A CASE STUDY ON THE IMPACT OF PERMANENT AFFORDABLE HOUSING ON SOCIAL, PSYCHOLOGICAL, AND COMMUNITY FUNCTIONING WITH SPECIAL REFERENCE TO MERCY HOUSING CALIFORNIA SELF-HELP HOUSING

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A CASE STUDY ON THE IMPACT OF PERMANENT AFFORDABLE HOUSING ON SOCIAL, PSYCHOLOGICAL, AND COMMUNITY FUNCTIONING WITH SPECIAL REFERENCE TO MERCY HOUSING CALIFORNIA SELF-HELP HOUSING

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Division of Social Work
Abstract

of

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Using a qualitative case-study design, this study examined the impact of permanent affordable housing for families with special reference to Mercy Self-Help Housing on self-efficacy, social interaction, social distance, community building, social capital, and safety. The researcher conducted five case studies to examine the social benefits accrued from Mercy Housing’s Self-Help Housing Program in Sacramento, California. Findings indicate that the impact of permanent housing influenced aspects of family and community unity, physical and emotional security, and increased comfort with diversity, and an enhancement of life skills and self-efficacy which has been useful in other areas of their lives. The study’s recommendations include replication of the program as an intervention to reduce homelessness and develop legislative, innovative and resource allocation strategies that can specifically help low-income families’ permanent affordability with regard to housing.
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Chapter 1

THE PROBLEM

Introduction

This study examined the social process and social interactions of families involved in a unique housing program called Mercy Self-Help Housing Program (MHC). The community-building aspects and mutual benefits of self-help housing have not frequently been the focus of empirical research on housing needs. The personal and the social benefits of housing are also areas that have not been explored adequately. This study therefore centered on the impact of the social benefits of building one's own home together with a cohort of approximately 10 families, and living with them after this unique experience as neighbors.

While the focal point of this project is placed on the social benefits derived from participation in MHC in Sacramento, California, the spotlight is also placed on the widening gap in homeownership rates for lower income families and the need for sustainable affordable housing, especially in California. Now, in consideration of what the current foreclosure crisis has wrought in terms of displacing families, in California and across the nation, innovative housing solutions should be pushed to the forefront of policy formulation processes. Taking the above theory into consideration, we may agree that sustainable, affordable housing deserves to be prioritized in our country. The scope of this case study includes an effort to understand those key variables resulting from a
study of pertinent literature around housing issues and how they relate to participants in the MHC program.

Statement of the Problem

This study focuses on the social benefits such programs bring to individuals and families as a result of their participation in Mercy Self-Help Housing. Families who complete the challenges of building their own homes in cooperation with their fellow participants are likely to feel an enhanced sense of self-confidence, security, and community. Examining the above question involved interviewing five individual subjects who participated in Mercy Self-Help Housing Program in Sacramento, California.

Housing has become a national crisis as will be illustrated in Chapter 2. According to Maslow’s (1954) Hierarchy of Human Needs, housing is a primary need. Variables around the need for affordable housing are examined in Chapter 2, including the impact on families living in California. Research, highlighted in Chapter 2, revealed that California has the second lowest rate of homeownership in the United States (California Budget Project, 2008). This perhaps is not surprising due to the high cost associated with normal home purchase. Additionally, research revealed the high cost of rental housing across the state of California as well. Homeownership rates are low in California and going even lower for middle-income and low-income families who may be losing their homes to foreclosure. Large numbers of families, who perhaps should never have been qualified to purchase a home in California, were qualified “creatively.”
Mortgage payments have risen for many homeowners across the nation due to sub-prime loans and other risky forms of financing. Families across the nation are losing their homes due to this form of “creative financing.” Consequently, California has been hit hard with foreclosures across the state. Figure 1 shows the increase in foreclosure rates in California between 2005 and 2007.

![Figure 1](image)

*Figure 1. Mortgage delinquencies and foreclosures have increased in California (California Budget Project, 2008).*

An additional variable is the widening gap in homeownership rates for lower income families. Data in Chapter 2 shows how homeownership rates have decreased for lower middle- and low-income families when compared with wealthier families. This decrease in homeownership rates has hit African American families particularly hard.
From 1979 to 2007, rates of homeownership for African American families dropped by 7.3% in California.

**Background of the Problem**

As pressure builds from foreclosures, more families are searching for housing, but research referenced in Chapter 2 unfortunately indicates that fewer multi-family units have been constructed since the year 2000. At the same time, affordable housing units in California are being converted to be sold as condos or to be rented at market rates. Those living on disability or limited incomes have great difficulty finding affordable housing.

An additional pressure on families, and one of the important variables as it relates to the need for low-income housing, is that low-income families are dealing with a decreasing or stagnating income. As of 2005, the household income has either fallen or remained the same in the United States for five consecutive years, according to the Children’s Defense Fund (2005). In the meantime, prices for goods and services, as well as rents, have risen. Over the past three decades, inequalities in the United States have grown exponentially. If the minimum wage had increased as quickly as Chief Executive Officer (CEO) pay since 1990, federal minimum wage would have been $23.03 per hour by 2005, not $5.15 an hour as it was in 2005 or $7.50 per hour as it presently is in California.

Much of our concern, as we think of the need for affordable housing, should be for single mothers with children. The majority of below-poverty-level households in the United States are headed by women. Each day 3,742 babies are born to unmarried
mothers; 2,385 of them are born into poverty. The number of children living in poverty has increased by 12.85% between 2000 and 2005 alone, which means that 1.5 million more children were living in poverty in 2004 than in 2000.

