaining third felt indifferent or disagreed (Appendix B, item 12). The interviews of residents at CSI, moreover, suggest that conceptions of ownership and control differ in important respects and that while appeals to the imagery of home ownership may be useful for rhetorical and other reasons, analytically these dimensions should be distinguished. In fact, many residents at CSI who feel they have control over

their housing at the same time feel less certain that they own it in any way, or even that they would want to.

To be sure, for a population of older persons, most of whom owned homes for the greater part of their working lives, the notion that mutual housing offers a semblance of home ownership may simply not matter as much as it would to younger households. More than a few residents actually seemed surprised when asked whether they felt like part owners of their building. "I never thought of it, now that you mention it," said a long-time resident of Royal Oak Manor. "To tell you the truth," she continued, "I don't want to own this building." But she added, "you feel it's your home; you take care of it like it's yours; you want to make it as nice as you can . . . I really love it here; I really do."

In a similar manner, residents in other buildings expressed the idea that they felt a responsibility to their residential environment but that it was not essential, as one man put it, "to lay claim to it." As a woman at Trenton Towers says, "I feel it's my home and I have an obligation to take care of it -- but not that I own it." Moreover, many residents remain well aware of the limitations inherent in limited-equity cooperative ownership. A woman at Barton Towers explains:

I feel like I'm a member, not an owner. Maybe I would if I had to put some money into it, but like it is now -- no. Ownership is a little different,

you have to feel that it belongs to you. If you own something, well then you can go and do exactly what you want with it. But here -- there are more restrictions.

Perhaps the sense of ownership would be otherwise in buildings financed differently than CSI projects where residents have only a minor financial stake. On the other hand, because most of the residents of the co-ops have recently moved from single-family homes which they owned for many years, such a dispassionate response may be more readily attributable to their stage in life.

The Limits to Resident Control

This chapter has explored some of the important personal, practical, and theoretical consequences of resident control over housing. It is necessary to bear in mind always, however, that especially for low-income and elderly households, who have limited access to power in society, there are very real limits to the extent of control over the structural conditions of their lives and thus their housing. In fact, at times having control over the residential environment to the degree residents do in this particular setting may even lead to more frustration and dissatisfaction than there might otherwise have been. Such a result can occur when residents, through their very

involvement in and control of their housing, run up against those forces which they, their councils, or even the MHA cannot resist.

"It's a co-op and we run our own buildings," says one president of her situation, "but we are not one-hundred percent running our own buildings; from the top down we do not run our building because there's a higher echelon." She then referred to HUD regulations and CSI oversight that restrict her freedom over tenant selection, spending, and the building's accounts. But she adds, "we are free to do a lot of things." In a similar manner, a resident of Royal Oak Manor reveals not only her awareness of the limitations on resident control but also the significance of the advantages in the freedom she and her neighbors do have:

This building is really governed by HUD, that's for sure. But it's a fine thing that people can voice their opinion on policy. If they don't like something, they can better the situation for themselves, whereas with professional management they tell you "that's the bottom line, if you don't like it, go find some place else."

Thus, resident control must be interpreted with reference to the real limits under which it operates but also with an acknowledgement of its real alternatives, of which resident themselves are often keenly aware.

One source of tension at CSI, as suggested elsewhere, can be found in the contradictory role of the MHA as both resident-controlled housing organization and as

long-term contractor and mortgagor to HUD. Thus it is rarely HUD officials who enforce their own dictates directly, at least from the residents' point of view, but rather CSI staff who carry out the legal and financial obligations either explicitly spelled out or otherwise implied by their agreements with the government. This situation can lead to perceptions by residents that the MHA is an instrument not of their own will but of HUD's. "The council's just a puppet regime," said one disgruntled resident after a meeting in her building, "all we're doing here is just playing house; the government's pulling all the strings."

On the other hand, complete resident-control may not necessarily be the most desirable state of things, for the very involvement of governments and financial institutions can provide important guarantees of a project's ongoing and long-term viability, in addition to the obvious financial resources which they provide. Political structures can also serve to support a particular policy and hence the residential settings that must depend on that policy. Thus, a more complete depiction of the realm of resident control should take into account these many layers which structure the residential environment financially, architecturally, and socially.

* * *

Within both the constraints and supports imposed by the larger society, that is within a given historically and politically determined housing policy broadly defined, there nevertheless remain means by which low-income households can become less the objects of social planning and more the subjects of their own life projects. Moreover, such control over an important life need appears to have beneficial social and psychological consequences. But for self-managed housing to succeed, as the findings presented here suggest, attention must be paid to the delicate balance between individual rights in the setting and rule by the majority. To this end the MHA model may offer an important safeguard in the sense that it has the ability to educate and monitor individual councils and even to intervene in cases where an individual's rights or those of a minority have been infringed upon.

We turn now to a consideration of a summary model which defines the impact of involvement in and control of housing management on the residential satisfaction of older people.

CHAPTER SEVEN
TOWARD AN IMPROVED MODEL OF HOUSING SATISFACTION

As discussed in Chapter One, research on alternative management-tenure forms suggests that the role-relationship of residents to their housing may have important implications for a model of housing satisfaction. The previous chapters explored the dimension of role-relationship to environment in terms of resident involvement and control. It remains to be seen, however, to what extent involvement and control contribute to an explanation of housing satisfaction, beyond those factors which have been empirically linked to housing satisfaction in other studies. It is the task of this chapter, therefore, to explore this hypothesis. In addition, this chapter also explores differences between sites along various dimensions describing overall housing conditions and resident responses. Together with a model of housing satisfaction, these cross-site comparisons highlight the social ecologies of each co-op and point to several planning and policy implications.

The chapter begins with a discussion of variables identified from previous research on housing satisfaction that serve as a basic model. The dimensions of resident

involvement and control are then added to this basic model and several hypotheses are explored. After this analysis of housing satisfaction, the chapter presents evidence for the importance of involvement and particularly resident control to the broader concept of life satisfaction. The cross-site comparisons are then introduced to help identify site-specific factors that contribute to resident well being and may be amenable to planning or policy interventions.

Housing Satisfaction

A crucial component of any strategy to test the hypothesis that involvement and control contribute significant improvements to an explanation of housing satisfaction involves specifying a basic model against which such improvements can be compared. The literature in the field offers competing models of housing satisfaction, however, with varying degrees of complexity and sophistication (for reviews see Marans, 1976; Weidemann & Anderson, 1985; Tognoli, 1987). For the purposes of this research, a model was specified largely on the basis of findings from a nationwide study of residents' satisfaction with HUD-assisted housing (Francescato, Weidemann, Anderson, & Chenoweth, 1979).

Key Housing Satisfaction Variables

The findings of the HUD study (Francescato et al, 1979) offer a reasonable model of key variables in this case for several reasons. First, many of the buildings in the HUD study closely resemble the CSI co-ops in terms of design, financing, income limitations, and even location. Second, the HUD study employed an exceptionally wide array of variables and several survey instruments in exploring housing satisfaction. And lastly, a number of other studies in the field have demonstrated the importance of a substantially similar set of core variables to those that emerged in the HUD study (Amerigo & Aragones, 1990; Ahlbrandt & Brophy, 1976; Canter & Rees, 1982; Davis & Fine-Davis, 1981; Galster & Hesser, 1981).

Thus, for the purposes of this dissertation, seven key variables were selected from the HUD study to form a basic model. They include: management, neighboring, apartment quality, neighborhood services, security, and the attractiveness and cleanliness of the development. Two other factors shown to be important in family housing studies, the quality of local schools and proximity to work, were not included here because they were deemed to be relatively unimportant to an elderly population.

Eighteen specific items were chosen to represent this set of key variables (see Appendix B, items 66-83). A

TABLE 7.1
Factor Analysis of Questionnaire Items
Taken From Previous Housing Satisfaction Research

<u>Variables</u> composite items	FAC1	FAC2	FAC3	FAC4	FAC5	explained variance
<u>Management</u>						
friendliness	.784	-	-	-	-	77%
responsiveness	.717	-	-	-	-	68
fairness	.622	-	-	-	-	61
<u>Neighbors</u>						
satisfaction with	-	-	.622	-	-	54
similar interests	-	-	.789	-	-	64
similar values	-	-	.653	-	-	52
<u>Apartment</u>						
appliances	-	-	-	.605	-	53
heat and cooling	-	-	-	.749	-	54
amount of room	-	-	-	.597	-	64
view	-	-	-	.613	-	58
<u>Neighborhood</u>						
shopping	-	.642	-	-	-	56
transportation	-	.771	-	-	-	62
social activities	-	.785	-	-	-	68
services	-	.837	-	-	-	72
<u>Safety, security</u>						
in building	-	-	-	-	.645	60
in neighborhood	-	-	-	-	.754	63
<u>Attractiveness</u>	.558	-	-	-	.597	67
<u>Cleanliness</u>	.792	-	-	-	-	70
Percent of variance	29	13	8	7	6	63

Notes: Factor analysis employed the Kaiser criterion, principal components extraction, and Varimax rotation. Only loadings greater than .50 shown.

factor analysis of these eighteen items, shown in Table 7.1, substantially confirms the coherence of the concepts underlying the variables with two exceptions. First, cleanliness loads highly on the same factor as the management items. Because the management items refer mostly to resident-management relations, however, cleanliness was left as variable in its own right. Second, attractiveness loads across two factors, one describing management and the other security. But again, because attractiveness indicates a unique aesthetic dimension, it was left as a single-item variable. Given these exceptions, the remaining items clustering about each factor were summed to create indices of management, neighboring, apartment, neighborhood, and security (see Appendix C).

Comparing Models of Housing Satisfaction

Person and self-selection variables were added to this basic model and a hierarchical regression analysis was performed. The results are shown in Table 7.2. First, the analysis specifies a model based on person and self-selection variables alone (block 1). Second, the basic housing satisfaction terms discussed above were added to the model, along with a variable indicating whether the person lives in a one-bedroom apartment as opposed to an efficiency or studio (block 2). Third, the analysis shows the effect

TABLE 7.2
Multiple Regression Analysis
of Housing Satisfaction

Blocks in order of entry	Housing Satisfaction Scale (Beta Values)			
	(1)	(2)	(3)	(4)
<u>Block (1)</u>				
Age (yrs)	-	-.123	-.088	-
Gender (female)	-.125*	-.106*	-.166***	-.140**
Education (yrs)	-	-	-.085	-.068
Functional health	-	-	-	-
Residence (yrs)	.128	.077	-	-
Living alone	-	-	-	-
Community move	.263***	.161**	-	-
Housing move	-	-	-	-
<u>Block (2)</u>				
Management performance		.156*	-	-
Similar neighbors		.186***	.131**	.097
Apartment quality		.235***	.256****	.198***
Neighborhood services		.096	.060	-
Safety, security		-	-	-
Attractiveness		.155**	.088	-
Cleanliness		-	-	-
Bedroom apartment		-	-	-
<u>Block (3)</u>				
Basic involvement			.341****	.256****
Formal involvement			-.078	-.084
Work involvement			-	-
Resident control			.327****	.191***
<u>Block (4)</u>				
Sense of ownership				.208***
Residents on BOD				.125*
Residents as managers				.113
R Square	.098	.386	.518	.579
Adjusted R Square	.058	.330	.462	.521
F	2.490	6.842	9.152	9.985
df	8/182	16/174	20/170	23/167
R square change	.098	.288	.132	.061
F change	2.481	10.198	11.676	8.001

Note: Only beta weights for items of $p < .30$ shown.

**** $p < .001$ *** $p < .01$ ** $p < .05$ * $p < .10$

of including the three involvement variables and the resident control index (block 3). And lastly, a block of three variables, indicating sense of ownership and evaluations of self-governance and self-management, are introduced because of their high bivariate correlation with housing satisfaction (block 4). Of particular importance is the R square change at the bottom row of the table, which indicates the improvement made to the equation with each succeeding block of variables.

