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DIAGNOSTIC SURVEY

**St. John Street
Flint, Michigan**



SOCIAL PLANNING ASSOCIATES • COMPREHENSIVE/PHYSICAL/SOCIAL/ECONOMIC SERVICES

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DIAGNOSTIC SURVEY FOR ST. JOHN STREET, FLINT, MICHIGAN
(WITH RECOMMENDATIONS FOR THE FEASIBILITY OF
HOUSING DEVELOPMENT FOR LOW AND MODERATE
INCOME FAMILIES)



Sponsored by the Genesee Community Development
Conference, the Manufacturers' Association of
Flint, and the C. S. Mott Foundation

This Survey was undertaken by G. C. D. C. with the assistance of the
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Keith McClellan directed the study for SPA; Christopher Husbands directed computer operations and social survey analysis; and Dr. David Street provided insight to social analysis involved in this project.

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Edward H. Palmer, President
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CHAPTER I - OVERALL RECOMMENDATIONS

- (1) Establish an active not-for-profit, limited dividend and/or other housing programs under the umbrella of the Genesee Community Development Conference, prior to demolition of St. John Street area residential structures.
- (2) Pilot a Planning and Program Data Collection and Feedback System to make cybernetic planning in Flint possible.
- (3) Improve and formalize inter-agency cooperation and programming among public and private social service agencies, and with the L. P. A. , its relocation instrument, and active housing groups that serve the low income housing market.
- (4) Arrange for the reassessment and possible reorientation of the referral services provided by:
 - (A) The Genesee County Social Service Administration;
 - (B) The Mott Adult Education Program;
 - (C) The C. S. Mott Foundation Health Programs; and
 - (D) The Flint Public Housing Program.

CONSIDERATIONS IN ESTABLISHING A NOT FOR PROFIT OR A LIMITED
DIVIDEND HOUSING PROGRAM UNDER THE AUSPICES OF THE GENESEE
COMMUNITY DEVELOPMENT CONFERENCE

A development fund provides the seed money required by a corporation undertaking housing development prior to the time that the proceeds of the mortgage are available. The costs incurred prior to the processing of the mortgage are recoverable from the mortgage, but until those funds become available, it is imperative that the sponsor have cash in hand to meet certain expenses. Seed money may be necessary to cover the following expenses:

Legal Fees

Consultant Fees

Architectural Fees

Preliminary Site Engineering

Options

FHA and FNMA Application Fees and
Construction Loan Fees.

However, it should be stressed that many reputable professional firms are willing to defer presentation of their accounts until such time as the permanent loan has been secured, so the development fund may be kept to a minimum.

There is an identifiable need for the rehabilitation and development of low and moderate cost housing within Genesee County and, with a minimal development fund of \$100,000, GCDC could take many steps to alleviate the shortage of low cost housing. For example, we envision using the development fund initially to institute a program of rehabilitation under Section 221 (h) of the National Housing Act. The money would initially be used to acquire options on properties capable of rehabilitation and then, once the financing of the purchase and rehabilitation through conventional sources (and insured under 221 (h) was available (usually from 6 to 18 months), the seed money could be utilized again, thus revolving.

On a long term basis, the fund could be used to provide new housing stock to off-set the loss of housing units which will coincide with the St. John Street clearance. For example, the fund could be used for:

1. Additional housing can be planned throughout the community, adding to the total housing units available in proportion to the number of families being displaced in the St. John Street Area -- but not earmarking each new unit for occupancy by a family displaced from St. John Street. This would permit a more healthy and more natural voluntary distribution of the families moving from St. John Street throughout the community -- avoiding that unhealthy concentration of families of the same background and economic and educational status in one location which has proved a serious limitation of concentrated public housing.
2. Initiation of a housing program combining rehabilitation of some available present structures and construction of additional housing units, through establishment of a revolving fund, can result in comparatively immediate action plus substantial volume production of additional housing units in a relatively short period. Specifically, such a combination of rehabilitation and new construction can be planned to make available 40 rehabilitated units in the first year to 18 months, with 40 more in each of the next two years -- plus construction of 400 additional housing units within the three year period, thus adding 520 housing units to the current housing supply in Flint. This can be accomplished with a relatively small proportion of investment (as compared with total cost), by a revolving fund application. Further, during the first three years, it would be possible -- in addition to completing the 520 units -- to develop plans to make the same revolving fund build another 500 units in the next two years thereafter, giving a potential total of approximately 1,000 housing units possible in five years under this plan.

Under optimum conditions, it should take about six months to rehabilitate 20 units so that in a three year period we should be able to produce 120 units with a value of approximately \$1,800,000 and still have the \$100,000.

New Construction - By utilizing a combination of programs, GCDC is considering a development plan which would produce approximately 400 units for various income ranges and age groups on a large, well designed location. This project would take about three years to complete.

\$100,000 would produce 400 units in a three year period.

\$8,000,000 the value of project with a seed money requirement of $3\frac{1}{2}$ to 5 percent of whatever is being constructed at a given time.

At the end of the three years, under Federal financing plans, the original \$100,000 of seed money would be repaid -- available for further housing development.

OPERATIONS

The operational budget of GCDC for 1969-1970 has been estimated at \$64,000. Thus, GCDC must raise \$32,000 in the community to meet the terms of a matching grant. For the last three years, GCDC has been able to meet its budgetary needs by soliciting support in the community. In the future, perhaps even in 1969-1970, GCDC may be able to off-set some of its costs by providing consulting services, and thus, over a period of time may be able to pay interest on the \$200,000 worth of loans necessary to establish revolving development funds.

OVERVIEW OF SELECTED FEDERAL HOUSING PROGRAMS

Section 221(h) of the National Housing Act of 1934, as amended, is designed to provide mortgage insurance for not-for-profit corporations or associations "to finance the purchase and rehabilitation of deteriorating or substandard housing for subsequent resale to low income home purchasers...." The principal amount of mortgages underwritten by this program shall not exceed the appraised value plus the cost of rehabilitation. Reduced interest rates going as low as one percent are permitted where purchaser's incomes justify it. There is no authority for new construction under the 221(h) program.

A non-profit corporation is eligible for special mortgage insurance for new construction under section 221(d)(3) of the Housing Act of 1934, as amended. Mortgages under 221(d)(3) are purchased by F. N. M. A. . Mortgages insured under the 221(d)(3) below market interest rate program bear interest at three percent. Income limits for (d)(3) housing are regulated by the Secretary of Housing and Urban Development and are correlated to family size. The rent supplement program is applicable to a limited number of (d)(3) below market rate units.

Section 235 loans were added by the Housing Act of 1968. Unlike many H. U. D. programs they do not require a workable program. While this section relates, for the most part, to homeownership by low income families, subsection (j) permits the insurance of mortgages and the making of interest reduction payments to private, non-profit corporations or public bodies to purchase and rehabilitate housing for low income families. However, any non-profit corporation or public body must (a) be purchasing and rehabilitating a minimum of four dwellings and (b) undertake to resell the properties to families eligible for interest reduction payments under section (i). In general terms such families' income should not exceed 135 percent of the limits for public housing in the area, but up to 20 percent of the funds allocated to reduce interest rates may be used for families whose income is in

excess of 135% but does not exceed 90% of the 221(d)(3) below market interest rate for the area.