The long-term impact upon children born and raised in poverty should be on our minds. These children are more likely to continue the same cycle. They will be unemployed more frequently than average, have their own children while they are young, and raise the children in poverty as well.

Exacerbating the above realities is that earnings for full-time working women lag behind those of men. Even if single mothers work full time at federal minimum wage, the family still lives in poverty. There is nothing romantic about the way women have been left holding so much responsibility alone in our society. Low-income women have had to meet their families’ needs, including rent, the single highest expense, on only $7,412 a year on average or $20 a day (Children’s Defense Fund, 2005).

No wonder many of these struggling mothers have fallen prey to the lure of using credit cards just to buy necessities such as diapers and baby wipes for their children. A few missed payments on their credit card accounts means penalties, then, when the money just is not available to keep up with the raging charges, the mother’s credit is ruined.

Poor credit has become a “modern plague” of sorts. Damaged credit has major ramifications in our society today. It is especially significant in applying for housing. Even to become eligible for affordable apartments, subsidized by government programs
such as HUD, credit must be good. Even self-help housing programs such as MHC require good credit for participants. In effect, poor credit ties the hands of many single mothers and their children in terms of obtaining affordable housing. Unfortunately, these are the very families that could benefit from a program such as MHC the most.

Purpose of the Study

This study regarding home ownership, and the stability it provides families, as opposed to renting or being homeless, has multiple enhancing effects on families. It explored the added impact on family function derived from participating in Mercy Housing's Self-Help Housing Program. This researcher wished to chronicle how participating in the experience of working with a cohort of 10 families, for a year, to build each other’s homes and then living as neighbors has contributed to the social interaction of these families. This researcher wanted to discover if the experience of building their own home along with their future neighbors has given the families an enhanced sense of self-confidence, security, and unity.

Small groups of humans have always banded together to seek shelter and safety and have cooperated with each other for mutual benefit to build adequate shelters. Self-help housing may provide all of these benefits as well as the more commonly recognized financial and technical assistance. Most individuals would have great difficulty setting out to build their own home without the skills, the financing, and the guidance that a program such as MHC provides.
It is known that homeownership and the stability it provides families, as opposed to renting or being homeless, has multiple enhancing effects on families. The purpose of this case study is to explore the added impact on family function derived from participating in Mercy in comparison with normal purchase homeownership. What additional social benefits do self-help housing programs provide in terms of life enhancement for the participants? What are the benefits of these character-building experiences in comparison to social benefits families garner from typical home purchases? It seems reasonable to assume that there may be added benefits to families gained through the participation in self-help housing. The families' achievement of the major accomplishment of building 10 to 12 homes in cooperation with a cohort of other families in a year could be substantial. This rare experience of such a large group undertaking must be particularly significant in terms of family morale building, social skill building, and self-confidence boosting.

Study Questions

In addition to the obvious economic benefits in the MHC program, (cohorts of 10 families work together to build all 10 homes. The homes are then sold to participants with no down payment at 3% fixed interest. For every three years participants continue in the program, 5% of the principle is deducted from their loan) what additional social benefits do participants in MHC gain from this yearlong odyssey? What life enhancements are participants accruing in terms of social capital? Could this program benefit lower-income families and be a larger part of the solution for the current affordable housing crisis in
California? How the individual participants benefited by the strong friendships they built as they toiled alongside their future neighbors?

Definition of Terms

Individuals: are members of families who have participated in MHC.

Families: are defined as the members of one household including parents, children, relatives, and friends residing in the household and having participated in the self-help building process together.

Cohort: Groups of approximately 10 families assigned to build their homes together will be referred to as a cohort.

The building site where the cohort builds their homes as a team will be referred to as the build.

Social capital is used as defined by Investopedia (2009); "Social Capital is an economic idea that refers to the connections between individuals and entities that can be economically valuable.

Social networks that include people who trust and assist each other can be a powerful asset to individuals and families."

A reference to unity means both within the family and within the community. For the purpose of this study, unity is defined by dictionary.com as "oneness of mind, feeling, etc., as among a number of persons; concord, harmony, or agreement." This development of unity is an essential step in building community, which takes place during the year of building in self-help programs.
A village is created from the sense of community. The definition of community includes sharing, participation, and fellowship (American Heritage Dictionary, 2008).

**Theoretical Framework**

Bandura's (1998) work around self-efficacy was important for the formulation of ideas to construct a framework for this case study. He defined self-efficacy as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. According to Bandura, the beliefs determine how people feel, think, motivate themselves, and behave. Our self-beliefs of efficacy shape the constructs we rehearse mentally and eventually lead to action or inaction in our lives. The stronger our perceived self-efficacy, the higher the goals we will try for and the harder and longer we will keep trying (Bandura, 1998).

Another of the theories used to guide the research in this study was Social Network Theory. Mark Granovetter (1983) asserted that according to Social Network Theory, one's social network, made up of close friends (strong ties) and acquaintances (weak ties) is very important in functioning. Those individuals with few social ties, be they strong or weak, will be deprived of information from their social network and from all the networks connected to their network. Weak social ties, or acquaintances, are viewed by Granovetter as a significant link between social networks. They are important as they can move information from one social network to another. He credits the weak ties with helping to move information across networks that may be separated by race or ethnicity. The links provide individuals with valuable information such as when a
company that pays well is hiring. This study examined social ties and social capital produced as a social benefit from participation in MHC.

Social learning is another important concept that guided the researcher’s thinking as the questions for the study guide used to interview individuals were written. Social learning theory is derived from the work of Gabriel Tarde (1843-1904). Tarde (1912) developed the idea of social learning through his laws of imitation. The laws included close contact and imitation of superiors. Social learning suggests that a combination of environmental (social) and psychological factors influence behaviour. The environment of a self-help housing build presents a unique opportunity for social learning. The impact of social learning will be explored in this project.