To begin with, the person and self-selection variables alone account for only a moderate amount of variance in housing satisfaction (10%). Having moved for community reasons, a self-selection factor hypothesized to have a positive affect on responses to self-management in **Chapter Three**, appears to play a prominent role in accounting for satisfaction with the co-ops. The strength of this self-selection factor recedes, however, as more variables are added to the equation, particularly involvement and control. Curiously, women appear less satisfied than men, a finding which holds regardless of the inclusion of other variables in later stages of the regression analysis. This finding appears to contradict the notion, discussed elsewhere in this dissertation (see especially **Chapter Five**), that women assimilate more easily to the norms of self-managed cooperative housing. On the other hand, as discussed at length in **Chapter Three**, the

conditions which caused many women to move to the co-ops, particularly the death of a spouse and subsequent financial hardship, may well affect their level of housing satisfaction relative to men in this particular case.

The second block of variables constitutes the basic housing satisfaction model. This model demonstrates that residential environment factors significantly impact satisfaction beyond person and self-selection factors (29% R square change), consistent with the findings of other studies of housing satisfaction cited earlier. Moreover, as these studies have proposed, management, neighbors, the dwelling unit, and aesthetic attractiveness all impact satisfaction. Several variables in the basic model, however, failed to make significant independent contributions.

First, as the factor analysis presented in Table 7.1 showed, cleanliness closely parallels management and this association, it seems, accounts for the failure of cleanliness to emerge as an significant predictor in its own right. Second, while security undoubtedly remains a salient feature for residents, indeed representing their most frequently given reason for moving to the co-ops (see Chapter Three), it does not emerge as a predictor of housing satisfaction. Five of the six co-ops, however, are perceived as having relatively good security, as the cross-site comparisons show later on, perhaps constraining

variability along these dimensions in comparison to other studies. Lastly, the neighborhood services variable does not appear to be as strong a predictor as might be expected given the differences between sites along this dimension and the demonstrated needs and preferences among the elderly for convenient locations (Lawton, 1986). Neighborhood services do constitute a significant factor, however, in a model of life satisfaction presented below. Finally, the apartment quality index probably already accounts for the benefits of occupying a bedroom apartment, which may be why this last variable failed to be a significant predictor of housing satisfaction.

Taken as a whole, this basic model accounts for a respectable proportion (39%) of total variance in housing satisfaction. While undoubtedly this basic model could be improved by adding additional social and physical environment variables, the amount of explained variance parallels other such studies which report R squares between .20 and .50. (See Weidemann & Anderson, 1985, for a detailed comparison of explained variance across studies). The point here, however, is not simply to reaffirm such findings. Rather, it is to demonstrate to what extent the role-relationship of residents to their housing, defined in terms of involvement and control, contributes additional explained variance beyond what can be accounted for by this basic model.

Adding the Dimensions of Involvement and Control

The third column of Table 7.2 shows the results of adding involvement and control to the model (block 3). As can be seen quite clearly, basic involvement and resident control constitute highly significant predictors of housing satisfaction in the co-ops. Formal involvement appears to have a slightly negative effect, however. Reasons for this result were foreshadowed in Chapter Five, namely, that formal involvement is associated with various stresses, such as criticism from fellow residents. But all things considered, this negative effect appears to be rather small. Much more significant is the positive influence of basic involvement and resident control.

One important implication of this finding is that a relatively modest level of involvement in self-management, coupled with perception of the effectiveness of that involvement, contributes substantially to housing satisfaction. Moreover, if the goal remains increasing residents' satisfaction, this finding highlights the importance of promoting widespread, though not necessarily very intensive, involvement in self-management. To the same end, this analysis suggests that ways perhaps should be sought to ease the burden of those in formal leadership roles.

In sum, the improvement in R square made by involvement and control is decidedly significant, contributing slightly over 13% to explained variance beyond what could be accounted for by all previously entered variables. This illustrates, in unambiguous terms, that the role-relationship of residents to their housing indeed represents a distinct, robust dimension in accounting for their housing satisfaction. In all such analyses, however, statistical significance does not necessarily reveal the practical significance of the predictors in question. But the magnitude of the effect in this case suggests that involvement and control make a real difference in the well-being of residents and that this dimension of the residential environment merits the attention of sponsors, managers, and policy-makers in the housing field. In particular, housing research stands to benefit from an explicit attempt to model not merely person and housing characteristics, however precisely defined, but varying role-relationships people have with their housing.

The last variables added to the equation (block 4) were selected because of their high bivariate correlations with housing satisfaction. The overall contribution of this last block is indeed significant, contributing about 6% to explained variance. Of particular importance is residents' sense of ownership, which not surprisingly also exhibits strong bivariate correlations with several of the key

independent variables in the previous step, namely, neighbors, apartment quality, basic involvement, and resident control (see **Appendix D**). To a lesser extent, evaluations of self-governance and self-management demonstrate a similar pattern. It is important to note that the addition of these variables does not substantially diminish the significance of involvement and control in the final model, providing further support for their relevance to an explanation of housing satisfaction in this case.

It is helpful to set aside questions of causality at this moment and focus instead on the interrelations between all of the key predictors that emerge in the final equation. In this way we can see that attitudes toward self-management, a sense of ownership and control of decision-making, feelings about one's neighbors and apartment, and involvement together constitute dimensions of the broader notion of a person's relationship to their residential environment. It is probably true, therefore, that strength or weakness in any one dimension impacts the others in a corresponding manner. The implication is that the physical environment, the social characteristics of the residential community, and the role-relationship of residents to their housing are perhaps best thought of as mutually reinforcing phenomena. While certain causal links remain unambiguous in this conceptualization of housing satisfaction (e.g., sense of ownership cannot affect

gender), in the domain of attitudes and perceptions the links remain less directional but nevertheless quite meaningful.

The Management Factor Reconsidered

One final point deserves to be made regarding the management factor, which other studies have found to be highly related to housing satisfaction but which failed to emerge as a significant predictor in the final equation here. This difference can be attributed largely to the addition of involvement and especially resident control, which as shown in the previous chapter is closely associated with resident-management relations. It may be suggested, in fact, that some of the significance of the management factor reported in previous studies might actually reflect to some extent resident control or the lack of it. In other words, residents in previous studies may be expressing dissatisfaction with management to some degree because of their lack of control in the setting, and not simply because management is performing its job poorly (though that may be true as well). In any event, it would behoove housing researchers to explore this question further by including a measure of resident control in management policies as well as the more standard assessments of management's performance.

Life Satisfaction

The influence of the residential environment on overall life satisfaction has not generally concerned researchers working on family housing, though it has interested investigators of elderly housing (Carp, 1967, 1975; Lawton & Cohen, 1974; Lawton, Nahemow, & Teaff, 1975). For the most part, studies of the impact of housing on morale and life satisfaction among the elderly concentrate on the consequences of a move to planned housing. As discussed in Chapter Three, such moves have generally been associated with positive effects. Relatively few studies, however, have explored more directly the link between specific residential environment factors and life satisfaction (Lawton, Brody, & Turner-Massey, 1978; Schooler, 1969).

Obviously, many diverse influences beyond the scope of the residential environment, however broadly defined, affect life satisfaction and it is therefore understandable that housing researchers have narrowed their definition of outcomes accordingly. But as discussed in Chapter One, the focus of this dissertation on the role-relationship of residents to their housing, particularly the concept of resident control, has implications for the well-being of older people more generally. For example, in a

study of residential environments for older people, Wolk and Telleen (1976) found higher life satisfaction in settings characterized by lower levels of constraint. And in a study which compared an innovative self-help congregate facility to more conventionally managed sites, Berkowitz, Waxman, and Yaffe (1988) found that residents of the self-help site reported a significantly greater sense of independence and heightened self-esteem.

Thus, it is important to explore what impact resident involvement and especially resident control have on the overall morale or life satisfaction of residents in the co-ops. To this end, a three-stage hierarchical regression analysis was performed, paralleling the analysis of residential satisfaction just discussed. Table 7.3 presents the results. As before, the analysis shows the successive contribution to explained variance in life satisfaction of four blocks of variables: person and self-selection factors, the basic residential environment variables, the dimensions of involvement and control, and lastly sense of ownership and evaluations of self-governance and self-management. This analysis of overall life satisfaction offers several insights, particularly when considered along with the prior analysis of housing satisfaction.

To start with, the person and self-selection factors account for more variance in life satisfaction (17%) than housing satisfaction (10%). Moreover, the 9% R square

TABLE 7.3
Multiple Regression Analysis
of Life Satisfaction

Blocks in order of entry	Life Satisfaction Scale (Beta Values)			
	(1)	(2)	(3)	(4)
<u>Block (1)</u>				
Age (yrs)	-	-	-	-
Gender (female)	-	-	-	-
Education (yrs)	.239****	.234***	.175**	.193***
Functional health	.107	.082	.092	.107
Residence (yrs)	.241***	.254***	.188**	.169**
Living alone	-.137*	-.086	-	-
Community move	.187**	.165**	.087	-
Housing move	-	-	-	-
<u>Block (2)</u>				
Management performance		-	-.119	-
Similar neighbors		.105	-	-
Apartment quality		.097	.111	-
Neighborhood services		.192***	.167**	.150**
Safety, security		-.113	-.092	-.091
Attractiveness		-	-	-
Cleanliness		-	-	-
Bedroom apartment		.086	.078	.087
<u>Block (3)</u>				
Basic involvement			.194**	.167*
Formal involvement			-	-
Work involvement			-	-
Resident control			.241***	.207**
<u>Block (4)</u>				
Sense of ownership				.200**
Residents on BOD				-.094
Residents as managers				-
R Square	.170	.258	.322	.345
Adjusted R Square	.134	.190	.242	.255
F	4.669	3.779	4.040	3.821
df	8/182	16/174	20/170	23/167
R square change	.170	.088	.064	.023
F change	4.669	2.567	4.031	1.922

Note: Only beta weights for items of $p < .30$ shown.

**** $p < .001$ *** $p < .01$ ** $p < .05$ * $p < .10$

change when the residential environment variables are added to the life satisfaction equation contrasts markedly with the housing satisfaction model, which shows a 29% change for the same stage. Not too surprisingly, this finding illustrates that life satisfaction is more influenced by characteristics of the person, and much less affected by environmental factors, than housing satisfaction.

Several person and self-selection characteristics in particular are important to an explanation of life satisfaction in the co-ops. Consistent with much general social survey research, education, which in this case probably serves as a proxy for income as well, and living with a spouse both positively impact life satisfaction. Having moved for community reasons also emerges as a significant positive predictor. Especially noteworthy is the fact that the longer residents live in the co-ops the greater their overall life satisfaction, a finding that remains stable across all three models. One explanation might be that newer residents experience an initial period of discouragement in light of the conditions surrounding their move to the co-ops, as shown in **Chapter Three**. On the other hand, exposure to the people and activities of the co-ops may actually promote a more positive assessment of the possibilities of aging and a brighter outlook on life.

Involvement, Control, and Life Satisfaction

In the next step of the analysis, the involvement and control variables were added. Again, basic involvement and especially resident control emerge as significant predictors of life satisfaction. The overall contribution to explained variance (6%) is less than it was for housing satisfaction (13%). But it is important to point out that, according to the beta weights, variation in resident control appears to be the single most significant factor in explaining life satisfaction among the variables considered in the final model.

This result provides evidence for the hypothesis, suggested by previous research, that control of the residential environment plays a prominent role in explaining the general well-being of older persons in planned housing. Moreover, whereas most of the prior research has focused on relatively moderate control-enhancing interventions, the model of housing provision exemplified by CSI shows that a more comprehensive and perhaps meaningful role for older residents in management decision-making has important implications as well. This fact deserves serious consideration not only by researchers but also sponsors and policy makers responsible for the well-being of occupants of low-income elderly housing.

Finally, the last step of the analysis reveals that sense of ownership also plays a critical role in accounting for life satisfaction. As with the above model of housing satisfaction, however, this last block of variables does not substantially change the importance of predictors in the previous step. Thus involvement and control remain significant, independent predictors of life satisfaction in the final model.

The salience of sense of ownership in both the housing and life satisfaction models deserves comment at this point. Given that residents in the case of these co-ops have limited equity interests in their housing and receive little in terms of financial reward beyond low rents, the importance of sense of ownership is indeed remarkable. It appears that ownership has important psychological meanings that transcend its actual legal and financial extent. Whether this pattern would obtain given a community lacking the breadth and depth of home ownership experience exhibited by this group of elderly households remains to be seen. Nevertheless, sponsors and policy makers should be aware that even limited equity ownership may have real meaning for residents and in turn may produce desirable social consequences.