Section 235(j) has virtually the same terms as section 221(h) except that the income limits are more clearly defined. Furthermore, 221(h) does not permit purchase, rehabilitation or resale by a public agency.

Section 236 was designed to provide rental housing for low income families. It does not require the community to have a workable program. However, where the rent supplement program is to be utilized in conjunction with section 236 either a workable program must exist of the project must be approved by local authorities for participation in the rent supplement program.

Eligible sponsors for 236 housing are cooperatives, limited dividend corporations, non-profit corporations or other approved mortgagors, and parallel 221(d)(3) sponsors. However, public agencies are specifically excluded from developing housing under this section. In addition to the foregoing mortgagors, a body which has agreed to construct 236 housing to be sold to a non-profit corporation upon completion is eligible for the benefits of this section.

Tenants of 236 projects whose rents are lowered by interest reduction payments must, for the most part, be earning no more than 135 percent of the public housing limits for the area. However, up to 20 percent of the total allocations may be used for tenants' whose incomes exceed 135 percent of the public housing limit but are lower than 90 percent of the (d)(3) limit.

Assistance is given by this program in the form of interest reduction payments to the mortgagee on behalf of the mortgagor, thereby allowing the mortgagor to pass this benefit on to tenants by charging lower rents. The basic rent is calculated as if the mortgage bore interest at one percent, and the "fair market rental" is determined

according to the interest the mortgagor would be obliged to pay under his mortgage. The rental per unit is the basic rent or such greater amount, not exceeding fair market rental charge, as represents 25 percent of the tenants' income. Incomes of tenants will be examined every two years for the purpose of adjusting rents.

Federal housing programs, such as 221(h), 221(d)(3), 235 and 236 are the proper domain of not-for-profit and limited dividend corporations. Public agencies cannot operate these programs, and hence cannot serve a vital part of the otherwise poorly served urban housing market.

Fortunately, not-for-profit and limited dividend corporations are assuming an increasingly important role in many cities in confronting and helping solve the tenacious urban housing problem. Social Planning Associates, Inc. recommends that the Genesee Community Development Conference undertake such a role in Genesee County, Michigan.

CHAPTER II - DIAGNOSTIC SURVEY

A. PURPOSE

The Local Public Agency (LPA), has a responsibility to minimize the hardship for persons facing the prospect of displacement from an urban renewal area This responsibility is particularly crucial where the residents of the project area face problems associated with dependency and deprivation, resulting in unemployment, poor health, broken families, lack of education, social behavior, poverty and related difficulties. In addition to increasing the difficulty of rehousing persons displaced from a project area, failure to solve such problems can spread the conditions of physical blight to other areas in the locality or weaken efforts to prevent the recurrence of blight in the project area.¹

The St. John Street urban renewal area diagnostic survey fulfills two functions. It provides information in depth regarding the characteristics, problems, needs and service requirements of the households that were interviewed for the purpose of identifying and clarifying the family problems of St. John Street residents which are likely to hinder relocation. It also serves as the foundation for a system of referral services to put residents in touch with the appropriate community agencies that can assist in solving the health, social and economic problems of project area residents, so that the objectives of the St. John Street urban renewal project

1. LPA Letter No. 347, September 14, 1965.

can be achieved without causing side effects which will seriously disrupt relocated families and individuals or will cause the spread of blight and social problems into adjacent neighborhoods.

The relocation process has considerable strategic potential as an instrument for helping poor families break the poverty cycle. The change in environment and in life circumstances involved in relocation can potentially reorient families toward a better and more hopeful life, but it has rarely done so in the past. Instead, it has often created increased economic and social pressures that in turn aggravate problems that in and of themselves might not otherwise be significant.

Relocation of the residents of an entire neighborhood is not an easy task. Problems such as unemployment or underemployment; drug addiction; alcoholism; marital problems; incohesive family resulting from separation, divorce, or illegitimacy; poor housekeeping; criminal records; psychological, psychiatric, or other health problems; isolation or alienation; or adverse results of discrimination due to race, age, or family size are likely to exist among the families and individuals being relocated from a total urban renewal land clearance project and to complicate relocation and its impact.

In short, the relocation that typically accompanies urban renewal projects such as the proposed St. John Street project presents a significant challenge. On the one hand, it offers opportunity -- the opportunity to improve the life circumstances of families living in deteriorated homes, unhealthy conditions, and unkempt and problem centered neighborhoods. On the other hand, it offers the prospect of increased monthly housing costs and the additional expense of money for already overloaded budgets, the possibility of losing the hard-won equity -- meager as it may be -- represented by contract home purchase, the probability of disruption and possible severing of neighboring and friendship patterns with accompanying increases in individual insecurity and the threat of the spread of anti-social behavior into new neighborhoods.

The prior identification of the socio-economic problems of individual families and persons scheduled for relocation by means of a diagnostic survey will reveal a composite picture of the area and the nature of the socio-economic problem therein. It will also (a) assist the

LPA in the development of service and facilities for referring families and individuals to community organizations able to provide specialized remedial assistance, and will (b) promote the development of the adjunct programs designed to eliminate socio-economic and health problems while promoting self-sufficiency, in the course of relocating St. John Area families into decent, safe and sanitary housing.

B. PROCEDURE

It is apparent that the success of an urban renewal plan, such as that for the St. John Street Project, depends upon the understanding and cooperation of the affected residents.

Toward this end, Local Public Agency Letter No. 458 requires that "LPA's shall encourage resident involvement in all phases of urban renewal projects to the fullest possible extent." Accordingly, the Flint LPA, through its delegated authority the Genesee Community Development Conference, utilized the St. John Street Area residents as an integral part of this diagnostic survey.

Setting Up the Survey

The initial tasks in undertaking the St. John diagnostic survey were (1) to determine the information needs for provision of satisfactory relocation and referral services, and (2) to identify a process for gathering the requisite information. Formal discussions with St. John Street Community Council, together with informal feedback from the St. John area, made it apparent that the community expected its personal privacy to be respected. It was made clear that all survey interviews and data collection follow-up should be conducted by neighborhood residents and that matters of personal life and family functioning, such as quality of housekeeping, marital problems, parent-child relationships, peer relationships of children, child care practices, behavior problems and school adjustment of children should be left off survey interviews.

Consequently, the final interview form drawn up by the Genesee Community Development Conference did not contain probing personal questions (see Appendix B for a copy of the interview form), and all survey interviews and data collection follow-up were conducted by neighborhood residents.

Because of the potential value of diagnostic survey findings for the St. John Street area to Flint referral and service agencies, the Genesee County Department of Social Services, the Flint Public School System, and various other community agencies and institutions were also invited to participate in designing the survey and to share its findings. The Genesee Community Development Conference asked these organizations to review the original draft of the survey questionnaire to insure that questions were properly designed to elicit the desired information in a useable form. Recommended changes were incorporated into the survey questionnaire.