**Mercy Housing**

Mercy Housing California (MHC) is a regional nonprofit housing corporation serving 14 counties in a 70-mile radius around Sacramento. Their mission is to improve living conditions for northern California’s low-income people by working in partnership with participants, other organizations, businesses, and local governments to expand, improve, and preserve the supply of affordable housing.

MHC is the second largest producer of self-help housing in the United States. Since 1967, it has assisted over 2,200 families in building their own homes. MHC began its development of rental housing in 1984 with the purchase and rehabilitation of a 36-unit boarded-up apartment complex and the concurrent establishment of the Sacramento Mutual Housing Corporation to own and manage it. MHC’s rental housing program has
completed 24 developments, comprising 1,324 units. The organization’s housing rehabilitation program has assisted over 500 families in 15 communities to eliminate substandard conditions and extend the useful life of their dwellings (Mercy Housing (2008).

Limitations

This study will be limited to interviews with five individuals from family groups who have participated in the Mercy Self-Help Housing Program. The results cannot be generalized across other groups in other communities. The two communities sampled were both within the city of Sacramento in neighborhoods considered under redevelopment. They both contain urban blight and were considered to be in lower-socioeconomic areas of Sacramento.

Assumptions

This researcher’s assumption is that individuals who participate in MHC, working with a cohort of 10 families, to build each other’s homes then live as neighbors, will feel an enhanced sense of self-confidence, self-efficacy, security, and unity. This will have contributed to the social interaction of the individuals and contributed to their general well-being. Very few studies were found that looked at this combination of variables resulting from participation in the self-help housing movement. This case study attempts to explore the impact on family function derived from participating in MHC.

The community-building aspects and mutual benefits of self-help housing have not frequently been the focus of study, nor have the personal and family social benefits.
The case study approach was used to understand the experience of families who have undertaken the challenge to build their homes and the homes of approximately 10 other families in this yearlong adventure. The findings of this case study, described in Chapter 5 of this project, will add to the body of knowledge for practitioners in the field. We do not have adequate information about how we can strengthen families and provide them adequate, safe, permanent affordable housing. This study will add to the body of knowledge in this field.
Chapter 2

LITERATURE REVIEW

Introduction

This chapter presents the themes relevant to understanding the impact of self-help housing projects on specific variables that this study focused on. Literature reviewed for this purpose included journal articles, books, electronic resources, press release, and databases. The emergent themes include an historical overview of the relationship between the need for housing and its influence on social outcomes, the impact of the processes of constructing adequate owned housing, the impact of the building and home ownership on the self-efficacy of family members, how homeownership encourages family stability, how homeownership improves mental and physical health, the influence of homeownership on educational outcomes for family members, how stable housing discourages drug dependence, and the impact of homeownership on reduction in crime. The themes depict a pattern of improved outcomes as a result of home ownership and the community factors associated with joint ventures of non-profit organizations and community members engaging in self-help activities, particularly in the areas of housing.

It is an established fact that housing is one of the primary needs of this country's population with homeownership rates averaging 67.8% in the United States. Now, especially in states such as California, there is a particular need for affordable housing. This is due to the growth of people moving into the category of living below the poverty line. A section of this review is devoted to discussing the struggles of low-income
families who live in California. Special focus is placed on their attempts to house their families. This project is on a specific model of affordable homeownership, the Self-Help Housing Program. We will discuss the various components as they relate to the social benefits families accrue from involvement in MHC.

The History of Homeownership

Before housing became a big business in the United States, many families built their own homes from available materials found in their natural environment. Permits were not necessary, and humans were able to freely construct shelters as animals still do today. In many places in the world, even now, the average person is able to claim some free land and build themselves a shelter of mud, straw, sticks, or any other natural material.

The desire for a home of one’s own has been longstanding. Colonists quickly divided land into plots so each family had a place of its own, according to historian Kenneth Jackson (as cited in Shlay, 2006). The desire for individual land was important in our push west and was fueled by anti-urban bias imported from England.

Housing finance innovations after World War II made the purchase of a home easier because of an increased supply of government guarantees and credit instruments (Lea, 1996; Monroe, 2001 as cited in Shlay, 2006). However, the beneficiaries of home ownership have historically been working- and middle-class households, including primarily white families, rather than low-income households (Denton, 2001).
Connections Between Housing and Key Social Outcomes

Many individuals who work with families, especially those who endeavor to help families find adequate housing, have long suspected that housing is strongly tied to social outcomes for families. There is scant research in this area, but it is possible to find some studies that show a strong link between housing and social outcomes. Research also indicates there are positive benefits to home ownership in addition to the intrinsic value of owning a home of one’s own.

Homeownership and health. Benefits to home ownership, such as a positive impact on health, have been found by researchers. They agree that adequate housing improves the general health of children. Children are present in 37% of homeowner households, but are present in 93% of over-crowded households and 56% of households with multiple problems such as malfunctioning of heating and plumbing, crowded conditions, and health hazards such as lead poisoning (Baker, 1997; Children’s Defense Fund, 2006).

Other more specific health indicators were found as well. Wondering why homeownership impacted physical health, researchers reflected on the fact that owner-occupied units were frequently in better condition as compared with rental housing. Homeowners are less likely to be dealing with malfunctioning heating and cooling systems because they are more likely to spend money to have the systems repaired than renters of substandard housing, who may not be able to convince landlords to affect needed repairs. Homeowners would also be less likely to have to deal with infestations of
rats, mice, or insects, compared with owners who have more incentive to repair torn screens or small cracks. Of course, affordable housing is key here. Even if one is a homeowner, if one has no extra money left after paying housing-related expenses, needed repairs may be delayed (Boyle, 2002; National Housing Conference, 2007).