Resident Control Reconsidered

One caveat must be made to the interpretation of these findings. Because the main concern in this dissertation is with the specification of a model of basic housing satisfaction, several key variables likely to impact general morale or life satisfaction were not included. In particular, it remains a question whether resident control itself reflects personality traits rather than situational factors. In other words, perhaps people who perceive more control over aspects of housing management tend to believe that they have more control over their environment generally. That is, they may be said to already possess an internalized locus of control (Rotter, 1966). Furthermore, a study by Mancini (1980-81) has demonstrated a positive correlation between internalized control and life satisfaction among elderly public housing tenants. Thus, it might have improved the model in this case to add a measure of locus of control like the one employed by Mancini (1980-81), which in turn may have moderated the predictive power of resident control in regard to life satisfaction.

An analogous argument might also be applied to the previous analysis of housing satisfaction, suggesting the alternative hypothesis that control orientation, rather than resident control of management, accounts for the findings reported above. Research by LeBrasseur, Blackford, and

Whissell (1988) suggests, however, that this alternative hypothesis may not be a particularly compelling one.

LeBrasseur and colleagues demonstrate that while their Leford test of tenant control correlates positively with housing satisfaction and with the Rotter (1966) internal-external locus of control test, the Rotter test itself was not significantly correlated with housing satisfaction. Thus, general control orientation does not appear to be a particularly important factor in explaining housing satisfaction. Moreover, the resident control scale introduced in this dissertation (Chapter Six) would, on its face at least, appear to be even more independent of the influence of generalized control orientation than the Leford test proposed by LeBrasseur and colleagues.

Thus far, this chapter has presented evidence in support of the contention that the role-relationship of residents to their housing, conceptualized here in terms of involvement and control, constitutes a significant dimension in accounting for housing satisfaction. Involvement and particularly resident control also appear to impact overall life satisfaction in the co-ops. These findings argue for the inclusion of indices of involvement and control in future investigations of planned housing for the elderly. Moreover, an effort to account for role-relationships to environment could also contribute to models of housing satisfaction more generally. In particular, this effort

should help further clarify the widely reported significance of the management dimension in such models.

Cross-Site Comparisons

Knowing the factors associated with housing and life satisfaction for the population as a whole, it remains to be seen how these factors vary across the six co-ops. While in some cases such variation is most readily attributable to the social dynamics of a particular co-op, in other cases design, planning, and institutional factors also appear to play a role. In either case, such cross-site comparisons offer insights into some of the particular features of the residential environment that not only impact resident well being but may be directly amenable to architectural, policy or administrative interventions.

A series of one-way analyses of variance across the six co-ops was employed to test these cross-site comparisons. ANOVA identifies the likelihood of at least one significant difference between any two sites. Subsequent multiple comparisons are required to identify the significant differences and in this case the Modified Least Significant Differences Test (Modified LSD) at a 5% significance level was employed. While the exploratory nature of such comparisons might suggest a more conservative

technique such as the Scheffé Test, the groups being compared were defined prior to data collection. Therefore, post hoc differences did not constitute the basis for forming comparison groups and a less conservative approach seemed justified.

Table 7.4 presents the results of the ANOVA and multiple comparisons using the Modified LSD Test for the variables defining housing conditions, while later on Table 7.5 shows the results of the same analysis for the involvement and control variables along with selected outcomes.

Housing Conditions Across Sites

It is important to keep in mind the previously discussed regression analyses of housing and life satisfaction when interpreting the cross-site comparisons of housing conditions presented in Table 7.4. Those earlier analyses showed that management performance, the attractiveness of the development, similar neighbors and especially apartment quality were at various stages important to an accounting of housing satisfaction, while neighborhood services had a clear influence on life satisfaction. With the exception of the similar neighbors variable, Table 7.4 shows that all of these factors do indeed vary at least somewhat across the six co-ops,

TABLE 7.4
Mean Scores for Housing Conditions Variables by Building
Showing Results of One-Way ANOVA and Multiple Comparisons Test

	W Y A N D O T T E	B I S H O P	T R E N T O N	R O Y A L O A K	S O U T H G A T E	B A R T O N	Grand Mean	df F
	Sec 202		Sec 236		Sec 8			
Management Performnce	71 ab	91 A	86 B	78 a	74 a	80	80	5/250 5.721***
Friendly Neighbors	75	80	77	75	74	75	76	5/248 0.828
Apartment Quality	68 A	74	81 a	82 a	78	79 a	77	5/251 5.012***
Neighborhd Services	72 a	74 a	67 ab	86 A	75	81 B	76	5/256 6.127***
Safety, Security	73	76 a	78 a	76 a	64 A	73	74	5/255 3.034**
Attrac- tiveness	79 A	93 ab	93 ab	85	83 B	89 a	87	5/259 6.782***
Clean- liness	73 A	95 ab	95 ab	84 aB	91 a	92 a	88 a	5/259 11.557***

Notes: Multiple comparisons procedure employed Modified Least Significant Differences Test. Uppercase and lowercase letters indicate all significant pairwise differences ($p < .05$).

*** $p < .001$

** $p < .01$

* $p < .05$

suggesting that they may be amenable to interventions. Because it would be rather tedious to describe each of the resulting significant differences in detail, it is sufficient to discuss below only selected comparisons that illustrate the major issues raised by a given factor's variation across sites.

We can begin with management performance. Here, leadership style can be identified as the major factor accounting for cross-site variation. The contrast between Bishop and Wyandotte Co-ops, both of which are in the original Section 202 program, illustrates this point. At the time of data collection, Wyandotte Co-op had a president whose forceful personality and often defensive stance toward the resident council and committees at times raised the ire of her fellow residents. In contrast, Bishop's president was relatively inexperienced but as a result relied on a number of more seasoned committee chairs in the management of his building, defusing leadership while broadening his support. For the other buildings as well, this contrast between concentrated and broad-based leadership -- and importantly the general tenor of leaders in their relations with others -- seems to account for much of the difference between the less and more successful co-ops in terms of perceptions of management performance.

It is also noteworthy to observe that the cross-site ratings of cleanliness closely parallel those of

management performance. This result to a certain extent reflects the actual effectiveness of leaders in maintaining their buildings, but it also points to the potential negative impact on leaders when the work of custodians or cleaning contractors falls short of resident expectations. This link between the performance of custodial staff and building leaders surfaced in the intensive interviews as well.

As to cross-site comparisons of apartment quality, the Wyandotte building, which is the oldest co-op, scores significantly lower than a number of its counterparts. The building has the largest proportion of efficiencies, mostly older appliances, and lacks central air conditioning. It is not surprising, therefore, that its apartments are rated significantly lower. In general, residents seem to feel that the newer buildings (Section 236 and Section 8) have better apartments than the original Section 202 buildings. The apartment quality index, it must be remembered, emerged as the most important, stable predictor of housing satisfaction apart from characteristics of the person and their role-relationship to environment. Thus, dwelling unit design and building system performance should remain a salient concern in alternative management-tenure approaches to housing.

Assessments of the quality of neighborhood services, which turned out to be a principal factor in

accounting for life satisfaction among residents, varies substantially among the six sites as well. Specifically, Royal Oak Manor and Barton Towers, which both have downtown locations in the township of Royal Oak, score significantly higher than Wyandotte, Bishop, and Trenton, which are all located in what is known as the downriver area, just south of Detroit. The downriver townships have lost local businesses over the years, a result both of the loss of jobs and the competition of regional shopping malls. In contrast, Royal Oak, which is near a core of suburban office expansion and has become an increasingly popular area for people to live, has seen a revitalization of its local shops and services. In the years when the downriver projects were first planned and built, the future decline in population and services probably could not have been foreseen. Nevertheless, a lesson for planners and sponsors of elderly housing can be found in the fact that local economies may expand or contract over time and that, to the extent possible, an effort should be made to anticipate which outcome is the more likely and factor this likelihood into the decision to locate such projects.

The Modified LSD Test reveals that only one building, Southgate Co-op, appears to have significantly lower security than several of its counterparts. At the time of the study, Southgate residents had grown increasingly concerned over teenagers vandalizing cars at

night in their parking lot. In fact, a car had been stolen from Southgate a few months before the questionnaires were distributed. Southgate's location is also the most commercial in character and physically cut-off from nearby residential districts. Security, however, did not surface as a predictor of housing satisfaction and exhibited a small but oddly negative association with life satisfaction.

The last housing condition variable to consider is resident perceptions of the attractiveness of their building and grounds. It becomes difficult, however, to pinpoint any one factor that accounts for the cross-site differences in attractiveness reported in Table 7.4. In some cases the natural beauty of the site matters most, such as with Trenton Tower's picturesque riverfront location. In the case of Bishop Co-op, which has a similar location to but a much higher mean score than Wyandotte, the difference between the two may be attributed largely to Bishop resident's active participation in beautification projects. Southgate Co-op's low rating stems, it seems, from the negative opinion residents hold of its prefabricated architecture. Clearly, the aesthetic value of the residential environment is multidimensional and only vaguely represented by the single questionnaire item employed here. It must be pointed out, finally, that attractiveness correlates highly with cleanliness, a pattern which can clearly be seen by an examination of the table.

Aside from the similar neighbors variable, which most likely reflects population characteristics and attitudes rather situational factors, the dimensions in Table 7.4 might well have been expected to vary across sites. Housing conditions and management performance are, in a word, site-specific. It is less clear, however, what variation across sites we should expect for factors such as involvement, control, and outcomes such as housing satisfaction, a topic to which we now turn.

Involvement, Control, and Outcomes Across Sites

The results of ANOVA and Modified LSD Test for the dimensions describing resident role-relationships to environment and selected outcomes are shown in Table 7.5. In general, there is much less variation between sites along these dimensions than those which appeared in the previous table. Only work involvement, resident control, and support for the idea of residents as managers exhibit any significant differences across sites. Key variables such as basic involvement, housing satisfaction, and sense of ownership turn out to be rather constant across the six co-ops. Nevertheless, this consistency itself suggests some interesting implications.

Basic involvement, which is remarkably even across sites, provides an important example. Basic involvement, as

TABLE 7.5
Mean Scores for Involvement, Control, and Outcome Variables
by Building, Showing Results of One-Way ANOVA
and Multiple Comparisons Test

	W Y A N D O T T E	B I S H O P	T R E N T O N	R O Y A L O A K	S O U T H E A S T E	B A R T O N	Grand Mean	df F
	Sec 202		Sec 236		Sec 8			
Basic Involvmnt	81	83	83	84	82	81	82	5/246 0.136
Formal Involvmnt	30	29	31	23	18	27	27	5/253 1.823
Work Involvmnt	25	28 A	19	24	11 a	19	21	5/252 3.194**
Resident Control	69 a	90 A	77	72 a	63 a	72 a	74	5/252 7.670***
Housing Satisfactn	80	93	83	87	80	80	84	5/251 1.981
Sense of Ownership	70	77	70	70	69	65	70	5/264 0.907
Residents on BOD	81	92	86	87	83	80	85	5/265 1.953
Residents as Mangrs	87	93 a	89 a	85	82	75 A	85	5/262 3.521**

Notes: Multiple comparisons procedure employed Modified Least Significant Differences Test. Uppercase and lowercase letters indicate all significant pairwise differences ($p < .05$).

*** $p < .001$

** $p < .01$

* $p < .05$

shown earlier, significantly impacts housing satisfaction and also helps account for overall life satisfaction among the residents. The fact that basic involvement remains constant despite difference between the co-ops in terms of history, leadership style, built form, and so on suggests that the institutional structure of self-management in this case, particularly the role of CSI staff, represents a major factor in sustaining involvement. Without such institutional support, it is likely that resident involvement in some if not many of the co-ops would suffer and that, over time, large disparities might emerge between the co-ops in this regard.

Thus, a key advantage in a mutual housing structure can be seen in this finding: given the beneficial social consequences of a certain level of resident involvement, the MHA structure in turn appears to assure the maintenance of such involvement through its continuing efforts at education, technical assistance, and organizational support. In addition, the MHA itself in this case provides opportunities for involvement, such as membership on the board or in congress and participation at education and management seminars, beyond what each site itself offers. CSI staff have become quite adept at nurturing involvement in new projects and sustaining it in older buildings and it is such skill which distinguishes

CSI's approach from, and indeed makes it a model for, that of many other housing organizations.