The final responsibility for this diagnostic survey, however, remains with the Genesee Community Development Conference.

Home Interviews

The basic data for the survey were obtained from home interviews with 920 different households in the St. John Street Area of Flint, Michigan. Responses were obtained by personal interview with the head of the household or a responsible adult from a single home visit. A complete neighborhood canvass was undertaken. The refusal rate was less than 5 percent. The validity of selected income data was checked, but the validity of all responses could not possibly be checked within the scope of this study. However, there is no reason to believe that there was any appreciable falsification of information, particularly since interviews were entirely voluntary. Nonetheless, it must be kept in mind that the information gathered from such interviews is always subject to the perception of both the respondent and the interviewer. Every effort was made to keep any

bias from these sources at a minimum. Home interviews were undertaken in June and July, 1968.

Training Interviewers

The interviewers for a diagnostic survey usually make one of the first personal contacts between an LPA and project area residents. They often help set a tone for future contacts between the LPA and project area residents, and they are largely responsible for the quality of the interview data retrieved.

The involvement of the St. John Street residents as interviewers in this diagnostic survey helped establish lines of communication between the Flint LPA and the residents of the St. John Street area that may not have been opened under other circumstances. Information flows have subsequently taken place that probably would not have otherwise occurred. Undoubtedly these lines of communication will be of considerable assistance during actual relocation for project execution. Moreover, as a result of using neighborhood residents as interviewers, interviews were generally more quickly granted and more open than might otherwise have been the case, had "outsiders" been used.

The use of St. John Street area residents as interviewers, however, was a mixed blessing. Although under competent guidance, the use of unschooled, low income persons as interviewers meant that improvements in the ability to retrieve data were somewhat off-set by reductions in data quality created by problems of identification, communication and perception.

The very qualities which reduced and/or eliminated problems of data retrieval - namely ethnic (racial), class, and neighborhood identification - appear to affect adversely data quality. Neighborhood residents are usually recognized by residents of the area and hence are given quicker and more open access to the homes and information about families than might be granted to "outsiders", but because they are recognized, willingness to divulge personal facts about their family - beyond basic demographic data - is impaired. Even efforts to make it clear that interview data about individual families will be kept in strict confidence are of little value against the threat of telling neighbors "too much".

Furthermore, the para-professional interviewers of the St. John Street Area, as a group, had difficulties with communication and perception. As scholars have repeatedly shown,¹ para-professionals often have a style of verbal communication which is ill adapted to expressing sensitive differences in behavior rationale for social scientific use, particularly when unalerted to problems of perception.

Problem perception is in large measure a function of training and experience in interviewing technique and in social diagnosis. It is relatively easy to train inexperienced inter-

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For examples of this research, see, Basil Bernstein, "Some Sociological Determinants of Perception: An Inquiry into Sub-Cultural Differences," British Journal of Sociology, June, 1958, Vol. IX, pp. 159-174; Basil Bernstein, "Social Class and Linguistic Development," Education, Economy and Society. A Reader in the Sociology of Education (eds. A. H. Halsey, Jean Floyd, and C. Arnold Anderson, (New York: Free Press, 1961); and Daniel P. Ausubel and Pearl Ausubel, "Ego Development Among Segregated Negro Children," and Martin Deutsch, "The Disadvantaged Child and the Learning Process," in Education in Depressed Areas (ed.) A. Harry Passow (New York: Columbia University, Teachers College Press, 1963), pp. 109-141, 163-179.

viewers to ask and respond to simple questions about the proposed urban renewal activities, to explain how further information and services may be obtained, and to assure the persons being interviewed that knowledge about individual problems derived from the survey will be handled in strictest confidence. However, it is much more difficult to train such people to administer a more complex interview schedule involving extensive probing for complete responses. Knowing when to press onward and when to change tack in an interview; when to allow an interviewee to talk without guidance, and in what order to take up new topics without prejudicing the results requires a degree of perception that can rarely be quickly taught to unschooled interviewers without great expense.

In the final analysis, therefore, the earlier decision to limit the types of data to be gathered almost exclusively to basic demographic facts was appropriate. As in the case of the Pruitt-Igoe experience in the use of resident interviewers,¹ the use of resident interviewers in the St. John Street Survey proved to be feasible and productive for the purpose of identifying and clarifying the family problems which are likely to hinder relocation and spread blight and social problems if unattended.

Data Processing

Once the interviews were completed, Social Planning Associates, Inc., (SPA), of Chicago, was engaged to provide technical assistance to the Genesee County Development Conference on problems of data management and interpretation. With the assistance of SPA, Inc., staff interviews were edited and coded. The data were recorded on IBM cards and pro-

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1. "Pruitt-Igoe: Survival in a Concrete Ghetto," Social Work, October, 1967, pp. 3-14.

cessed and tabulated by use of electronic data processing equipment. Completed questionnaires (see Appendix B for the questionnaire form) were processed on an IBM 360 computer to yield summary tables, cross tabulations and various tests of significance and reliability.

Supplementary Data

In addition to the data obtained from neighborhood residents by means of a house to house survey interviews, the Genesee Community Development Conference, with the assistance of Social Planning Associates, Inc. of Chicago, gathered supplementary data to ensure that a composite picture of the St. John Street Area, the nature of the problems therein, and the probable impact of relocation of St. John Street area residents was being derived.

Several visits were made to the Genesee County Department of Social Services, the Council of Social Agencies of Flint and Genesee County, the local office of the Michigan State Employment Service, the Public School System, the Urban League, and other relevant service groups.¹ Useful data for inclusion in the Diagnostic Survey were identified, discussed, promised, and in most instances, promised as agreed.

Despite major difficulties in obtaining reliable, detailed data on service delivery for the St. John Street area and for areas where St. John Street residents are likely to relocate, supplementary data from service groups was, on the whole,

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Services, as used in this context, means "purposeful, focused help, skilfully given and individualized, to families and individuals with social and financial difficulties." Service groups are public and private agencies whose purpose is to provide such service. A list of service groups contacted is given in Appendix C.

most generously given and quite useful.

The U. S. Bureau of the Census, the Genesee County Metropolitan Planning Commission, the City of Flint Department of Housing and Community Development, and the Flint office of the Federal Housing Administration, all generated data that were made available and were most useful.

Presentation of Survey Findings

The information obtained from the house to house interview survey was edited, coded, and run for frequency distributions prior to being arranged in the tables that appear in Chapter IV of this document. The frequency distributions were used to decide what variables should be cross-tabulated in the next stage of the analysis.

The numbers and percentages in the various tables and charts in Chapter IV generally exclude the number of unanswered responses if these were generally below one percent of the respondents. Where the "no answers" are of significance these are included in the appropriate table. Percentages often do not add to exactly 100 percent due to rounding of figures done in electronic data processing or because of exclusion of the "no answer" category.

Unless otherwise indicated, all numbers and percentages in tables run vertically to add to totals and 100 percent. Frequently the tables include a series of factors that are not mutually exclusive and therefore percentages cannot be added to 100 percent.