According to research by the National Housing Conference (2007), families who live in affordable housing are likely to have more money to spend on health care and food-related expenses, resulting in increased overall health and nutrition. One study (NCH, 2007) found that children whose families receive some type of housing assistance had almost 50% less chance to suffer from iron deficiencies than children in low-income families who were not receiving housing aid.

*Stable housing discourages drug dependence.* Studies have tied the use of crack (Stahler & Cohen, 1995), alcohol and heroin (Bassuk et al., 1997), and intravenous drugs (Leal, Galanter, Dermatis, & Westreich, 1999) to a lack of stable affordable housing. Dunlap (1992) also found children living in such households are at increased risk to practice addictive behaviors later in life. After undergoing rehabilitation, those without access to stable affordable housing often have no recourse other than to return to their previous environments. Housing problems are a major life stressor. Consequently, if we wish to support those trying to stay away from a life of drug abuse, we should support affordable owned housing.

*Homeownership and crime.* Studies show homeowners are far less likely to be victims of crime than renters (Alba, Logan, & Bellair, 1984; Glaeser & Sacerdote, 1999).
Homeowners are found by many researchers to be more involved in their communities, have better living conditions, and accumulate more wealth compared with families who rent. The children of homeowners do better in school and are less likely to be involved in crime (Aaronson, 1997; Green & White, 1997; Haurin, Parcel, & Haurin, 2001; HUD, 2003). Residential stability is mentioned by many researchers as a factor for reducing crime in big cities. Thus, homeownership, which increases tenure, plays a crucial role in discouraging criminal activities. It has been found that crime rates are lower in neighborhoods with high homeownership rates. One could surmise that neighborhoods, such as those built in self-help housing programs with 100% ownership and families that are on a first-name basis with each other, would have low crime rates. Research on crime and homeownership shows that homeowners are far less likely to become crime victims than those who do not own a home. It is easier to recognize a perpetrator of crime in a stable neighborhood with extensive social ties (Glaeser & Sacerdote, 1999; Park & Kwak, 2007; Warner & Roundtree, 1997).

Homeownership and psychological health. Stress and tension could damage an individual and their family support system. Psychological distress resulting in a loss of self-esteem may occur due to a lack of housing or poor housing conditions, and lack of financial independence in adulthood. Owning a home is associated with fewer behavior problems in both children and adolescents. Additionally, by alleviating crowding, affordable housing can reduce exposure to stressors and infectious disease, resulting in
improvements in both physical and mental health (Clark, 1997; Rosenheck & Seibyl, 1998).

It is recognized that owner-occupied homes, when compared to rental properties, tend to be larger, detached units in better repair. Hence, it is not surprising to find positive associations between homeownership and emotional health. Families living in their own homes feel an increase in self-esteem. Four studies showed evidence for a positive association between homeownership and self-esteem (Balfour & Smith, 1996; Rohe & Basolo, 1997; Rohe & Stegman, 1994a; Rossi & Weber, 1996).

**Homeownership encourages family stability.** We know home ownership encourages family and neighborhood stability. Stability in itself without any other factor is a very good thing. Newman and Harkness (2003) felt that some of the positive effects of homeownership could be tied to increased stability. Stable housing and homeownership provides families many benefits, according to Rohe and Stegman (1994), who found that especially low-income families who become homeowners feel more satisfaction with their lives, have enhanced levels of perceived control over their lives, and feel higher self-esteem.

**Homeownership and improved educational outcomes for family members.** Green and White (1997) focused on educational achievement and rates of teenage pregnancy. They found that homeownership had a strong influence on a child’s decision to stay in school, and that the effect was strongest in low-income families. They also found that rates of teenage pregnancy were lower in home-owning families. Growing up in a family
that owns its home has been found, by many researchers, to be beneficial in terms of child development and outcomes.

Aaronson (1997) found that homeownership in low-income housing tracts has more impact on high school graduation rates than it does in high-income housing tracts. Stafford (2005) found that parental home ownership was a major predictor of children's college enrollment among the 745 families sampled, even after controlling for parental education. About 64% of the children of homeowners were enrolled in college, he said, compared with about 33% of renters. Thus, programs such as Section 8 that help renter families move to rentals in better neighborhoods, would be better served by programs that help the families purchase homes in any area.

Several studies have shown that moving frequently harms children’s educational achievement (Hanushek & Quigley, 1978; Jordan, Lara, & McPartland, 1996). Research has shown that homeowners move less frequently than renters (Barrett, Oropes, & Kanan, 1994; Newman & Duncan, 1979). Staying in a place longer and moving less frequently gives children a chance to develop ties in the community.

_Adequate Owned Housing Through the Self-Help Housing Program_

Adequately owned housing, especially built in a program such as the Self-Help Housing should play a role in making families more secure and comfortable considering that two of their basic needs have been met, according to Maslow’s Hierarchy of Human Needs. Maslow posited, “deficiency needs,” which are our most basic needs, must be met before we can think of fulfilling higher level needs (as cited in Huit, 2004).
According to Maslow, when individuals are still struggling to meet their basic needs for shelter, comfort, and safety, they are unable to think of higher level needs such as learning and growing in knowledge. They will attend only to what will help them get their basic needs met as quickly as possible.