Work involvement, however, provides an exception to the above interpretation. It varies somewhat by site and, as the regression model for work involvement presented in Chapter Five demonstrated, the rent subsidized buildings (Section 8) score lower. Because work involvement fails to play a role in accounting for resident well being, however, its demise in the newer rent-subsidized programs should not be a cause for too much concern, especially given the financial advantages residents receive in turn through rent subsidies.

In contrast to involvement, resident control indeed shows marked variation among sites. In particular, Bishop Co-op residents report significantly higher control over decision-making than all of the other buildings with the exception of Trenton Towers. Bishop Co-op also emerges first on a number other critical measure (housing satisfaction, sense of ownership, support for self-governance and self-management), but its high ranking along these dimensions fails to reach statistical significance. Nevertheless, it can be argued that the construct of perceived resident control represents perhaps the key indicator of a successful self-managed building. Yet for all its significance as a predictor of housing and life satisfaction, variation in resident control itself is less

easy to explain. As Chapter Six suggested, building leadership and regular floor meetings impact residents' sense of control in the co-ops. Perhaps all that can be added here, however, is that perceptions of control remain highly dependent on the unique social dynamics of each building, particularly its leadership style, and to that extent more independent of institutional factors than involvement. Because of its ability to pinpoint more and less successful leadership styles, the resident control index introduced here may be useful to large MHAs in their efforts to monitor the success of self-management at the building level.

A final observation of Table 7.5 concerns the manner in which opinions concerning self-governance and self-management vary across sites. Support for the idea of a resident-controlled board of directors remains relatively constant across the six co-ops, while support for the idea of residents as managers exhibits more variation. The former reflects a perception of the role of residents at the organizational level, the latter their role at the building level. One perhaps obvious implication is that resident support for self-management will rise and fall with residents' concrete experiences with their own building's leadership and the particular social dynamics of the moment. For example, the low score for Barton Towers can be attributed largely to a conflict which had erupted at the

time the study began over the hiring of a resident doorkeeper. As a result, the previous administration resigned and resentment at the way the decision was handled continued to linger at the site, accounting for the low rating of the idea of residents as managers. In contrast, support for the idea of a resident-controlled board of directors remains relatively immune from such local disturbances.

* * *

The findings of this chapter have presented evidence in support of the hypothesis that resident role-relationships to environment constitute major predictors of the well being of residents in self-managed housing. Several housing condition variables, such as apartment quality and neighborhood services, were also shown not only to impact resident well being but to vary between sites. Thus, design and planning factors continue to be important regardless of the enhanced role opportunities for residents in self-managed housing. Importantly, a surprisingly consistent level of basic involvement appears to be assured through the efforts of the MHA in the areas of education, training, and technical assistance. In contrast, perceived resident control varies, it seems, as a function of the leadership style in a particular co-op. While resident

control thus appears more sensitive to site-specific conditions, it may well be that a certain cross-site consistency nevertheless also obtains as a result of the MHA's ability to provide leadership support services.

These findings suggest implications for future research. In particular, it would be useful to know to what extent cross-site variation in resident involvement and control would be amplified in a situation where less institutional support were provided. Furthermore, given the importance of resident control and its dependence on leadership styles, which presumably fluctuate with successive building administrations, a longitudinal study that could explore variations in resident control over time might be helpful. In sum, the role-relationship of residents to their housing under self-management is perhaps best conceptualized as a complex, delicate balance of human relationships that remains susceptible to various external as well as internal forces. To that extent, a mutual housing approach offers a distinct advantage in the sense that it has the capability to nurture and sustain the best aspects of self-management, while guarding against many of the problems that can arise.

CHAPTER EIGHT

SUMMARY AND CONCLUSIONS

This dissertation has explored the social life and self-management of a mutual housing association for older people by focusing primarily on the role-relationship of residents to their housing, defined theoretically in terms of resident involvement and control. In various and meaningful ways, the role-relationship of residents to their housing has been shown to constitute a critical determinant of the way in which the people in the six co-ops feel about their housing, themselves, and each other. While many specific practical and theoretical implications have been articulated in the previous chapters, it remains the task of this last chapter to point out the broader themes that have emerged in the foregoing analyses. We begin, however, with a brief review of more specific findings.

Review of Findings

The significance of the move to the co-ops was first viewed against a backdrop of personal and historical events. One finding of particular importance was that self-management explicitly recognizes the older people's life-

long abilities, honors the desire for independence and self-sufficiency among the old, and in several ways appears to ease the adaptation and adjustment to an age-segregated, high-rise environment. Many people in the co-ops, however, were found not to have chosen self-managed housing per se, resulting in a split in the resident population between those who moved simply to fulfill basic housing needs and those who also desired involvement in and control of the residential environment. These varied motivations in turn were shown to impact later involvement in self-management and eventual support of the mutual housing idea.

The model of mutual housing exemplified by CSI, which consists of both self-governance and self-management, was then examined. While there remain some misunderstandings regarding this management-tenure form, residents on the whole rate the mutual housing idea quite highly. Analysis revealed that residents who are involved, who share interests and values, who desired a sense of community to begin with, and who believe they are receiving fair and responsive management are most likely to support the self-governance and self-management aspects of the MHA. The numerous functions of self-management were described and shown to hold varying degrees of interest for residents. On the whole, the people in the co-ops believe they do a better job at management because of their ability to understand more fully their own problems and needs, though personality

conflicts and favoritism were often heard criticisms of self-management.

Three dimensions of resident involvement in self-management were then identified: basic participation in meetings and building affairs, responsibility for formal leadership roles, and involvement in work duties. Long-time residents and women were especially likely to become involved in self-management, whereas residents living alone were not. Better educated, younger, and healthier residents were found to be especially likely to take on formal leadership roles. Several important benefits attended those who became involved in various ways, particularly the satisfaction of assuming meaningful roles within the residential community, roles that often reflected life experience but also offered the challenge of testing new ground. But the decision to become involved, especially in high profile leadership roles, also exposes residents to risks such as criticism from fellow residents. In various analyses, basic involvement turned out to have the most consistent, positive effect on outcomes, suggesting that moderate though regular participation, in contrast to a more intensive commitment of time and effort, may have the greatest potential to impact resident well-being.

The discussion then turned to the question of resident control of the environment which was shown to operate both at an individual or household level and at a

group or community-household level. A scale of perceived resident control of decision-making was introduced to explore individual variation along this dimension, a scale which hopefully will be useful in other housing studies. Women were found to experience less control over management decisions than men. While basic involvement accounted for variance in perceptions of resident control, far more important was the extent to which fellow residents in management roles were judged to be fair and responsive in the execution of their duties. Thus, in addition to their relations with external social forces, the internal relations among residents constitute a critical dimension in accounting for resident control over housing. As for these broader social forces, self-management does appear to contribute to the influence of the community-household over aspects of the local neighborhood and, in the case of a large MHA, the promotion of resident concerns at the national level as well.

Finally, resident involvement in and control of management both play critical roles in accounting for housing satisfaction among residents of the co-ops. In addition, greater involvement and especially perceived control contribute to heightened morale or life satisfaction. These findings suggest that the role-relationship of residents to their housing represents an important dimension to consider in modeling environment-

behavior relationships. In addition, cross-site comparisons revealed that while there are many differences between the sites, particularly in regard to factors describing the physical environment and location, important variables such as involvement remain rather constant across the six co-ops. This finding suggests that the MHA model, particularly the educational and technical assistance of staff, plays an important role in sustaining the role-relationship of residents to their housing. Variation in the level of resident control across sites, however, cautions that the concrete social dynamics of a particular site, at a particular time, continue to affect some of the most important indicators of the success of self-management at the building level.

Policy Implications

In addition to these specific findings, there are also several broad implications for housing policy and practice. These implications, while not always directly supported by the findings, are nevertheless suggested by them. They therefore point to questions which might well be addressed by future research.

First, to the extent mutual housing relies upon substantial government subsidization there will almost certainly be an inherent tension between the broad policy

goals embodied in program regulations and the aim of resident control. That is to say, such housing must serve two distinct and not always compatible interests: those of the larger society for equitable distribution of a limited amount of low-income housing, on the one hand, and on the other, the interests of residents in control over the conditions and terms under which they occupy that same housing. In many areas a balance of these two interests is not difficult to strike; in a few places, however, such as tenant selection and perhaps equity limitations, it can be. Wherever the proper balance lies, it is important to make residents aware of this dual nature of their housing, both as public good and private home, so that the rhetoric of resident control does not transcend its possibilities within a given housing policy.

The relation between beneficiaries of housing programs and the larger public, however, may in fact benefit under a mutual housing approach. Importantly, the model of housing represented by CSI defines its resident-members as active providers not only of their own housing needs but, through the efforts of the MHA, the housing needs of others like them across the country. Thus, members of the MHA do for others as well as themselves. This role contrasts markedly with the more usual role of low-income housing occupants as passive beneficiaries. Moreover, elevating residents to the status of owner-managers of their housing

may also have implications for the perception of and support for low-income housing by residents of the surrounding community, a topic which this dissertation did not directly address. Nevertheless, a critical avenue for future research lies precisely in exploring the question not only of the changing self-concept of residents but the impact on the wider community's perceptions of low-income housing and its occupants.

While having residents assume ownership and management roles presents many distinct advantages, another theme that emerged in this research is the potential tensions which arise when residents become not only each other's neighbor but each other's landlord as well. Such a situation can strain both informal neighbor relations as well as more formal resident-management relations.

Thus, to give an important illustration, careful consideration must be given to the assignment of disciplinary functions under self-management, functions perhaps better performed by outside staff in some cases. For example, while residents value the ability to debate and agree upon the rules of the residential community it is less certain that they value the task of bringing an individual household into compliance with these rules. Insecure residents can project hidden motives to building leaders, leaders who themselves may find it difficult to sustain impartiality in the face of vindictive criticism. While

many of the same problems face conventional property managers, the situation under self-management is especially delicate as a result of the physical and social closeness of the parties involved.

Thus, sponsors should carefully weigh the advantages of having residents perform certain management duties and would do well to consider having a professional staff trained to intervene in especially sensitive matters. The fact that problems in this area sometimes surface in the case of CSI can probably be attributed to the uncommon situation in which the leaders of the building councils also perform the administrative functions of a site manager.

Another matter to consider is the balance between individual occupant rights and the collective will of the community under self-management. Despite the greater legitimacy bestowed upon management actions by virtue of formal resident representation, individual households must be assured that gaining collective rights through self-governance does not mean sacrificing the ordinary rights of occupancy in multifamily housing. What mutual housing actually accomplishes is, after all, a measure of resident control of the ownership entity with which the resident in turn signs a rather ordinary lease agreement. Thus, of course, legal occupancy rights continue to be defined by state and local law as before, but this point must be well understood by all parties concerned. In addition, it seems

that in most instances the right of the household to chose its own level of participation, or whether to participate at all, should be recognized, especially to the extent the housing is publicly financed.

* * *

Low and moderate income residents of government-assisted housing operate under many real and unyielding constraints which reflect the general social and economic condition of the residents more often than the particular ownership or management structure of their housing. To the extent this is true, resident involvement in and control of housing does not alter the larger fate of households living in resident-controlled housing. For example, despite alternative ownership and management arrangements, residents of such housing do not generally benefit from any transfer of wealth beyond that already implied by government subsidization, while such subsidization itself brings with it additional restrictions on the use of their housing. Yet while enhancing the role-relationship of residents to their housing may not change these larger circumstances, it can nevertheless change the way residents feel about their housing, themselves, and each other. Moreover, such social and psychological consequences are by no means trivial, for they constitute the significance of housing beyond its

capacity to provide mere physical shelter and represent the core of what we understand by the phrase a decent home and a suitable living environment.

#

APPENDIX A
INTENSIVE INTERVIEW GUIDE

Introduction

My name is Gregg Van Ryzin and I'm a graduate student doing a study of cooperative living. My study is part of my academic requirements. I am not working for CSI, the government, or for the officers in the building.