Since comparable surveys have not been undertaken, it is difficult to appraise the significance of most of the results.

A Social Area Analysis was also run for the City of Flint using 1960 Census data. This technique was used to establish the social ecology of the St. John Street area relative to the rest of the City. The technical results of the analysis are detailed in Appendix A. There were significant problems associated with the 1960 Census Tract data used in the Social Area Analysis. The major difficulties with the data were: (1) the significant variations between the populations of Census Tracts,¹ (2) the vast differences in Census Tract size,² and (3) the inappropriate boundary lines for pertinent Census Tracts.³

Dissemination of Survey Findings

Making data available to relevant community agencies and institutions is one of the purposes of the Diagnostic Survey. If handled properly, the appropriate dissemination of survey findings can improve inter-agency communications and the delivery of referral services to St. John Street Area residents, as well as assist the Flint Department of Housing and Community Development in its development plans.

1 There are 1,596 persons in Tract 28 versus the extreme difference of 14,206 in tract 40)

2 Tract 11 is approximately 20 times larger than Tract 28

3 Tracts 5 and 6 bisect the St. John Street area in such a way that it is impossible to accurately determine the conditions within the St. John Street area. This problem is compounded by the natural boundary on the east which makes Census Tract value weighting inappropriate for estimating the values of St. John Street Area demographic characteristics.

There must be clarity on the part of official agencies as to policy and procedures if successful communication is to take place. If properly used, survey findings can also assist in this function.

The Genesee Community Development Conference and the Industrial Manufacturers Association of Flint, in conjunction with the City of Flint Department of Housing and Community Development, has been making survey findings available to appropriate agencies as it is available in useable form. This report will also be put into the hands of cooperating and interested institutions and agencies.

Method for Updating Diagnostic Survey Data

Good planning requires the identification of goals and priorities, evaluation of strategies, and a system for monitoring the execution of projects. It also requires an active information system with sensors to determine the consequences of action. It demands provision for feeding information back to decision centers and readiness to change behavior in response to signals of error being committed. It assumes that error is inherent and that discrepancies between behavior and intention can be reduced and/or eliminated only when the nature and magnitude of the discrepancies are known. In short, it demands a cybernetic problem solving model.

A cybernetic model is built around feedback. It utilizes the massive amounts of data needed to evaluate complex social systems. It can evaluate and take into consideration second order consequences and it has the capacity for being sensitive to appropriate changes and degrees of change.

The cybernetic model, however, requires (1) a method of assessing the change; (2) a data system, and (3) a set of priorities or goals. Moreover, to be useful for planning purposes, such a model should contain a "feed forward" element which assists us in anticipating change, and a procedure that aids in synthesis and choice among social ends.

Social Planning Associates, Inc. recommends merging three research techniques into a cybernetic model which will have use for the St. John Street urban renewal project along with other projects. The first of these techniques is factorial ecology. The term factorial ecology is derived from the use of factor analysis to determine the human ecology of a pre-determined geographic space. Factorial ecology is an analytical procedure for determining the inter-relationship of selected demographic characteristics spatially. It works best for entire functional economic areas, but can also be useful in small area analysis. Factorial ecology is particularly helpful in establishing relative change in the social characteristics of selected geographic spaces over time. It is recommended that these geographic spaces be smaller and of more regular size than existing Census Tracts.

The second element of the proposed cybernetic model is a social accounting system. Since factorial ecology is designed to measure change in social characteristics attributable to geographic space, the procedure is needed to measure change in the persons initially located in the target area. Changes in the social characteristics of given geographic space do not necessarily imply changes in social circumstance of individual families. Over a year's period of time virtually an entire new population may inhabit the area for which change is being measured. Consequently, a system of accounting which measures change in individuals over given time periods is required for a full assessment of changes

that might be produced by urban renewal.

Changes in demographic characteristics, such as family size, income, level of educational attainment, do not necessarily measure changes in attitudes and/or value orientations. Focused interviews are an appropriate means of gathering necessary data for this purpose and path analysis offers a sophisticated procedure by which to evaluate such information.

In summary, it is recommended that Social Planning Associates be engaged to establish in Flint, Michigan a cybernetic problem solving model to (1) assist the Local Public Agency gather the pertinent data and feedback necessary for good planning, and to (2) provide the current social profile necessary for satisfactory referral services.

Referral Services

"Referral services" are special services and skills that are provided by persons and agencies outside the LPA to assist families and individuals residing in the project area, or relocated from the project area, in overcoming social and economic problems which interfere with adequate rehousing opportunities, increase the hardship of displacement, or make it difficult to obtain the financing necessary to undertake rehabilitation activities.

Identification of potential social services and referral resources available in the community is an integral part of the diagnostic survey. Moreover, the guidelines for HUD approval of the diagnostic survey require an effective plan for referring specific families and individuals to the approp-

riate agency as quickly as possible after identifying and analyzing a problem.

"The most important element in a successful referral process is the active interest and support of local public and private welfare, education, health, and related community organizations." Their interest and support must, of course, be meaningfully directed and coordinated if it is to have the desired impact. The four major phases of a successful referral process are: (1) identifying community resources; (2) establishing liaison with resource agencies; (3) linking families and individuals with social and/or economic problems to welfare, educational, social, and health service delivery agencies and groups; and (4) follow through by the LPA to assure that needed services are being provided.

Identifying Community Resources

As recommended in LPA letter no. 347, "it is important to identify potential community resources at an early stage in planning the diagnostic survey, so that interested agencies may be invited to participate in designing the survey." Potential community resources include those institutions, agencies, organizations, programs and individuals that can assist project area residents in the urban renewal area and in the new neighborhoods to which they may move.

As already outlined, these groups were identified early in this diagnostic survey and were utilized throughout its execution. They were invited to participate in designing the survey. They were asked for assistance and guidance in gathering supplementary data, and they are being used as referral service resources.

See Appendix C for a list of cooperating groups.

Establishing Liaison with Resource Agencies

Even after community resources are identified and involved in the survey design, continued liaison is needed to permit the administration of effective referral services.

While the Genesee Community Development Conference actively maintains contact with the various community resources available for referral, little formal or effective liaison exists among referral resource groups. Efforts are being made to overcome this difficulty, but the problem is by no means solved. Consequently, referral services can be more effectively delivered, and hopefully will be as the St. John Street urban renewal project develops.

Linking Families and Individuals with Social and/or Economic Problems to Referral Agencies and Groups

The process of putting families and individuals in touch with the appropriate service agency or agencies and groups, or vice versa, has already begun for the St. John Street area.

It must be made clear, however, that a distinction must be made between informing relatively self-sufficient families and individuals about available community resources or normal relocation and rehabilitation services and the careful referral of households with significant problems to social agencies. In the case of a household with significant social or economic problems, the appropriate agency must agree to take over the case and the family or individual must be willing to accept the agency's assistance. In the absence of one or both of these prerequisites the LPA can do little more than properly

communicate the available diagnostic information and try to bring the two parties together on amiable terms.