Accepting Maslow's theory, it is believed that once a family is in permanent affordable housing, where they feel safe and comfortable, they should be able to focus on other pursuits. Advancing their education, gaining job skills and moving toward self-
sufficiency become more possible. The actual building of their own home and living as neighbors with the members of their building team may contribute to a goal of self-sufficiency.

*Self-Efficacy*

The Self-Help Housing program is an ideal method for building self-efficacy. Bandura (1998) provided us with the following definition. Self-efficacy is defined as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. According to Bandura, such beliefs determine how people feel, think, motivate themselves, and behave. Building 10 or more homes together with a cohort of participating families in the self-help program provides a "Mastery Experience," in this researcher's opinion.

Bandura (1998) explained that a "Mastery Experience" is the most effective way of developing self-efficacy. To qualify, the experience should not be one that is completed too easily or quickly. Participation in the self-help program takes about one year of hard work. Participant families must work each Saturday and Sunday and put in no less than 20 hours per week labor on building their homes.

The "Mastery Experience" of building 10 homes in a cohort working along with others also provides social learning models, which is another important way to gain self-efficacy, according to Bandura (1997). Construction skills are not the only learned behavior that is modeled on the building site in self-help housing programs.
One young Hispanic man revealed he had learned a lot that he thought might help him in his future business career. He observed his Hmong brother-in-law settle several disputes in a calm yet assertive way on the build over the year they all worked together. The young Hispanic man followed his brother-in-law’s lead and began to express his own opinion clearly and confidently but not aggressively with other group members at the building site. He even began to speak out more in his University classes. Therefore, the young man has made more friends at school and is doing better in his classes, as he feels more confident about class discussions. Obviously, he has gained self-efficacy, which will enhance this life prospects. He feels that during interactions with a team in the business world he can certainly use these skills transferred from the self-help building experience.

According to Bandura (1998), our self-beliefs of efficacy shape the constructs we rehearse mentally and eventually lead to action or inaction in our lives. The stronger our perceived self-efficacy, the higher the goals we will try for and the harder and longer we will keep trying.

We have all met people who box themselves in and have decided that nothing can be done to improve their situation in life. A low sense of self-efficacy is perhaps a contributing factor to this situation. Bandura asserted that a low sense of efficacy to control our lives produces depression and anxiety. He believes that what follows this perceived failure to control our lives results in ruminative thoughts, which contribute to the occurrence, duration, and recurrence of depressive episodes.
Bandura also links a low sense of self-efficacy (1998) with biological systems that have an affect on health. Stress clearly has been linked to physical dysfunction and Bandura places controllability for this on levels of perceived self-efficacy. He stated that it is not negative life events that make us stressed, rather that debilitation is our perceived inability to do anything to improve those conditions.

Bandura (1998) further stated that exposure to stressors without the perceived ability to do anything about the situation impairs the immune system, opening the door to physical disorders and disease. Additionally, our perceived sense of self-efficacy affects our willingness to make lifestyle choices such as deciding to quit smoking. Improving our sense of self-efficacy through a "mastery experience" like the self-help housing program provides motivation to set lifestyle goals like quitting smoking and continuing to try longer and harder to quit.

The research cited above seems to indicate strongly that those programs such as Mercy Self-Help Housing, which fosters community-building as part of the program, would provide benefits to children and their families. What are the benefits? The Housing Assistance Council (HAC) conducted a study of several mutual self-help housing programs and published their results in 2005, entitled Creating the Village: How Mutual Self-Help Housing Builds Communities. The study was conducted using United States Department of Agriculture information.
Creating a Village

In preparing the HAC research, it was found that strong attachments are built between families on a self-help building site. Over 90% of respondents in the 2005 HAC research project continued to have frequent interaction with their neighbors. This included sharing and relying on each other, even after their homes were completed. Self-help participants in this study demonstrated high levels of trust with and strong connections to their builder group neighbors. Almost 90% of self-help residents agreed they felt loyal to their neighbors and belonged to the neighborhood.

The respondents in the HAC study believed their neighbors would help them in the event of an emergency. More than three-quarters of all 523 grantee respondents reported that they work together with people in their neighborhood to keep children safe. This demonstrates collective efficacy.

It is clearly social capital for children in the neighborhood, which can be called upon throughout their lifetime, according to Sampson, Morenoff, and Earls (1999). Coleman (1988) considered social capital a form of social organization created when the structure of relations among persons facilitates action. Putman (1993) defined social capital as features of social organization, such as networks, norms, and trust that facilitates coordination and cooperation for mutual benefit. Coleman (as cited in Sampson, 1999) observed that when parents know the parents of their children’s friends, as they should in the self-help program, they can observe their own child’s actions in different circumstances, talk with other parents about the children, and establish norms.
This informs the parenting process and is part of how the village is built. Seventy-eight percent of the families responding to the HAC survey had children 18 years old or younger in the home. Thirty-seven percent of them reported attending PTA meetings in the past year, suggesting they are involved and aware of their children’s school life.

Certainly, from the research above, we can see that the social benefits of programs such as Mercy Self-Help Housing are significant. They are particularly useful in states such as California because of the high cost of housing.

*Homeownership in California*

Living in California presents special challenges to low-income families because of the high cost of housing. This section highlights the great need for affordable housing programs such as self-help housing, particularly in California, but across the country as well. The US Census in 2006 indicated that California had the second-lowest rate of homeownership in the United States, only after New York. California had a homeownership rate of 58.4% in 2006.