I'd like to ask you a few questions about your experiences in the building. It should take about one hour. What you tell me will form a part of my dissertation, but I will not use your name or otherwise connect you with what you tell me. Do you have any questions about me or my research before we begin?

I. Background questions

- A. When did you move into this building?
- B. Why did you chose to live here? (Could you explain some of the reasons?)
- C. How did you find out about the building?
- D. What was the building like when you first moved here? (How involved were people, what activities were going on then?)
- E. Have you noticed any changes in the co-op, since the time you first moved here?

II. Self-management

- A. Did you know anything about cooperative living before moving here? (What did you think this place would be like?)
- B. What do you think of the co-op idea, now that you live here?
- C. What would you say, speaking from your own experience, are some of the good things about co-op housing?
- D. What things are not-so-good about it? (What problems are there with in co-op housing?)
- E. I'm interested in what residents here think of the idea of an apartment building where they -- the residents themselves -- are the managers of the building, like you have here. What do most people think about that idea?
- F. What do you yourself think, from your own experience, of the idea of residents as managers? (What is good about this idea, what is not-so-good about it?)
- G. Would you say having residents manage this building helps people get along better, or does it make it more difficult for people to get along with each other? (Why?)

III. Participation and activities

- A. What do people like to do in the building? What kinds of activities do you have here?
- B. Have you ever been an officer or chairperson of any committee in the building? (Tell me about the jobs you've had in the building?)
- C. How did you first become involved in the building? (What were some of the reasons you volunteered?)
- D. What is important to you about the work you do for the building?
- E. What are some of the problems you've had as a volunteer? (What difficulties confront people who become involved?)

- F. How much time, in general, do you spend on the various jobs you do for the building? (How much time does it take to volunteer for the building?)
- G. Why are some people not involved, what are their reasons? (What are some of the reasons why you've decided not to be more involved?)

IV. Influence, control, ownership

- A. Does the work of volunteers in your building make a difference to the quality of life here? (In what ways?)
- B. Does the work people do here help keep rents down and the building looking nice, or does it not really matter that much? (Why?)
- C. From your experience, how are decisions made around here? (Who makes the decisions?)
- D. From what you've seen, how much of a say do you think residents here have in what goes on in the building?
- E. Do you feel residents have a say in the budget? Or a say in who gets into the building (the selection of new tenants)?
- F. Do you feel you, yourself, have say in the decisions that get made here? (Why or why not?)
- G. Do you feel like a part owner of your apartment or this building, or do you feel more like a renter? (Does being a part owner matter to you?)

V. Neighboring, sense of community

- A. Overall, how do you feel about the other people in the building? (How much would say you have in common with the people here?)
- B. In general, would you say people make friends easily here, or do people mostly keep to themselves?
- C. Have you noticed any changes in the types of people moving into the building now, as opposed to when you first moved here?
- D. Do people help each other out in any ways, such as with cooking or shopping? (In what other ways do people help each other?)

- E. Do feel proud of this building and the people here? (Would you say most residents are proud of this place?)
- F. Do you consider the building is like a family in any way? (How is it like family, for whom?)
- G. Are there any conflicts or disagreements between people in the building? (Can you give me some examples?)
- H. How do people resolve their conflicts or disagreements with their neighbors? (Who mends fences between people?)
- I. Are there certain people who bother their neighbors, for one reason or another? I'm not interested in names, just what it is that bothers people.
- J. Tell me about the men in the building. What is life like for them here? (How is living here different for men and women?)
- K. Are there differences between what the men do and what the women do in the building (Can you give me some examples?)

VI. Conclusion, overall evaluation

- A. Overall, how satisfied are you with your way of life in this building?
- B. Is there anything you would change, if you could, about your way of life here?
- C. Is there something I have forgotten to ask about living here that I should've asked? (Is there something else about living here that you would like to tell me about?)
- D. I've asked a lot of questions about you, do you have some questions about me? Is there anything you would like to know about me, or my research?
- E. One more question, can you think of another person I should talk to in the building? Who would be a good person for me to talk with? (I need to talk with: a newcomer / long-time resident; a man / woman; someone critical of the co-op / someone enthusiastic about it.)

APPENDIX B

SURVEY QUESTIONNAIRE,
INCLUDING COVER LETTER AND RAW FREQUENCIES

[coverletter]

Hello,

My name is Gregg Van Ryzin and I am doing a study of co-op housing for my graduate degree. Attached to this letter is a questionnaire about co-op housing, your experiences with it, and your life in general here. I would like you to complete the questionnaire and mail it back to me. Your participation in this study is voluntary.

My study has been approved by CSI and by the officers of your building. I do not, however, work for either of them. This questionnaire is part of my university requirements and the information will be used only as part of my study. Moreover, your individual answers will be added to many others so that only the totals will be available to anyone else.

The answers you give are anonymous and confidential, which means no one (including me) will know that the answers you give belong to you. For this reason, do not put your name or apartment number anywhere on the questionnaire.

Because of the cost, not everyone in your building has received this questionnaire. You received one only by random selection, as in picking numbers from a hat. Nevertheless, your answers are important.

It should take about half an hour to complete the questionnaire. There are no "right" or "wrong" answers. If there is a question you do not want to answer, just leave it blank and go the next question.

If you do not want to participate, please return this letter, the questionnaire, and the envelope to the office, but I encourage you to participate.

I hope you find the questionnaire interesting and enjoyable. I also hope the information you provide will be useful in the effort to improve housing options for older Americans.

Thank you for helping me with my study.

Sincerely, Gregg Van Ryzin.

[questionnaire]

Co-op Housing Study

You do not have to put your name or apartment number anywhere of this form.

Put an X in the box to mark your answers to this question:
How important were the following reasons in your decision to move here?

		extremely important	very important	somewhat important	not important (or missing)	
1)	91	97	33	54		Liked the location
2)	49	60	49	117		Wanted less housework or yard work
3)	29	60	69	117		Wanted companionship, less isolation
4)	45	67	69	94		Liked co-op idea of self-government
5)	136	78	22	39		Wanted more affordable housing
6)	28	64	62	121		Wanted to join in more activities
7)	167	72	20	16		Wanted a place that is safe & secure
8)	In there another reason, not listed above, that was very important in your decision to move here?					
	75	33%	Yes		51	(missing)
	150	67	No			
9)	What type of housing did you live in prior to moving here?					
	165	60%	House		1	(missing)
	97	35	Apartment			
	13	5	Mobile home or other			
10)	Compared to where you lived before, is your way of living here...					
	147	54%	Much better	10	4%	Somewhat worse
	44	16	Somewhat better	2	1	Much worse
	68	25	About the same	5		(missing)
11)	How long do want to live in this building?					
	257	94%	As long as possible		3	(missing)
	9	3	Doesn't matter			
	7	3	No longer than I have to			

- 12) Some people say that when you live in a co-op, you feel like a part owner of your home, rather than just a renter. What do you think? Do you...

89	33%	Agree strongly	6	(missing)
91	34	Agree somewhat		
53	20	Neither agree nor disagree		
24	9	Disagree somewhat		
13	5	Disagree strongly		

- 13) Have you or your spouse ever owned your own home?

210	89%	Yes	41	(missing)
25	11	No		

- 14) In co-op housing, the board of directors is made up of residents of the co-op. The board makes general decisions for the co-op, such as when to build or sell a building. How important is it, in your opinion, that residents are on the board?

155	57%	Very important	5	(missing)
85	31	Somewhat important		
21	8	No opinion		
5	2	Not very important		
5	2	Not important at all		

- 15) In your co-op building, the residents themselves do many management jobs, such as interview new residents, plan budgets, hire people to make repairs, and so on. Do you think this a good idea, or is it a bad idea?

158	59%	Very good idea	8	(missing)
81	30	Good idea		
17	6	No opinion		
7	3	Bad idea		
5	2	Very bad idea		

Why? (open-ended response)

- 16) Do you think residents should run the building, or should an outside manager run the building, or does it not matter either way?

200	76%	Residents should run the building		
40	15	An outside manager should run the building		
25	9	Doesn't matter either way		
11		(missing)		

Why? (open-ended response)

- 17) Would you recommend this place to one of your friends if they were looking for a place to live?

204	75%	Definitely would	5	(missing)
50	19	Probably would		
12	4	Don't know		
1	0	Probably would not		
4	2	Definitely would not		

- 18) If you had to move again, how happy would you be to live in another place like this? Would you be...

192	73%	Very happy to	14	(missing)
35	13	Somewhat happy to		
20	8	Doesn't matter		
6	2	Somewhat unhappy to		
9	3	Very unhappy to		

- 19) What kind of apartment do you have?

177	67%	One-bedroom apartment	11	(missing)
88	33	An efficiency or studio		

- 20) Overall, how satisfied are you with living here? Would you say that you are...

182	67%	Very satisfied	4	(missing)
74	27	Satisfied		
11	4	Neither satisfied nor dissatisfied		
2	1	Dissatisfied		
3	1	Very dissatisfied		

The next several questions ask you to choose between two statements about your building. For each pair of statements, choose the one which you agree with most:

- 21) 103 40% There's very little the residents here can do to keep rents from going higher.

152 60% The residents here have the means to help keep rents down.

- 22) 200 79% Residents here can decide who we hire to provide our building with services, such as laundry machines and grounds keeping

52 21% The residents here have little to say about who will provide our building with services.

- 23) 122 50% It seems there is little the residents here can do to influence the selection of new residents.
- 123 50% The residents here can influence the selection of new residents.
- 24) 200 84% If there is someone living here who really bothers other people, the residents have the means to make that person leave.
- 37 16% It seems that there is nothing the residents here can do to get rid of those who make life difficult for all of us.
- 25) 31 12% The residents here have little control over all the rules about what we can and can't do in our apartments.
- 226 88% The rules we have were made by the people who live here to help keep everyone satisfied.
- 26) 239 94% If there is something we want or need for the building, the residents here usually have the means to get it.
- 16 6% There never seems to be a way to get what we want and need for this building.
- 27) 226 92% The residents can decide how and when the community room, lounges, outdoor areas, and other facilities here get used.
- 20 8% It seems we have no say over how or when the facilities of this building get used.
- 28) 22 8% Whenever we have a problem with security in this building, there's not much the residents here can do about it.
- 239 92% The residents here have the means to keep this building safe and secure.
- 29) Overall, how much influence do you feel the residents of this building have in the decisions that get made about the building?
- | | | | | |
|-----|-----|-----------------------------|---|-----------|
| 127 | 47% | A lot of influence | 7 | (missing) |
| 114 | 42 | Some influence | | |
| 20 | 7 | Very little influence | | |
| 8 | 3 | Hardly any influence at all | | |

30) How often do you have floor meetings on your floor?

166	62%	Once a month	8	(missing)
59	22	Several times each year		
36	13	Hardly ever		
7	3	I don't know		

31) How many people go to floor meetings, usually, on your floor?

9	3%	One to five	8	(missing)
64	24	Six to ten		
99	37	Eleven to fifteen		
73	27	Fifteen or more		
23	9	I don't know		

32) How often do you, yourself, attend floor meetings on your floor?

219	82%	Whenever they are held	8	(missing)
36	13	Sometimes when they are held		
13	5	Hardly ever		

The next few questions are about your health:

33) Is there any physical condition, illness, or health problem that bothers you now?

135	52%	Yes	16	(missing)
125	48%	No		

Which of the following are still healthy enough to do without help:

34) Heavy work around the building, like shoveling snow and washing walls.

68	29%	Can do without help	41	(missing)
167	71	Cannot do without help		

35) Walk half a mile (about eight ordinary blocks)

191	76%	Can do without help	23	(missing)
62	25	Cannot do without help		

36) Go out to a movie, to church or a meeting, or to visit friends.

225	85%	Can do without help	11	(missing)
40	15	Cannot do without help		

37) Walk up and down stairs to the next floor.

226	86%	Can do without help	12	(missing)
38	14	Cannot do without help		

38) Which of these statements fits you best?

0	0%	I cannot work or keep house at all now because of my health.
143	53	I have to limit some of the work or other things that I do.
126	47	I am not limited in any of my activities.
7		(missing)

The next few questions ask you to agree or disagree with a statement about your family and your friends in the building:

39) There is a special person in this building with whom I can share my joys and sorrows.