Followthrough by the LPA

The Genesee Community Development Conference has a well defined program for followthrough on families and individuals identified as needing referral services. A record is kept on each case and periodic checks are made to ensure the delivery of referral services to eligible families and individuals when desired, and to make sure that families and individuals affected by urban renewal are not adversely affected.

C. Classification System

A socio-economic classification system has been developed for the St. John Street Project Area which utilizes the diagnostic survey profiles of family characteristics obtained for this project. Four classes of families have been identified:

- (1) Stable and well functioning households able to relocate readily, with no serious economic and/or social problems likely to create relocation difficulties;
- (2) households with minimal economic and/or social problems that are likely to require some short term relocation and/or social service assistance;
- (3) households with multiple impediments to relocation, with intensive relocation and social service assistance likely, and
- (4) households whose problems are severe and hence likely to require special, intensive economic, medical and/or social service assistance.

The following family characteristics were considered to be indications of possible relocation difficulties:

- (a) family income below \$300 per month, plus \$50 per month per child;
- (b) more than four children under 18 years of age in the family;
- (c) more than one person over 18 years of age (other than the parents) living in the house;
- (d) divorced or separated parents;

- (e) female head of household with children;
- (f) unemployed one year or more;
- (g) on welfare or pension;
- (h) buying a home on land contract;
- (i) where the family does not want to move; and
- (j) head of household over 50 years of age.

A household with any one of these characteristics was considered to need at least short-term relocation and/or social service assistance, except where a head of household over 50 years of age has a family income of more than \$500 per month and no other indications of possible difficulties, or where divorced or separated persons have no children and no other indications of possible relocation difficulties.

Households with the following combinations of possible difficulties were determined to require intensive relocation and/or social service assistance:

- (1) low family income and items b, c, d, e, h, and/or j.
- (2) a large family (more than four children under 18) and items a, c, d, e, f, g, h, i, and/or j.
- (3) and extended family and items a, b, d, f, g, h, i, and/or j.
- (4) divorced and/or separated parents and items a, b, c, f, g, and/or h.

- (5) female head of household and items a, b, f, g, and/or h.
- (6) unemployed one year or more and items b, e, and/or h.
- (7) on welfare pension and items b, e, h, and/or i.
- (8) buying a home on land contract, head of household over 50, and family income below \$500 per month.

Households that have at least four of the family characteristics considered to be indications of possible relocation difficulties have been identified as households likely to require special, intensive relocation, medical, and/or social service assistance. In addition, families which have (1) low incomes; (2) more than four children under 18 years of age and (3a) divorced or separated parents, (3b) female head of household, or in which (3c) the head of the household has been unemployed more than one year would also qualify as families which have a severe relocation problem.

D. Limitations of the Household Interview Survey

Certain problems adversely affected the usefulness of the household interview portion of the St. John Street diagnostic survey. These problems are noted here so that in future efforts of this kind they can be anticipated and resolved.

One of the values of an interview survey is that it identifies problems and service requirements directly from those who need services. However, the accuracy of data generated in this manner depends in part upon the perception and accuracy of those who are interviewed as well as the skill and perception of those who are doing the interviewing. Difficulties were encountered in both quarters in this survey. The survey questionnaire had few attitudinal questions, in part in anticipation of possible problems in determining their quality; but where open-ended question did appear -- for example, for the identification of special health problems -- responses were meager and unreliable. Consequently, reliable information on the special health problems of St. John Street residents is lacking. Elsewhere there was also evidence that questions requiring interpretation or probing did not yield satisfactory results.

Several of the other shortcomings of the interview schedule are indirectly related to the problems of untrained interviewers and low income, unschooled interviewers. The shortage of attitudinal questions severely limits the usefulness of the results. It would be nice to know, for example, how St. John Street area residents feel about leaving the neighborhood, how they perceive their own socio-economic problems, what their aspirations are, what parent-child relationships exist, what the peer relationships of children are, what child care practices are prevalent, what personal and family problems concern the adult members of the family, etc. None of this information can be derived from the data collected.

Questions concerning lack of heat, infestation by rats and roaches, overcrowding, lack of ventilation and falling plaster -- let alone their effect on family life -- were also missing, as were basic responses to inquiries about environmental problems.

Because we were unable to satisfactorily identify families with special health and environmental problems, an important element of the diagnostic survey is missing, and conditions in the neighborhood make it unlikely that this information can be gathered by follow-up inquiries.

Similarly, the questionnaire does not enable us to identify individuals that present a "clear and present" danger to another neighborhood because of drug addiction, etc., nor was information about incidence of delinquency, crime, functional illiteracy, school drop-outs, or truancy elicited.

Data about ownership and condition of furniture was also conspicuously absent, even though relocation needs are obviously associated with the presence or lack of furniture. For example, if a family is to relocate to an unfurnished home or apartment in either public or private housing it must have or obtain essential furniture.

Finally, we believe it was unfortunate that the procedure for this survey did not make it possible for the social casework programs for the two most pertinent agencies, relocation and welfare, to reach a family immediately following the survey interview. This problem of timing has already added financial costs and misunderstanding that will adversely affect the human elements of project execution.

It must be kept in mind that these data cannot represent complete accuracy in detailing the characteristics of the study population, although misrepresentations appear to be of a relatively minor nature. Misinterpretation of questions by residents, errors in recording, and mistakes in tabulation are inevitable in spite of the precautions that were taken. In addition, incomplete information on some households add somewhat to the margin of error.

Positive Aspects of the Household Interview

On the whole, this diagnostic survey provides first-hand information which can be used to guide further planning of programs to meet the social, economic, and relocation needs of the St. John Street area residents affected by urban renewal. Moreover, the involvement of area residents has already had a salutary impact upon project acceptance. Meaningful citizen participation has furthered their own personal growth and development, and has given many area residents a firmer commitment to the project than would otherwise have been the case.

CHAPTER III - THE ST. JOHN STREET AREA IN A METROPOLITAN SETTING

With a population of approximately 200,000 residents, Flint is Michigan's second largest city. It is located in Genesee County, the State's fourth most populous county, and it is at the northern fringes of the Country's traditional industrial belt.

Flint is a medium-sized metropolitan center by national standards. It ranks 63rd in size among the nation's 231 Standard Metropolitan Statistical Areas (SMSA). It is large enough to show the sorting out of population groups into discernable patterns, and small enough to permit comprehensive analysis and planning which takes into account second order consequences.¹

The economy of Flint is dominated by manufacturing industries. During the twelve months ending July, 1968, manufacturing provided 80,600 jobs, 54 percent of the 148,600 non-agricultural wage and salary jobs in the Flint labor market area.²

Since 1903 when Flint interests brought the Buick Motoe Company to the City - and particularly since 1908, when W. C. Durant made the Buick so successful as to form General Motors from that success, Flint has been particularly reliant on the automobile industry and the wide range of auxiliary manufacturing establishments that are directly dependent upon that industry. Local General Motors plants are currently producing Buick and Chevrolet automobiles, plus a wide range of parts, supplies, and accessories. In addition to eleven major plants, General Motors has regional and divisional headquarters in Flint for some divisions. On December 31, 1968, these establishments accounted

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1. Second order consequences are consequences that accrue as a result of efforts on behalf of a primary objective.
 2. U. S. Department of Labor, Manpower Administration, Area Trends in Employment and Unemployment, October, 1968, p. 35.

for 77,603 jobs. In addition, 7,644 persons were employed by manufacturing establishments doing more than 3/4 of their business with General Motors. Overall, 57 percent of all non-agricultural employment in Genesee County is directly reliant upon General Motors.