*Home Ownership is Decreasing for Middle- and Low-Income Families in California*

Very-low-income families in California were less likely to own their own homes in 2007 than similar families in the 1970s. Fewer than 3 out of 10 such families owned their own home in 2007 compared with 4 out of 10 in 1979, according to a study by the California Budget Project (2008). The home ownership statistics between 1979 and 2007 show a widening gap in homeownership rates for middle- and low-income families with a 10.5% rate of decrease for middle-income and 5.1% for low-income families (see Table
1). The decrease in rates of homeownership is perhaps due to the rapidly escalating rate of the housing costs during this period. Although some families were able to buy homes during the escalating market, many of the families now risk losing their homes to foreclosures (California Budget Project, 2008).
Table 1

*California Has the Second-Lowest Homeownership Rate in the 50 States (California Budget Project, 2008)*

<table>
<thead>
<tr>
<th>The Changing Face of California's Homeowners, 1979 to 2007</th>
<th>Percentage Who Are Owners</th>
<th>Percentage Who Are Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age of Head of Household</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 30</td>
<td>28.1%</td>
<td>24.4%</td>
</tr>
<tr>
<td>30 to 39</td>
<td>58.4%</td>
<td>46.4%</td>
</tr>
<tr>
<td>40 to 49</td>
<td>72.1%</td>
<td>65.2%</td>
</tr>
<tr>
<td>50 to 64</td>
<td>74.3%</td>
<td>69.6%</td>
</tr>
<tr>
<td>65 or Older</td>
<td>67.1%</td>
<td>72.7%</td>
</tr>
<tr>
<td><strong>Race/Ethnicity of Head of Household</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian and Other</td>
<td>54.0%</td>
<td>59.8%</td>
</tr>
<tr>
<td>Black</td>
<td>46.1%</td>
<td>39.2%</td>
</tr>
<tr>
<td>Latino</td>
<td>45.5%</td>
<td>47.7%</td>
</tr>
<tr>
<td>White</td>
<td>62.7%</td>
<td>66.1%</td>
</tr>
<tr>
<td><strong>Children in the Household</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One or More Children</td>
<td>64.1%</td>
<td>59.2%</td>
</tr>
<tr>
<td>No Children</td>
<td>56.0%</td>
<td>58.0%</td>
</tr>
<tr>
<td><strong>Household Income (2006 Dollars)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less Than $25,000</td>
<td>41.3%</td>
<td>36.2%</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>48.8%</td>
<td>48.9%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>69.5%</td>
<td>59.0%</td>
</tr>
<tr>
<td>$75,000 or More</td>
<td>84.0%</td>
<td>77.7%</td>
</tr>
<tr>
<td><strong>Poverty Status of Head of Household's Family</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Below Federal Poverty Line</td>
<td>39.1%</td>
<td>28.2%</td>
</tr>
<tr>
<td>Income Between 100% and 199% of Federal Poverty Line</td>
<td>43.6%</td>
<td>41.2%</td>
</tr>
<tr>
<td>Income at or Above 200% of Federal Poverty Line</td>
<td>66.6%</td>
<td>67.9%</td>
</tr>
</tbody>
</table>

Note: Income is for 1978 and 2006. 1979 poverty status is based on 1978 income and 2007 poverty status is based on 2006 income. Percentages may not sum to 100 due to rounding.

Source: CBP analysis of US Census Bureau data
Foreclosure Threatens Many Homeowners

Mortgage payments have risen for many homeowners across the nation due to sub-prime loans and other risky forms of financing. The outcome for many families that used this form of lending is not clear, but as this paper is being written, families across the nation are losing their homes due to this form of "creative financing." California has been hit hard with foreclosures across the state. From 2005 to 2007 in California, foreclosures increased from 2,920 to 84,326, respectively, which represents an increase of 2,787.9% since 2005. Research indicates that more than 1 million homeowners in the U.S. could lose their homes as their interest rates go up (California Budget Project, 2008).

The proliferation of sub-prime lending has become a huge concern in this decade for low-income and average-income earners. Sub-prime loans tend to have higher interest rates and shorter terms than standard loans. Hence, those that could not qualify for conventional "prime rate" loans in terms of income, credit history, or assets have had to defer purchasing a home, or agree to higher interest rates and a shorter pay-back period. Many low-income to average-income families signed mortgage agreements placing them at a disadvantage to wealthier families, who were considered by lenders to be at a lower risk of default. Families who agreed to sub-prime mortgages may now be paying interest rates of 10% or more and dealing with loans scheduled to be paid back in less than 30 years (Home Ownership, 2005). This has resulted in financial pressure on families. As home values have begun to plummet across the nation, thousands of family homes have
been plunged into foreclosure and these families are now searching for affordable housing, often with damaged credit.

The Challenges of Renting

Rental housing or living with friends or family is now the only hope for many families who struggle to afford rent. With families losing their homes to foreclosure, the rates of renter households in California can be expected to rise. California already has the second-highest rate of renter households in the United States. California is second highest in renter households only after New York with 41.6% of families renting their homes (California Budget Project, 2008).

The struggle to afford rent. In addition to being the second highest in number of renter households in the United States, California has the second most expensive rental housing in the nation. The number of hours minimum-wage earners must work per week to afford the rent on a studio unit at Fair Market Value would be impossible. The Department of Housing and Urban Development (HUD) determines Fair Market Rents (FMR’s) for federal housing assistance purposes. FMR’s are based on the distribution of rents paid by recent movers including households that have moved in the past 15 months. The hourly wage someone must earn in order to spend not more than 30% of his/her income on a two-bedroom rental was $15.37 in 2005 (California Budget Project, 2008).