136	53%	Agree strongly	11	4%	Disagree somewhat
103	40	Agree somewhat	9	4	Disagree strongly
			17		(missing)

40) My family really tries to help me.

183	71%	Agree strongly	6	2%	Disagree somewhat
62	24	Agree somewhat	8	3	Disagree strongly
			17		(missing)

41) I can talk about my problems with my friends in the building.

84	34%	Agree strongly	26	11%	Disagree somewhat
123	50	Agree somewhat	13	5	Disagree strongly
			30		(missing)

42) I get the emotional help and support I need from my family.

176	69%	Agree strongly	8	3%	Disagree somewhat
65	26	Agree somewhat	6	2	Disagree strongly
			21		(missing)

43) I have a special person in this building who is a real source of comfort to me.

118	49%	Agree strongly	14	6%	Disagree somewhat
102	42	Agree somewhat	9	4	Disagree strongly
			33		(missing)

44) My friends in the building really try to help me out.

115	48%	Agree strongly	9	4%	Disagree somewhat
109	45	Agree somewhat	9	4	Disagree strongly
			34		(missing)

45) My family is willing to help me make decisions.

167	67%	Agree strongly	12	5%	Disagree somewhat
65	26	Agree somewhat	7	3	Disagree strongly
			25		(missing)

46) I can count on my friends in the building when things go wrong.

110	44%	Agree strongly	12	5%	Disagree somewhat
120	48	Agree somewhat	7	3	Disagree strongly
			27		(missing)

47) There is a special person in this building who cares about my feelings.

133	54%	Agree strongly	8	3%	Disagree somewhat
97	40	Agree somewhat	7	3	Disagree strongly
			31		(missing)

The following items list several volunteer jobs some people do in the building. For each volunteer job listed below, indicate whether you now have that job, once had the job, or never had the job.

48) Officer (president, VP, treasurer or secretary)

13	5%	Now have the job	16	(missing)
33	13	Once had the job		
214	82	Never had the job		

49) Chairperson of a committee

30	12%	Now have the job	16	(missing)
68	26	Once had the job		
162	62	Never had the job		

50) Floor representative (or council representative)

37	14%	Now have the job	14	(missing)
89	34	Once had the job		
136	52	Never had the job		

51) Congress delegate

15	6%	Now have the job	15	(missing)
39	15	Once had the job		
207	79	Never had the job		

52) Member of a committee (such as Showcase, Recreation, Fund Raising, etc.)

56	22%	Now have the job	15	(missing)
87	33	Once had the job		
118	45	Never had the job		

53) Do you help with any maintenance or repair work that needs doing in the building?

19	7%	Often	17	(missing)
57	22	Sometimes		
183	71	Never		

54) Do you help with any cleaning chores that need doing in the building?

18	7%	Often	18	(missing)
94	36	Sometimes		
146	57	Never		

55) Do you help with any yard work or gardening around your building?

9	4%	Often	18	(missing)
30	12	Sometimes		
219	85	Never		

56) Do you help with cooking or serving food in your building?

36	14%	Often	18	(missing)
96	37	Sometimes		
126	49	Never		

57) In there some other job in your building, a job not mentioned above, that you sometimes help with?

98	36%	Yes
178	65	No (plus missing)

58) Did you vote in the most recent election for the president and other officers of your building?

234	88%	Yes	9	(missing)
33	12	No		

59) How often do you go to the general membership meeting in your building?

116	44%	Every month	12	5%	Hardly ever
77	29	Most months	10	4	Never
51	19	Now and then	10		(missing)

60) How often do you go to special dinners and parties when the whole building is invited?

140	54%	Almost always	15	6%	Hardly ever
45	17	Pretty often	11	4	Never
48	19	Only now and then	17		(missing)

The next several questions ask you to agree or disagree with a statement about your life in general. There are no right or wrong answers.

61) These are the best years of my life.

38	15%	Agree strongly	58	23%	Disagree somewhat
131	52	Agree somewhat	26	10	Disagree strongly
			23		(missing)

62) I have more free time than I know how to use.

36	14%	Agree strongly	85	34%	Disagree somewhat
88	35	Agree somewhat	41	16	Disagree strongly
			26		(missing)

63) Most of the things I do are boring and monotonous.

7	3%	Agree strongly	67	27%	Disagree somewhat
41	16	Agree somewhat	137	54	Disagree strongly
			24		(missing)

64) I am just as happy as when I was younger

50	20%	Agree strongly	80	31%	Disagree somewhat
83	32	Agree somewhat	43	17	Disagree strongly
			20		(missing)

65) In general, how satisfying do you find the way you're spending your life these days? Would you call it...

68	26%	Completely satisfying	16		(missing)
169	65	Pretty satisfying			
23	9	Not very satisfying			

Next, indicate whether you agree or disagree with the following statements about your building:

- 66) Building management is cooperative and friendly when I have a problem.

139	54%	Agree strongly	10	4%	Disagree somewhat
100	39	Agree somewhat	8	3	Disagree strongly
			19		(missing)

- 67) Whenever I have a complaint, management reacts quickly.

133	53%	Agree strongly	16	6%	Disagree somewhat
96	38	Agree somewhat	6	2	Disagree strongly
			25		(missing)

- 68) The rules here are enforced fairly and equally for everybody.

143	55%	Agree strongly	22	8%	Disagree somewhat
85	33	Agree somewhat	11	4	Disagree strongly
			15		(missing)

- 69) I am satisfied with most of my neighbors in the building.

163	63%	Agree strongly	4	2%	Disagree somewhat
94	36	Agree somewhat	0	0	Disagree strongly
			15		(missing)

- 70) My neighbors in the building have similar interests to mine.

52	21%	Agree strongly	29	12%	Disagree somewhat
159	64	Agree somewhat	8	3	Disagree strongly
			28		(missing)

- 71) My neighbors and I have the same beliefs about what is right and wrong.

74	29%	Agree strongly	16	6%	Disagree somewhat
160	64	Agree somewhat	2	1	Disagree strongly
			24		(missing)

- 72) How good are your major appliances, such as refrigerator and stove?

75	29%	Very good	37	14%	Poor
145	55	Good	5	2	Very poor
			14		(missing)

73) How good is the heat and air conditioning in your apartment?

117	44%	Very good	22	8%	Poor
118	45	Good	7	3	Very poor
			12		(missing)

74) How would you rate the amount of room in your apartment?

104	39%	Very good	15	6%	Poor
143	54	Good	3	1	Very poor
			11		(missing)

75) How good is the view you have in your apartment?

153	58%	Very good	9	3%	Poor
96	37	Good	5	2	Very poor
			13		(missing)

76) How good is the shopping nearby for the things you need?

102	38%	Very good	47	18%	Poor
103	39	Good	14	5	Very poor
			10		(missing)

77) How good is the transportation available to you?

94	37%	Very good	34	13%	Poor
125	49	Good	4	2	Very poor
			19		(missing)

78) How good is the location of your building for going to church, social clubs, or other activities you like to go to?

147	57%	Very good	11	4%	Poor
97	38	Good	3	1	Very poor
			18		(missing)

79) How good is the location of your building for going to the doctor, bank, or other places you need to go to?

116	44%	Very good	25	10%	Poor
118	45	Good	2	1	Very poor
			15		(missing)

80) Overall, how safe do feel living in your building?

155	59%	Extremely safe	12	5%	Somewhat safe
98	37	Very safe	0	0	Unsafe
			11		(missing)

81) Overall, how safe do you feel walking in the neighborhood around your building?

51	20%	Extremely safe	78	30%	Somewhat safe
128	49%	Very safe	4	2	Unsafe
			15		(missing)

82) Overall, how attractive would say your building is?

144	54%	Very attractive	11	(missing)
105	40	Attractive		
16	6	Neither attractive nor unattractive		
0	0	Unattractive		
0	0	Very unattractive		

83) Overall, how satisfied are you with the cleanliness or your building and grounds?

170	64%	Very satisfied	11	(missing)
77	29	Satisfied		
10	4	Neither satisfied nor dissatisfied		
6	2	Dissatisfied		
2	1	Very dissatisfied		

84) Are you...

236	89%	Female	11	(missing)
29	11	Male		

85) Are you currently...

231	88%	Living alone	12	(missing)
33	13	Living with spouse or family		

86) When you first moved to this building, were you...

210	80%	Living alone	12	(missing)
54	20	Living		

87) Are you...

3	1%	Black	11	(missing)
260	98	White		
2	1	Other		

88) What was your occupation before you retired?
(open-ended response)

89) Check this box if you were a housewife for most of your life and worked mostly inside the home.

132	48%	Housewife
144	52%	Other (missing)

- 90) What is the highest grade in elementary school or high school that you finished and got credit for?

```
10.6 = mean      4 = min
 1.8 = std dev  12 = max
```

- 91) Did you graduate from high school or have you otherwise earned a high school diploma?

142	56%	Yes	23	(missing)
111	44	No		

- 92) Have you had any formal education beyond high school?

76	30%	Yes	24	(missing)
176	70%	No		

- 93) Do you have a college or other advanced degree?

23	9%	Yes	26	(missing)
227	91	No		

- 94) When did you move in this building? (Year:)

```
1983 = mean      1965 = min
   5 = std dev   1990 = max
```

- 95) What year were you born? (Year:)

```
1914 = mean      1891 = min
   8 = std dev  1935 = max
```

Thank you for completing this questionnaire. All of your answers are anonymous and confidential, which means no one will know these answers belong to you.

- 96) One final question: What did you think of this questionnaire?

198	80%	Liked it	27	(missing)
5	2	Disliked it		
46	19	No opinion		

Other comments? (open-ended response)

Please mail in the envelope provided, thank you.

APPENDIX C

LIST OF VARIABLES, INCLUDING TRANSFORMATIONS
AND SPECIAL TREATMENT OF MISSING VALUES

PCNAME (variable)	Appendix B Item #	Transformations and special treatment of missing values
AGE	95	1990 - Year born
GENDER	84	Woman=1, man=0
RACE	87	Black=1, white=0, other=1
EDUCAT (education in years)	90-93	Highest grade in years (#90), or HS diploma=12 + formal education beyond HS=2 + advanced degree=2. Missing #90 and with "NO" for #91-93, gets value of 10.
PHEALTH (Functional health)	34-38	#34-37 can do=1, cannot do=0; #38 I am not limited in any of my activities=1, else=0; then sum. If only one missing from #34-37, missing value=0.
TENURE (residence in years)	94	1990 - Year moved
LIVSITU1 (Living alone)	85	Living alone=1, with spouse=0
LIVSITU2 (Moved in alone)	86	Moved alone=1, with spouse=0
COMMOV (moved for community)	3,4,6	Not important=0 to extremely important=3; then sum. Missing values=0.
HOUSMOV (moved for housing)	1,2,5,7	(same as COMMOV above)
PRIORHOM (Previous housing)	9	House=1, else=0

PCNAME (variable)	Appendix B Item #	Transformations and special treatment of missing values
PREVOWNR (Previous home owner)	13	Yes=1, no=0
PSOSBLDG (perceived friendship support)	39,41,43, 44,46,47	Agree strongly=2, agree somewhat=1, disagree somewhat and disagree strongly=0; then sum. Whole number mean substitution for cases with two or less missing values.
PSOSFAM (perceived family support)	40,42,45	(same as PSOSBLDG above) Whole number mean substitution in cases of one missing value.
NEIGHBR (neighbors like me)	69-71	Agree strongly=3 to disagree strongly=0; then sum.
BEDROOM (dwelling unit type)	19	One-bedroom apartment=1, efficiency or studio=0
MANPERF (management performance)	66-68	Agree strongly=3 to disagree strongly=0; then sum.
DUEVAL (apartment evaluation)	72-75	Very good=3 to very poor=0; then sum.
LAEVAL (neighborhood evaluation)	76-79	Very good=3 to very poor=0; then sum.
SAFETY (safety and security)	80, 81	Extremely safe=3 to unsafe=0; then sum.
CLEANESS (cleanliness)	83	Very satisfied=4 to very dissatisfied=0
ATTRACTV (attractiveness)	82	Very attractive=4 to very unattractive=0

PCNAME (variable)	Appendix B Item #	Transformations and special treatment of missing values
FMOFTEN (frequency of floor meeting)	30	Once a month=2, several times each year=1, hardly ever=0; then sum. I don't know= missing value.
FMPEOPLE (people at floor meetings)	31	1 to 5 = 4, 6 to 10 = 8, 11 to 15 = 12, 15 or more=16, don't know=0.
WAYLIVIN (move an improvement)	10	Much better=4 to much worse=0
PARTOWNR (sense of ownership)	12	Agree strongly=4 to disagree strongly=0
RMGMTVAL (self-management evaluation)	15	Very good idea=4 to very bad idea=0
BOARDVAL (self-governance evaluation)	14	Very important=4 to not important at all=0
RVMGRVAL (self v. outside management)	16	Residents should run the building=1, else=0
BCINVOLV (basic involvement)	32,58-60	#32 whenever they are held=4, sometimes=2, hardly ever=0; #58 yes=4, no=0; #59 every month=4 to never=0; #60 almost always=4 to never=0; then sum.
FMINVOLV (formal involvement)	48-52	Now have the job=2, once had the job=1, never had the job=0 then sum.
WKINVOLV (work involvement)	53-56	Often=2, sometimes=1, never=0; then sum.