The principal divisions of the General Motors Corporation and their levels of employment, as listed by General Motors on December 31, 1968, are indicated below.

<u>Name of Facility</u>	<u>Products</u>	<u>Employment</u>
A. C. Spark Plug	Auto Accessories & parts	12,435
Buick Motor Division	Automobiles	19,582
Chevrolet-Flint Assembly Plant	Automobiles	3,679
Chevrolet-Flint Manufacturing	Automobiles	9,564
Chevrolet-Metal Fabricating Plant	Automobiles }	9,808
Chevrolet Engine Plants	Automobiles }	
Chevrolet National Parts	Auto parts distribution	4,515
Fisher Body Div. #1	Auto body assembly	6,482
Fisher Body Div. #2	Auto body assembly	2,707
Fisher Body, Grand Blanc, Metal Fabrication	Auto body parts	3,399
Ternstedt Manufacturing	Auto parts	4,728
General Motors Institute		704
Total Employment		<u>77,603</u>

Source: General Motors, year end employment report, December, 1968.

In November, 1968, there were 4,380 unemployed persons in the Flint Labor Market Area, equal to 2.5 percent of the work force of 175,300. In 1965 and 1966, unemployment averaged 4,200 (2.4 percent) and 6,000 (3.4 percent) respectively. In 1967, it averaged 5,100 or 2.9 percent of the labor force, and during the first eleven months of 1968 it averaged 3.4 percent.¹

1. Flint Office of the Michigan Employment Securities Commission.

The median family income in 1968 for Genesee County was about \$9,200.¹ The reported median family income for the St. John Street section of Flint in 1968 was only \$3,900.

The Bureau of the Census has divided Flint into 41 census tracts (see map). The proposed St. John Street project (Michigan R-186) area is located in parts of census tracts five and six. It is 292.7 acres in size, and it is cradled between the Buick plant of General Motors and the west side of the Flint River, some fifteen blocks north-east of the central commercial area. A small portion of the area, (28.9 acres) was cleared by the recent I-475 expressway right-of-way development. More than 95 percent of St. John Street Area residents are Negro.

Complete clearance is contemplated for the St. John Street Project.

The Flint-Genesee County Model Cities Area is located directly to the north and west of the proposed St. John Street Urban Renewal Area. A 790 acre portion of the Model Cities Area, the Dewey School Area, is a Code Enforcement project. Approximately 36,000 people, representing 10,660 households currently live in the designated Model Cities Area. Nearly 60 percent of the Model Cities Area is Negro, and the racial composition is changing rapidly toward being an all Negro neighborhood. (See map 2).

The Oak Park section of Flint is located southwest of St. John Street, north of the Central Commercial District. It is generally bounded by Leith and McClellan Streets on the north, the Flint River on the east, Fifth Street on the south, and Detroit Street on the west. Like the Model Cities Area, Oak Park is undergoing change, but unlike the Model Cities Area, the change is no longer primarily racial, since more than 80 percent of the area is already inhabited by Negro families.

1. An estimate based on data provided by the Flint Industrial Manufacturers' Association.

With the exception of the commercial strip along North Saginaw Street, and scattered grocery stores, etc. in the residential areas, Oak Park is comprised almost exclusively of one and two family residential structures with approximately 3,550 residential structures in the 610 acre area. There are few vacant lots in Oak Park.

Oak Park is deteriorating rapidly. Some portions of the district, of course, were never very substantial. The triangle between Mary, Detroit and North Saginaw Streets (Census Tract 26), has always contained a sizeable number of poorly constructed homes on very small lots.

Census Tract 25 is currently sustaining the greatest rate of deterioration in Oak Park.¹ The tract is completely residential, containing 609 residential structures. Illegal conversions are commonplace in this Census Tract. Between 1960 and 1965, the tract gained more than 10 percent in population without any new construction. One-fourth of the tract's housing units have more than six occupants.

The average age of the head of the household in Census Tract 25 has been declining and the percentage of children has been rising. In 1965, 44 percent of the tract's population were children, whereas only 31 percent had been children in 1960. Concurrently, the average number of persons per housing unit increased from 3.0 to 3.8.

The Homedale Code Enforcement Project Area is located across the Flint River to the east of the St. John Street neighborhood. The area is north of Longway Boulevard, south of Whaley Park and east of Dort Highway. The area is primarily residential, inhabited largely by white working class families.

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1. Most of the data on Census Tract 25 comes from a special census of the area by R. L. Polk and Company, Detroit, in 1965. These data were published by Polk in 1966 in their sale booklet on their "Urban Information Package".

Public improvements such as curbs, gutters, street paving and widening, and parks and playground enlargements and improvements are slated for the area.

Because the Flint River acts as a natural, traditional barrier, there is only a small chance that St. John Street area residents will move into the Homedale Code Enforcement District.

Since all of these areas are within the same housing market, actions in any part of the market-shed indirectly affect marketing conditions. (and hence ecological changes) in other parts of the market-shed. Demolition of housing units in St. John Street will create pressures on the portions of the housing market available to the displaced families, and the availability of housing is generally a function of (1) income, (2) family size, and (3) ethnicity (race)¹.

A social area analysis was run on the latest available data to help determine just how proposed changes in the St. John Street area are likely to affect surrounding neighborhoods. The results are contained in Appendix A. In summary, they show that the St. John Street area has one of the lowest socio-economic statuses in Flint. It is one of the most segregated areas of the City. If unassisted, dislocated St. John Street neighborhood residents will be most likely to move into Census Tracts 3 and 4 of the Model Cities Areas. They are also likely to relocate into Oak Park, creating pressures which will encourage an increasing number of Oak Park residents to move into the Model Cities Neighborhood.

Unplanned movements from St. John Street will start a chain reaction which will reduce prospects for an appropriate balance of integration in the Model Cities Area. Imaginatively planned and adequately funded, limited dividend or not-for-profit housing activities -- together with preventative planning for the Model Cities Area -- will short circuit adverse change and can help bridge the socio-economic and ethnic gaps that are so apparent when St. John Street is compared to the Metropolitan Area as a whole.

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1. Ethnic housing patterns are typically the result of two factors: (a) the pressures of racial prejudice, and (b) the preference of persons of the same ethnicity to live among neighbors of similar origin. It should be noted that Flint passed an Open Housing Law in 1968 by public referendum.