Recipients of assistance find it difficult to afford rental housing. Across the State of California, in all but two counties, the fair market rent for a two-bedroom apartment exceeds the maximum CalWORKS grant, according to an analysis of Department of
Social Services, Legislative Analyst's Office, and United States Department of Housing and Urban development data as reported by the California Budget Project (2008). In all of the counties in California, the rent for a two-bedroom apartment would be unaffordable for families receiving CalWORKS. This gives single mothers very few choices for survival in their attempts to house their families adequately. Additionally, lack of housing may be one of the difficulties a person may find him/herself in if he/she ever became disabled in California. Disabled individuals receiving SSI/SSP and renting a studio apartment in all of California's counties would find living difficult, as fair market rent exceeds 50% of their grant and in Orange County is as much as 136.2% (California Budget Project, 2008).

*Federal subsidy programs for rental housing.* The federal government provides rental-housing vouchers to nearly 300,000 families in California through the Section 8 Program. Families pay about 30% of their incomes toward rent with the federal government paying 70%. According to California Budget Project (2008), research showed that the Section 8 program promotes positive outcomes for families, moving them to better neighborhoods. However, Section 8 assistance does not have adequate funding. Across the nation only one-quarter of eligible families receive assistance through this program. In Sacramento County, the Section 8 program has been all but closed for the past few years with waiting list applications accepted for a few weeks only.

The federal government also provides subsidies to owners of rental properties so they can offer affordable rental units to low-income individuals and families.
Unfortunately, many rent-subsidy contracts are reaching their expiration dates and have not been replaced by builders at previous rates. Owners may choose to opt out of providing affordable housing so they can rent their units at a higher rate. From 1996 through 2007 more than 17,000 affordable units in California have been lost for this reason, according to the California Housing Partnership Corporation (CHPC), as reported by the California Budget Project (2008). CHPC estimated, in California, nearly 93,000 units may be lost by 2017, as property owners decide to opt out or pay off their mortgages allowing them to convert the units to market rate.

*Multi-Family Construction in California Slows Compared to the 1980s*

While overall construction grew in the 2000s, multifamily construction in California never reached the level of 1980s construction. In California from 1980 through 1989, building permits issued for multifamily properties totaled 93,085. In approximately the same period in the state, from 2000 to 2007, only 50,172 permits for multifamily properties were issued.

*Conclusion*

As we have seen, there is a great need for affordable housing in California. The high rate of foreclosure in California has only exacerbated problems around the high cost of housing. The review of literature focused on pertinent issues for understanding the housing situation in our state and revealed an urgent need for housing solutions. Innovative housing programs such as Mercy Housing’s Self-Help Housing Program could be part of the answer many families seek.
However, few studies have been done showing the benefits of self-help housing.

There is a general lack of information available regarding the impact on families participating in self-help housing programs. This study is meant to help fill this gap and will deal specifically with the benefits of self-help housing for participants.
Chapter 3

METHODOLOGY

Introduction

This study involves empirical inquiry within real-life context, and the case study design was used as the most feasible design toward that purpose. The case study method is used because of the definitive purpose of studying contextual conditions that contribute to unique behavioral patterns. The focus was on the result of families’ participation in the self-help housing process. Researcher Robert K. Yin defined (1984) “the case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, when the boundaries between phenomenon and context are not clearly evident” (p. 23). There are several questions (see Appendix A) in this study that cannot be answered by experimental or quasi-experimental methods. The study of participant families in Mercy Housing’s Self-Help Housing Program (MHC), is appropriate for qualitative methods. Qualitative researchers desire to understand the life experiences of those who may not be visible or well-known to “mainstream” society (Royce, 2004, p. 36). Qualitative case-study design research was used to learn about the experience of individual participants in Mercy Housing’s Self-Help Housing Program.

Study Purpose

The primary purpose of this study was to discover the social benefits garnered by individuals and families who participate in self-help housing. The secondary purpose of this study was to find ways that self-help housing programs can be an affordable resource
for housing low-income and very low-income families. Each individual interviewed worked for a year to build their home in cooperation with a cohort of approximately 10 families. The five individuals are now living with the cohort members as neighbors.

**Study Subjects**

Subjects were selected because of their willingness to participate. There was some difficulty in finding willing participants for this study. With the cooperation and permission (see Appendix B) of Randy Underwood, Director of Single Family Housing at Mercy Housing’s West Sacramento Office, this researcher was able to locate several self-help sites. Flyers were distributed to more than 65 families in an MHC site in Winters, California, a small community in Yolo County. The flyers indicated that participants would receive a gift certificate, their choice of either $19.99 from The 99 Cent Store, $20 from Best Buy, or $20 from McDonald’s. The flyers also indicated that subjects’ identities would be protected. Unfortunately, not one response from a willing participant was received from the Winters site.

Two additional sites were identified within the City of Sacramento, California and the same flyers were again distributed. This researcher also had the opportunity to introduce the project to several residents who were outside. Eventually, five willing subjects were found for the interviews, resulting from personal introductions.

**Subjects’ Characteristics**

The unit of study was the family but only individual family members were interviewed in four out of five families. In one family, because of language difficulties, a
mother and her adult son were interviewed with the son acting as a translator but sharing some information as well. Four out of the five subjects were men. Three of the five subjects were parents and two of them were grandparents as well. Four of the five individuals interviewed identified themselves as immigrants to the United States or as the first-generation descendants of immigrant families. No exclusions were placed on individuals, family size, or structure.

The first subject, a 48-year-old Hmong-American gentleman was the father of 10 children. He built his home in the MHC program more than 10 years ago in Sacramento. He and his wife were immigrants to the United States. He spoke English well and holds down a full-time position with a government agency while his wife cares for their large family. He credited his involvement with MHC for helping him have the confidence to become a clan leader among his people.