PCNAME (variable)	Appendix B Item #	Transformations and special treatment of missing values
RCONTROL (perceived resident control)	21-29	#21, #23, #25, and #28 first present a negative statement=0 then a positive statement=1; the order is reversed for #22, #24, #26 and #27; #29 a lot of influence=3 to hardly any influence at all=0; then sum. Missing values=0 for cases where #29 and at least four other items are complete.
RESSAT (housing satisfaction)	11,17,18,20	#11 as long as possible=1, or else=0; #17 definitely would=2 probably would=1, else=0; #18 very happy to=2, somewhat happy to=1, else=0; #20 very satisfied=2, satisfied=1, else=0; then sum.
LIFESAT (life satisfaction)	61-65	#61 and #64 agree strongly=3 to disagree strongly=0; #62 and #63 agree strongly=0 to disagree strongly=3; #65 completely satisfying=2 to not very satisfying=0; then sum.

Notes: Having coded and constructed the variables as reported above, a further re-coding was performed based on the suggestion of Achen (1982) that variables measured on an unnatural (hence arbitrary) scale be transformed to a comparable scale with a theoretical minimum of 0 and a maximum of 1. Thus, all variables which could not be represented by a natural scale (e.g., age, people at floor meetings) were subsequently re-coded applying the following transformation:

$$\text{transformed } X = \frac{X \text{ value for case } n}{\text{maximum value for variable } X}$$

Since the minimum values for all variables listed above was set to 0, this procedure transforms all variable to a common theoretical minimum (0) and maximum (1), regardless of the number of points on the scale. Of course, all indicator variables listed above remain coded 0-1.

APPENDIX D

CORRELATION MATRIX OF VARIABLES
(pairwise Pearson r's)

pcname:	AGE	GENDER	RACE	EDUCAT
variable:	age in years	woman=1 man=0	nonwhite=1 white=0	education in years
AGE	1.0000	.0888	-.0435	-.1672*
GENDER	.0888	1.0000	-.0383	.0676
RACE	-.0435	-.0383	1.0000	.0359
EDUCAT	-.1672*	.0676	.0359	1.0000
PHEALTH	-.2258**	-.0577	.0142	-.0445
TENURE	.5908**	.1268	.0534	-.1121
LIVSITU1	.1650*	.3146**	-.0406	.0148
LIVSITU2	.0880	.2568**	-.0543	.0986
COMMOV	-.0906	.0290	.0120	-.0228
HOUSMOV	-.2781**	.1093	.0577	.2531**
PRIORHOM	.0332	.0858	-.0148	-.1444
PREVOWNR	-.1305	.0275	-.0326	.1028
PSOSBLDG	-.0032	.0602	-.0380	-.0171
PSOSFAM	.1494	.1197	.0531	.0802
NEIGHBR	.1798*	.0420	-.0111	-.0282
BEDROOM	.1002	-.0021	-.0765	.0492
MANPERF	.2099*	-.0666	-.0995	-.1871*
DUEVAL	.1636	-.0294	-.0618	-.0565
LAEVAL	-.0923	-.0563	-.0765	.0768
SAFETY	-.1150	-.0906	-.0246	.1155
CLEANESS	.0855	-.0246	-.0672	-.1239
ATTRACTV	.0365	.0388	-.0921	-.0058
FMOFTEN	.0790	-.0695	-.0742	-.0285
FMPEOPLE	.1292	.1287	-.0263	.1190
WAYLIVIN	-.0667	-.0984	-.0166	-.0336
PARTOWNR	.0474	-.0703	-.0175	-.0834
RMGMTVAL	.0182	-.0062	.0117	-.0483
BOARDVAL	-.0634	-.0157	-.0323	-.0661
RVMGRVAL	-.0005	-.1371	-.0631	-.0390
BCINVOLV	.1137	.2586**	-.0277	.0218
FMINVOLV	-.0730	.0938	-.0325	.2014*
WKINVOLV	-.1230	-.0217	-.0182	.0720
RCONTROL	-.0695	-.1580	-.0252	.0568
RESSAT	.0043	-.1138	-.0504	-.0838
LIFESAT	-.0288	.0296	.0118	.2221**

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	PHEALTH	TENURE	LIVSITU1	LIVSITU2
variable:	functional health	residency in years	living alone	moved in alone
AGE	-.2258**	.5908**	.1650*	.0880
GENDER	-.0577	.1268	.3146**	.2568**
RACE	.0142	.0534	-.0406	-.0543
EDUCAT	-.0445	-.1121	.0148	.0986
PHEALTH	1.0000	-.2052*	-.1163	-.1586
TENURE	-.2052*	1.0000	.0377	-.0557
LIVSITU1	-.1163	.0377	1.0000	.7166**
LIVSITU2	-.1586	-.0557	.7166**	1.0000
COMMOV	.0632	-.0155	-.0103	-.0464
HOUSMOV	-.0514	-.1218	.0233	.0201
PRIORHOM	.0179	.1217	-.1185	-.1490
PREVOWNR	.0300	-.1096	-.0367	-.0343
PSOSBLDG	.0811	.1768*	-.0874	-.1287
PSOSFAM	-.0063	.1201	.0063	-.0208
NEIGHBR	.0148	.1347	-.1050	-.0977
BEDROOM	.1017	.0101	-.2618**	-.2906**
MANPERF	.0835	.1461	-.0078	-.0651
DUEVAL	.0736	.1568	.0370	.0154
LAEVAL	.1727*	-.0823	-.0788	-.0193
SAFETY	.1453	.0174	-.1190	-.0876
CLEANESS	.0309	.0391	.0724	.0474
ATTRACTV	.0183	.0868	-.0012	-.0452
FMOFTEN	-.0145	.0772	.0114	.0028
FMPEOPLE	-.0689	.2225**	.0172	-.0152
WAYLIVIN	.0045	-.0168	-.0163	.0542
PARTOWNR	.0284	.1789*	-.1069	-.0821
RMGMTVAL	-.0153	.2039*	-.1462	-.1708*
BOARDVAL	-.0296	.0789	-.1105	-.0828
RVMGRVAL	-.1058	.0650	-.0991	-.0818
BCINVOLV	-.0026	.2991**	-.1017	-.1078
FMINVOLV	.1428	.2507**	-.1370	-.1129
WKINVOLV	.2236**	.0540	-.2898**	-.2278**
RCONTROL	.0138	.0341	-.1451	-.1509
RESSAT	.0627	.1064	-.1181	-.1358
LIFESAT	.1352	.1724*	-.1529	-.1209

Minimum pairwise N of cases: 214

Two-tailed significance: * $p > .01$ ** $p < .001$

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	COMMOV	HOUSMOV	PRIORHOM	PREVOWNR
variable:	moved for community	moved for housing	moved from a house	prior homeowner
AGE	-.0906	-.2781**	.0332	-.1305
GENDER	.0290	.1093	.0858	.0275
RACE	.0120	.0577	-.0148	-.0326
EDUCAT	-.0228	.2531**	-.1444	.1028
PHEALTH	.0632	-.0514	.0179	.0300
TENURE	-.0155	-.1218	.1217	-.1096
LIVSITU1	-.0103	.0233	-.1185	-.0367
LIVSITU2	-.0464	.0201	-.1490	-.0343
COMMOV	1.0000	.5192**	.0694	.0777
HOUSMOV	.5192**	1.0000	.0437	.1422
PRIORHOM	.0694	.0437	1.0000	.2953**
PREVOWNR	.0777	.1422	.2953**	1.0000
PSOSBLDG	.2498**	.1423	.1142	.0821
PSOSFAM	.0683	.0471	.1279	.0780
NEIGHBR	.2449**	.1029	-.0026	-.0200
BEDROOM	-.0580	-.0119	-.0413	.0493
MANPERF	.1819*	.0605	.0591	-.0838
DUEVAL	.1678*	-.0012	.0148	-.1309
LAEVAL	.0808	.0524	.0571	-.0393
SAFETY	.2034**	.1935*	.0434	.0560
CLEANESS	.1085	.0210	.0584	-.0708
ATTRACTV	.1069	.1308	.0380	-.0099
FMOFTEN	.0891	.0262	-.0120	.0609
FMPEOPLE	.1003	.0341	.0406	.1232
WAYLIVIN	.1940*	.0722	-.2146**	-.1565
PARTOWNR	.3440**	.1105	.0370	.0198
RMGMTVAL	.2837**	.1963*	-.0615	-.0372
BOARDVAL	.2246**	.1055	-.0160	.0875
RVMGRVAL	.1867*	.0004	-.0349	.0217
BCINVOLV	.2468**	.0234	.1213	.1303
FMINVOLV	.1535	.0799	.0574	.1049
WKINVOLV	.0770	-.0143	.0322	.0614
RCONTROL	.2244**	.1581	-.0563	.0210
RESSAT	.2962**	.1083	.0339	-.0165
LIFESAT	.1727*	.1192	-.0116	.0192

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	PSOSBLDG	PSOSFAM	NEIGHBR	BEDROOM
variable:	friendship support	family support	similar neighbors	bedroom=1, studio=0
AGE	-.0032	.1494	.1798*	.1002
GENDER	.0602	.1197	.0420	-.0021
RACE	-.0380	.0531	-.0111	-.0765
EDUCAT	-.0171	.0802	-.0282	.0492
PHEALTH	.0811	-.0063	.0148	.1017
TENURE	.1768*	.1201	.1347	.0101
LIVSITU1	-.0874	.0063	-.1050	-.2618**
LIVSITU2	-.1287	-.0208	-.0977	-.2906**
COMMOV	.2498**	.0683	.2449**	-.0580
HOUSMOV	.1423	.0471	.1029	-.0119
PRIORHOM	.1142	.1279	-.0026	-.0413
PREVOWNR	.0821	.0780	-.0200	.0493
PSOSBLDG	1.0000	.3221**	.4045**	.0389
PSOSFAM	.3221**	1.0000	.3159**	.0675
NEIGHBR	.4045**	.3159**	1.0000	.0110
BEDROOM	.0389	.0675	.0110	1.0000
MANPERF	.2537**	.1852*	.4838**	.1140
DUEVAL	.2336**	.1881*	.3067**	.1856*
LAEVAL	.2137**	.1059	.2270**	.0803
SAFETY	.3682**	.1442	.3216**	.0353
CLEANESS	.1069	.0644	.1661*	.1998*
ATTRACTV	.2564**	.1396	.2713**	.1435
FMOFTEN	.0549	.1975*	.1069	.1847*
FMPEOPLE	.1769*	.1889*	.2263**	.1243
WAYLIVIN	.1900*	-.0133	.1754*	-.0569
PARTOWNR	.4324**	.1396	.3650**	.0008
RMGMTVAL	.3021**	.1812*	.3935**	-.0129
BOARDVAL	.2619**	.0490	.2210**	.0848
RVMGRVAL	.2350**	.1464	.2888**	-.0723
BCINVOLV	.3209**	.1668*	.2530**	.0589
FMINVOLV	.2202**	.0421	-.0112	.0605
WKINVOLV	.1790*	-.0167	.0068	-.0051
RCONTROL	.2602**	.2081**	.3606**	.0775
RESSAT	.3648**	.1470	.4280**	.0584
LIFESAT	.2813**	.2120**	.1989*	.1646*