CHAPTER IV - THE DEMOGRAPHIC CHARACTERISTICS OF ST. JOHN STREET RESIDENTS

INTRODUCTION

The section which follows describes the social and economic characteristics of the 920 families interviewed and living in the proposed St. John Street urban renewal area. Such characteristics as race, family structure and size, employment, occupation and income will be discussed. In addition, (a) housing patterns and (b) families' attitudes toward and awareness of the community will be related to various family characteristics.

TABLE 1

RACE AND SEX OF HOUSEHOLD HEAD

	<u>Negro</u>	<u>White</u>
Male	65.2% (600)	2.2% (20)
Female	31.4% (289)	1.2% (11)

TABLE 2

AGE OF HOUSEHOLD HEAD

Less than 20	1.5% (13)
21 - 30	13.3% (118)
31 - 40	16.6% (148)
41 - 50	20.8% (185)
51 - 60	19.9% (177)
61 - 64	8.0% (71)
65 - 70	10.6% (94)
71 - 80	7.4% (66)
81+	1.9% (17)
Median	47.8%

As is seen in the above tables, over 96 percent of the households surveyed are occupied by Negroes, two-thirds of such households being headed by a male. Of those household heads responding, less than one-third are 40 years old or less, and the median age is 48. Median age does not differ between families headed by males or

headed by females (Table A). However, among very young and very old households, female household heads are a larger share of total families than the average. Thus, of households headed by someone 20 or under, 54 percent are headed by a female, and of households headed by someone over 70, 58 percent are female compared to the population average of 33 percent female.

(See following page for Table 3.)

Over half (54.1 percent) of the households are headed by a married couple. Of these, two households are headed by the female partner. Of those households headed by a divorced or separated individual, 75 percent are headed by females. Widowed household heads are also predominantly female, while those household heads who have never been married are mainly men.

TABLE 4
PERSONS IN FAMILY

1	28.7%	(264)
2	25.6%	(236)
3	12.6%	(116)
4	8.9%	(82)
5	7.8%	(72)
6	5.5%	(51)
7	5.3%	(49)
8	2.7%	(25)
9	1.2%	(11)
10	1.2%	(11)
11	.3%	(3)
Mean	3.112%	

Over half the families have one or two members. However, due to the relatively high proportion of very large families (16 percent with six or more persons), the mean household size is over three persons.

TABLE 5
NUMBER OF CHILDREN UNDER 18

1	42.0%	(299)
2	18.0%	(128)
3	10.8%	(77)
4	9.3%	(66)
5	7.4%	(53)
6	5.8%	(41)
7	2.9%	(21)
8	2.2%	(16)
9	1.3%	(9)
10	.1%	(1)
11	.1%	(1)
No Response		208
Mean	2.72%	

The average study area household includes 2.7 persons under age 18, and 70 percent of the households include three or fewer persons under 18. However, 20 percent of the households include five or more minor children. This is basically consistent with the overall data on household size (Table 4).

TABLE 6
NUMBER OF PERSONS OVER 18

1	51.5%	(367)
2	34.7%	(247)
3	10.0%	(71)
4	3.1%	(22)
5	.6%	(4)
6	.1%	(1)
No Response		208

Just over half of the households include one person over 18 in addition to the household head; 35 percent include two persons in addition to the head of the household. Most of the 98 families with three or more persons over age 18 represent the incidence of extended families. Incomplete data on age of spouse precludes estimating the precise percentage. Furthermore, lack of specific data on other relationships (niece, grandson, etc.) precludes a full enumeration of the total incidence of extended families.

ECONOMIC CHARACTERISTICS

As a result of ambiguity, the high non-response level to questions about educational achievement, (86 percent), suggests that at least the data collected on educational achievement is inadequate for analytical purposes.

TABLE 7
LENGTH OF EMPLOYMENT

Less than one year	7.2%
1 - 2	6.0%
3 - 5	8.3%
More than five	78.1%

TABLE 8
OCCUPATION

	<u>% of Non-Housewives</u>	<u>% of Total Response</u>
Professional	4.6%	2.9% (26)
Managers	1.6%	1.0% (9)
Automotive, hourly, line prod. machine operator	67.6%	41.6% (378)
Supervisors	1.1%	.7% (6)
Domestic, private, business, service	14.1%	8.8% (80)
Housewife, homebound		38.4% (349)
Automotive, skilled crafts, trades	.5%	.3% (3)
Clerical or sales	1.4%	.9% (8)
Operatives	8.7%	5.4% (49)

(See following page for Table 10.)

The following table holds few surprises. Consistent with Table 9 is that 97 percent of General Motors' employees surveyed hold operative or semi-skilled jobs. 55 percent of household heads who are housewives receive their income from pensions, while 38 percent receive welfare payments of some sort. Sixteen household heads are employed by the City or other governments. Of note is that ten of them, or 62 percent are employed in service, probably janitorial jobs, and only one in clerical and two in professional jobs.

TABLE 11

MONTHLY INCOME OF HOUSEHOLD HEAD

\$0 - \$100	8.4%	(70)
\$101 - \$200	15.7%	(131)
\$201 - \$300	18.6%	(155)
\$301 - \$400	43.7%	(365)
\$401 - \$500	12.3%	(103)
\$501+	1.3%	(11)
Median	\$310	

Nearly one-quarter of the household heads responding earn \$200 per month or less. The average household head receives approximately \$310 per month or \$3,720 per year. Households headed by males have higher incomes than those headed by women (See Table C). \$365 for Negro males, \$180 for previously married Negro females, \$150 for single Negro females. White households headed by males or females average lower incomes than do Negroes.

These incomes appear to be disposable incomes rather than total income. Since so many heads of households are employees of General Motors, their gross incomes would not, in all likelihood, be as low as reported. Inconsistencies in income reporting are being checked by the Genesee Community Development Conference.

TABLE 10

SOURCE OF INCOME BY OCCUPATION

	GM	Welfare & AFDC		Contractors & Builders		Pension		Private or Professional		City or Government	
Professional & Technical	0.3% (1)	-----	----	10.0% (2)		1.0% (2)		8.4% (9)		12.5% (2)	
Managers, Officials & Proprietors	0.3% (1)	0.7% (1)		-----	----	-----	----	0.9% (1)		-----	----
Automotive Hiring Line	97.4% (374)	-----	----	-----	----	1.0% (2)		0.9% (1)		-----	----
Supervisors & Foremen	0.8% (3)	0.7% (1)		-----	----	-----	----	0.9% (1)		6.2% (1)	
Domestic	0.3% (1)	2.2% (3)		-----	----	0.5% (1)		59.8% (64)		62.5% (10)	
Housewife	0.3% (1)	96.3% (130)		-----	----	96.9% (189)		-----	----	-----	----
Automotive Skilled Craftsmen	0.3% (1)	-----	----	5.0% (1)		-----	----	0.9% (1)		-----	----
Clerical & Sales	-----	----		-----	----	-----	----	6.5% (7)		6.2% (1)	
Operative & Kindred	0.5% (2)	-----	----	85.0% (17)		0.5% (1)		21.5% (23)		12.5% (2)	

TABLE 10 (CONTINUED)