Minimum pairwise N of cases: 214

Two-tailed significance: * $p > .01$ ** $p < .001$

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	MANPERF	DUEVAL	LAEVAL	SAFETY
variable:	management performance	apartment evaluation	neighborhood evaluation	safety, security
AGE	.2099*	.1636	-.0923	-.1150
GENDER	-.0666	-.0294	-.0563	-.0906
RACE	-.0995	-.0618	-.0765	-.0246
EDUCAT	-.1871*	-.0565	.0768	.1155
PHEALTH	.0835	.0736	.1727*	.1453
TENURE	.1461	.1568	-.0823	.0174
LIVSITU1	-.0078	.0370	-.0788	-.1190
LIVSITU2	-.0651	.0154	-.0193	-.0876
COMMOV	.1819*	.1678*	.0808	.2034**
HOUSMOV	.0605	-.0012	.0524	.1935*
PRIORHOM	.0591	.0148	.0571	.0434
PREVOWNR	-.0838	-.1309	-.0393	.0560
PSOSBLDG	.2537**	.2336**	.2137**	.3682**
PSOSFAM	.1852*	.1881*	.1059	.1442
NEIGHBR	.4838**	.3067**	.2270**	.3216**
BEDROOM	.1140	.1856*	.0803	.0353
MANPERF	1.0000	.4730**	.1284	.3172**
DUEVAL	.4730**	1.0000	.2436**	.3650**
LAEVAL	.1284	.2436**	1.0000	.2832**
SAFETY	.3172**	.3650**	.2832**	1.0000
CLEANESS	.5097**	.3856**	.1044	.2692**
ATTRACTV	.4555**	.3386**	.0748	.4473**
FMOFTEN	.2416**	.0909	-.0139	.1379
FMPEOPLE	.2167**	.0819	-.0386	.1257
WAYLIVIN	.2040*	.2274**	.2058**	.1666*
PARTOWNR	.3113**	.3456**	.2524**	.2973**
RMGMTVAL	.4354**	.3696**	.1770*	.3404**
BOARDVAL	.2922**	.1777*	.1987*	.1796*
RVMGRVAL	.3028**	.1352	.0605	.2858**
BCINVOLV	.1806*	.1283	.0140	.0905
FMINVOLV	-.0041	-.0014	-.0158	.0947
WKINVOLV	-.0050	-.0730	.0658	.0603
RCONTROL	.5312**	.3194**	.2330**	.3360**
RESSAT	.4677**	.4298**	.2180**	.3634**
LIFESAT	.1511	.1897*	.2382**	.1621

Minimum pairwise N of cases: 214

Two-tailed significance: * $p > .01$ ** $p < .001$

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	CLEANESS	ATTRACTV	FMOFTEN	FMPEOPLE
variable:	cleanli- ness	attractive- ness	freqcy of floor mtgs	how many at floor mtgs
AGE	.0855	.0365	.0790	.1292
GENDER	-.0246	.0388	-.0695	.1287
RACE	-.0672	-.0921	-.0742	-.0263
EDUCAT	-.1239	-.0058	-.0285	.1190
PHEALTH	.0309	.0183	-.0145	-.0689
TENURE	.0391	.0868	.0772	.2225**
LIVSITU1	.0724	-.0012	.0114	.0172
LIVSITU2	.0474	-.0452	.0028	-.0152
COMMOV	.1085	.1069	.0891	.1003
HOUSMOV	.0210	.1308	.0262	.0341
PRIORHOM	.0584	.0380	-.0120	.0406
PREVOWNR	-.0708	-.0099	.0609	.1232
PSOSBLDG	.1069	.2564**	.0549	.1769*
PSOSFAM	.0644	.1396	.1975*	.1889*
NEIGHBR	.1661*	.2713**	.1069	.2263**
BEDROOM	.1998*	.1435	.1847*	.1243
MANPERF	.5097**	.4555**	.2416**	.2167**
DUEVAL	.3856**	.3386**	.0909	.0819
LAEVAL	.1044	.0748	-.0139	-.0386
SAFETY	.2692**	.4473**	.1379	.1257
CLEANESS	1.0000	.5373**	.2478**	.1035
ATTRACTV	.5373**	1.0000	.2915**	.1546
FMOFTEN	.2478**	.2915**	1.0000	.3997**
FMPEOPLE	.1035	.1546	.3997**	1.0000
WAYLIVIN	.0805	.2000*	-.0411	-.0100
PARTOWNR	.1251	.2834**	.0475	.1845*
RMGMTVAL	.1806*	.3019**	.0795	.2260**
BOARDVAL	.1803*	.1713*	.0762	.1668*
RVMGRVAL	.0650	.1286	.0976	.1655*
BCINVOLV	.0591	.1700*	.0132	.3590**
FMINVOLV	-.0471	.0779	.0856	.2547**
WKINVOLV	-.1284	.0135	.1051	.1564
RCONTROL	.2958**	.3136**	.3063**	.2672**
RESSAT	.3262**	.3998**	.0734	.1241
LIFESAT	.0798	.1331	-.0089	.1569

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	WAYLIVIN	PARTOWNR	RMGMTVAL	BOARDVAL
variable:	move for the better	sense of ownership	self-mgmt evaluation	self-govern evaluation
AGE	-.0667	.0474	.0182	-.0634
GENDER	-.0984	-.0703	-.0062	-.0157
RACE	-.0166	-.0175	.0117	-.0323
EDUCAT	-.0336	-.0834	-.0483	-.0661
PHEALTH	.0045	.0284	-.0153	-.0296
TENURE	-.0168	.1789*	.2039*	.0789
LIVSITU1	-.0163	-.1069	-.1462	-.1105
LIVSITU2	.0542	-.0821	-.1708*	-.0828
COMMOV	.1940*	.3440**	.2837**	.2246**
HOUSMOV	.0722	.1105	.1963*	.1055
PRIORHOM	-.2146**	.0370	-.0615	-.0160
PREVOWNR	-.1565	.0198	-.0372	.0875
PSOSBLDG	.1900*	.4324**	.3021**	.2619**
PSOSFAM	-.0133	.1396	.1812*	.0490
NEIGHBR	.1754*	.3650**	.3935**	.2210**
BEDROOM	-.0569	.0008	-.0129	.0848
MANPERF	.2040*	.3113**	.4354**	.2922**
DUEVAL	.2274**	.3456**	.3696**	.1777*
LAEVAL	.2058**	.2524**	.1770*	.1987*
SAFETY	.1666*	.2973**	.3404**	.1796*
CLEANESS	.0805	.1251	.1806*	.1803*
ATTRACTV	.2000*	.2834**	.3019**	.1713*
FMOFTEN	-.0411	.0475	.0795	.0762
FMPEOPLE	-.0100	.1845*	.2260**	.1668*
WAYLIVIN	1.0000	.3979**	.2874**	.2496**
PARTOWNR	.3979**	1.0000	.5020**	.4489**
RMGMTVAL	.2874**	.5020**	1.0000	.5897**
BOARDVAL	.2496**	.4489**	.5897**	1.0000
RVMGRVAL	.1918*	.3493**	.5326**	.3857**
BCINVOLV	.1791*	.3182**	.2873**	.2351**
FMINVOLV	.0129	.1738*	.1484	.0993
WKINVOLV	.0679	.1908*	.0802	.1047
RCONTROL	.1916*	.4195**	.5288**	.4584**
RESSAT	.4598**	.5938**	.5545**	.4885**
LIFESAT	.1985*	.3217**	.2437**	.1917*

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	RVMGRVAL	BCINVOLV	FMINVOLV	WKINVOLV
variable:	self-mgmt=1 outside=0	basic involvmnt	formal involvmnt	work involvmnt
AGE	-.0005	.1137	-.0730	-.1230
GENDER	-.1371	.2586**	.0938	-.0217
RACE	-.0631	-.0277	-.0325	-.0182
EDUCAT	-.0390	.0218	.2014*	.0720
PHEALTH	-.1058	-.0026	.1428	.2236**
TENURE	.0650	.2991**	.2507**	.0540
LIVSITU1	-.0991	-.1017	-.1370	-.2898**
LIVSITU2	-.0818	-.1078	-.1129	-.2278**
COMMOV	.1867*	.2468**	.1535	.0770
HOUSMOV	.0004	.0234	.0799	-.0143
PRIORHOM	-.0349	.1213	.0574	.0322
PREVOWNR	.0217	.1303	.1049	.0614
PSOSBLDG	.2350**	.3209**	.2202**	.1790*
PSOSFAM	.1464	.1668*	.0421	-.0167
NEIGHBR	.2888**	.2530**	-.0112	.0068
BEDROOM	-.0723	.0589	.0605	-.0051
MANPERF	.3028**	.1806*	-.0041	-.0050
DUEVAL	.1352	.1283	-.0014	-.0730
LAEVAL	.0605	.0140	-.0158	.0658
SAFETY	.2858**	.0905	.0947	.0603
CLEANESS	.0650	.0591	-.0471	-.1284
ATTRACTV	.1286	.1700*	.0779	.0135
FMOFTEN	.0976	.0132	.0856	.1051
FMPEOPLE	.1655*	.3590**	.2547**	.1564
WAYLIVIN	.1918*	.1791*	.0129	.0679
PARTOWNR	.3493**	.3182**	.1738*	.1908*
RMGMTVAL	.5326**	.2873**	.1484	.0802
BOARDVAL	.3857**	.2351**	.0993	.1047
RVMGRVAL	1.0000	.1661*	.0078	.0969
BCINVOLV	.1661*	1.0000	.4604**	.3729**
FMINVOLV	.0078	.4604**	1.0000	.4907**
WKINVOLV	.0969	.3729**	.4907**	1.0000
RCONTROL	.5059**	.2240**	.1686*	.1865*
RESSAT	.4386**	.3888**	.1100	.0987
LIFESAT	.1342	.3012**	.2640**	.1878*

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

Correlation Matrix of Variables (continued)
(pairwise Pearson r's)

pcname:	RCONTROL	RESSAT	LIFESAT
variable:	resident control	housing satisfaction	life satisfaction
AGE	-.0695	.0043	-.0288
GENDER	-.1580	-.1138	.0296
RACE	-.0252	-.0504	.0118
EDUCAT	.0568	-.0838	.2221**
PHEALTH	.0138	.0627	.1352
TENURE	.0341	.1064	.1724*
LIVSITU1	-.1451	-.1181	-.1529
LIVSITU2	-.1509	-.1358	-.1209
COMMOV	.2244**	.2962**	.1727*
HOUSMOV	.1581	.1083	.1192
PRIORHOM	-.0563	.0339	-.0116
PREVOWNR	.0210	-.0165	.0192
PSOSBLDG	.2602**	.3648**	.2813**
PSOSFAM	.2081**	.1470	.2120**
NEIGHBR	.3606**	.4280**	.1989*
BEDROOM	.0775	.0584	.1646*
MANPERF	.5312**	.4677**	.1511
DUEVAL	.3194**	.4298**	.1897*
LAEVAL	.2330**	.2180**	.2382**
SAFETY	.3360**	.3634**	.1621
CLEANESS	.2958**	.3262**	.0798
ATTRACTV	.3136**	.3998**	.1331
FMOFTEN	.3063**	.0734	-.0089
FMPEOPLE	.2672**	.1241	.1569
WAYLIVIN	.1916*	.4598**	.1985*
PARTOWNR	.4195**	.5938**	.3217**
RMGMTVAL	.5288**	.5545**	.2437**
BOARDVAL	.4584**	.4885**	.1917*
RVMGRVAL	.5059**	.4386**	.1342
BCINVOLV	.2240**	.3888**	.3012**
FMINVOLV	.1686*	.1100	.2640**
WKINVOLV	.1865*	.0987	.1878*
RCONTROL	1.0000	.5177**	.2972**
RESSAT	.5177**	1.0000	.3899**
LIFESAT	.2972**	.3899**	1.0000

Minimum pairwise N of cases: 214

Two-tailed significance: * p > .01 ** p < .001

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