SOURCE OF INCOME BY OCCUPATION

	<u>Filling Station and Car Wash</u>		<u>Self- Employed</u>		<u>Other</u>		<u>Total</u>	
Professional & Technical	-----	----	37.5%	(6)	15.4%	(4)	2.9%	(26)
Managers, Officials & Proprietors	-----	----	37.5%	(6)	-----	----	1.0%	(9)
Automotive Hiring Line	-----	----	-----	----	-----	----	41.9%	(377)
-45- Supervisors & Foremen	-----	----	-----	----	-----	----	0.7%	(6)
Domestic	-----	----	6.2%	(1)	-----	----	8.9%	(80)
Housewife	-----	----	6.2%	(1)	76.9%	(20)	37.9%	(341)
Automotive Skilled Craftsmen	-----	----	-----	----	-----	----	0.3%	(3)
Clerical & Sales	-----	----	-----	----	-----	----	0.9%	(8)
Operative & Kindred	-----	----	12.5%	(2)	7.7%	(2)	5.5%	(49)

TABLE 12

SOURCE OF INCOME

	<u>GM</u>	<u>Welfare/ AFDC</u>	<u>Contractor</u>	<u>Pensions</u>	<u>Priv. or Prof.</u>	<u>City</u>	<u>Self</u>	<u>Other</u>
\$0 - \$100	-----	27.1 (35)	-----	11.6 (20)	5.7 (5)	7.1 (1)	-----	31.6 (6)
\$101 - \$200	-----	31.8 (41)	5.6 (1)	33.1 (57)	30.7 (27)	-----	7.7 (1)	21.1 (4)
\$201 - \$300	7.1 (27)	23.3 (30)	5.6 (1)	30.2 (52)	35.2 (31)	50.0 (7)	23.1 (3)	21.1 (4)
\$301 - \$400	70.6 (267)	14.7 (19)	55.6 (10)	16.9 (29)	25.0 (22)	42.9 (6)	53.8 (7)	21.1 (4)
\$401 - \$500	20.6 (78)	3.1 (4)	33.3 (6)	5.2 (9)	3.4 (3)	-----	15.4 (2)	5.3 (1)
\$501+	1.6 (6)	-----	-----	2.9 (5)	-----	-----	-----	-----
Approx. Median	\$360	\$170	\$370	\$215	\$240	\$245	\$340	\$190

The median income of household heads employed by contractors average \$10 per month higher than those employed by General Motors. The difference between the two is greater when their ranges are compared. Only 22 percent of GM workers earn \$400 or more, compared to 33 percent of contractors. But 11 percent of construction workers earn below \$300 while this is true of only seven percent of GM employees. AFDC or other welfare recipients have the lowest income with holders of odd-jobs ("other") have the second lowest income.

Table D indicates that, while households with two members have more than twice the income of those with one member, income is not elastic beyond that point. That is, households with six members' household head's income does not differ from the two-person family.

TABLE 13
COMBINED MONTHLY INCOME

\$0 - \$100	8.2%	(69)
\$101 - \$200	15.7%	(133)
\$201 - \$300	16.8	(142)
\$301 - \$400	36.2	(306)
\$401 - \$500	10.9	(92)
\$501+	12.2	(103)
Median	\$325	

Median combined income (household head and all other income) of surveyed households is \$325, only \$15 per month higher than the medium of the household heads alone. There is a more significant difference in the number of higher income households when total income is considered. (See Table 12). 13 percent of household heads earn \$400 or more per month. 23 percent of households with more than one income earn that amount. As was the case with income of

the household head, there is no significant income elasticity associated with family size. An explanation could be that while there are more earners, the added income is irregular and very low as not to affect the averages.

TABLE 14
LENGTH OF UNEMPLOYMENT

Less than one year	2.1%	(7)
1 - 2	3.0%	(10)
3 - 5	7.8%	(26)
More than 5	85.1%	(285)
Never Employed	2.1%	(7)
No Response		(585)

Of the 335 household heads reported to be unemployed, 85 percent have been unemployed for more than five years. The above figures include some homebound housewives, but their distribution is not known.

HOUSING

TABLE 15

OWNERSHIP OF DWELLING AND TYPE OF MORTGAGE

Renting	46.5%	
Buying	15.8%	
Land Contract	49	(69)
FHA or VA	13	(18)
Bank	9	(13)
Other	29	(41)
Own	37.7%	

Of the 16 percent of residents interviewed who are in the process of buying their dwelling, half are buying under a land contract. In addition to this group (69 households) for whom relocation will mean a financial hardship, are those 38 percent who own their dwelling outright. Differences in ownership pattern by male and female household heads is described in detail in Table F. The most significant difference between households headed by males and those headed by females is that less than half the households headed by males rent, while on the other hand, it is true of half the households headed by women. 20 percent of households headed by males are in the process of buying, while this is true of less than 10 percent of the households headed by women. As is normally the case, ownership patterns progress according to age from renting to buying to owning. In the Study Area (See Table G), the majority of renters are headed by someone 21-50, buyers 31-60 and owners 41-80. Table H indicated that those in the process of purchasing, though representing the smallest group, represent the households with highest income, since they are able to obtain some sort of financing. The poorest group are those who own their home. This is at least partly a function of their older age. (Table G).

TABLE 16
MONTHLY PAYMENTS

\$0 - \$ 49	18.5%	(96)
\$ 50 - \$ 74	51.1	(265)
\$ 75 - \$ 99	24.1	(125)
\$100 - \$124	6.4	(33)
\$125 and over	0.0	
Mean	\$66.60	

Based on median household income, (\$325) a Study Area family should afford \$81 per month for rent on a standard of one-quarter gross income. This does not allow for contingencies, such as large families. Nonetheless, that 93 percent of households pay under \$100 per month for rent is tolerable with the income levels.

TABLE 17
LENGTH OF RESIDENCE

Less than one year	16.6%	(150)
1 - 2 years	10.7%	(97)
3 - 5 years	8.9%	(81)
More than 5	63.8%	(578)

The majority (64 percent) of persons interviewed had resided at their present site for more than five years, but 17 percent just moved to their residence. Typically, only in the case of renters (Table I) have the majority of households resided at their current address for two years or less. Owners and buyers both have resided for six or more years at their current address.

TABLE 18
DESIRE TO MOVE

Yes	58.6%	(480)
No	41.4%	(339)
No Response		(101)

Notwithstanding the long tenure of most residents, 59 percent would not object to moving. The data suggest, however, that elderly families who have lived in the area a long period of time are most adverse to moving.¹

TABLE 19
MOVERS EXPECT TO PAY MORE

Yes	63.9%	(500)
No	35.7%	(279)
No Response		(138)

1. See pages for further discussion of this subject.

TABLE 20
DESIRED LOCATION OF MOVERS

North End	35.4%	(244)
South End	11.9%	(82)
East Side	5.2%	(36)
West Side	27.6%	(190)
Suburban	6.2%	(43)
Other	13.6%	(94)
No Response		(231)

Nearly two-thirds of the respondents expect to pay more for their dwelling if they should move. Sixty-three percent would like to move into either the Oak Park or the Model Neighborhood Area.