The second study subject was also Hmong-American and was referred by the first subject. His intention was to have the husband of the household interviewed, but because of his absence, his wife volunteered to participate in this study with the help of her son as a translator. This subject was 55 years old and the mother of six children. She participated fully in the building of her home and worked alongside her husband with the exception of doing the roof work, which was left to the men in this group.

The third subject, a second-generation American of Mexican decent, was a young gentleman of 24. He was a married parent of a child with developmental difficulties. He cared for his child and attended a local university. His wife and mother-in-law lived in
the home and both were Laotian immigrants. His wife was employed full-time at a bank. He helped this researcher find volunteer subjects in his neighborhood for further interviews.

The fourth subject was a first-generation Vietnamese-American. He was 26 and was the main builder for his family. His mother was single and he had an older and younger sister and an older brother. He worked for a car dealership in sales.

The fifth participant was a Hispanic 36-year-old male first-generation Mexican-American. He and his wife had two young daughters. His wife stayed home to care for them while he worked as an electrician. He spoke English well, although they spoke Spanish in their home.

Protection of Human Subjects

The Protection of Human Subjects Protocol was submitted and approved by the Division of Social Work Human Subjects Review Committee of California State University, Sacramento, California. This project’s Human Subjects approval number is 07-08-123. The review committee determined that there was little to no risk associated with the interview process. The Human Subjects Board approved consent forms (see Appendix C) that were handed out and read aloud to each subject prior to the interview. All subjects signed consent forms before the interviews were conducted. Interviews took about one hour and were recorded. All five subjects were interviewed in their homes by this surveyor, with no other party present except for one subject who used her adult son
to translate her responses to the study questions. None of the subjects refused to answer any of the questions and no one ended the interview prematurely.

*Interview Guide*

The interviews were informed by the Interview Guide (see Appendix A), which was composed of open-ended questions allowing subjects to talk freely about their experiences and feelings. It covered the following areas of investigation:

1. Dimensions of the experience of building one’s own home in the MHC program with regard to whether it enhanced the subjects’ and the family members’ level of self-confidence including self-efficacy.

2. The ways in which building their own home in the MHC program impacted the subjects’ and the family members’ self-confidence and self-efficacy in other areas of their life.

3. The sense of satisfaction derived from becoming a homeowner and how it impacted the subjects’ and the family members’ lives.

4. The involvement in the MHC program with regard to its impact on the family members’ stress levels.

5. The involvement in the MHC program and how it impacted the subjects’ and the family members’ mental or physical health.

6. The sense of safety that the subjects and the family members experienced by their involvement in the MHC program.

7. The emergence of social networks as the result of their move to their MHC
8. The sense of comfort that the subjects and the family members experienced about walking around their neighborhoods and their participation in outdoor activities as a result of their move to their MHC home.

9. The level of comfort experienced by the subjects and the family members about allowing their children to visit neighbors’ homes as a result of their move to their MHC home.

10. The level of reduction in social distance with other racial or ethnic group as the result of having moved to their MHC home.

11. The sense of neighborhood and the amount of time spent in social interactions with their neighbors that subjects and the family members experienced as a result of their move to their MHC home.

12. The ways in which subjects’ and the family members’ level of active involvement in organizations was impacted by their move to their MHC home.

13. The subjects’ and the family members’ level of social contacts after their move to their MHC home.

14. The feelings of comfort in socializing and talking with others outside of their family experienced by the subjects and the family members as a result of home ownership in the MHC home.

15. The different processes that were changed as the result of moving into their MHC home in the context of comfort in socializing and talking with members of
other racial or ethnic group.

16. The confidence that the subjects and the family members felt by their move to their MHC home with regard to the fact that they have people on which they can rely.

17. The subjects’ experience of economic dimensions with regard to their involvement in the MHC program.

18. The general ways, not previously mentioned, that the subjects’ and family’s involvement with the MHC program impacted their family and themselves.

Included in the interview guide were open-ended questions that allowed participants to share their experiences freely. The questions prompted subjects to add additional information that the interviewer might not have asked. Upon completion of the taped interview, participant families received a gift certificate, their choice of either a $19.99 gift certificate to The 99 Cent Store, a $20 one to Best Buy, or a $20 gift certificate to McDonald’s. The first five responding families were chosen for the survey. Five individuals, were interviewed by this surveyor, and the interviews were recorded. They were transcribed and analyzed for emerging themes.

Generalizability of Findings

Although the results of this case study cannot be generalized to other similar housing programs across United States and in other countries, we can build on information gathered by other researchers about the social benefits of various housing programs. Sacramento, with its highly integrated population, may not be a typical city in
which to conduct research on low income housing if the findings are to be generalized to other populations in the United States.

The Researcher's Observations about the Nature of the Data

Prior to conducting the interviews for this study, simply from a review of the literature, the researcher anticipated that individual participants in the study would ethnically represent the Sacramento population in terms of ethnicity. Sacramento, as of 2006, according to U.S. Federal statistics, was 69.9% Caucasian, 10.5% African American, 19.3% Hispanic or Latino American and only 13.5% Asian American. However, when field research was conducted by this researcher, Asian Americans, particularly Hmong-American participants, dominated the population of both of the self-help sites studied. Asian Americans were interview participants or family members in four of the five cases in this study. One interview subject credited his ability to obtain stable housing through the MHC program as the inducement for a large clan group of Hmong-American families to settle in Sacramento. Social benefits such as a clan's stability and the ability to use the home of one clan member as a social center for clan gatherings have encouraged other hard-working Hmong-American families to participate in self-help housing programs.

Self-help housing seems to present a particularly good vehicle for immigrant groups looking for the American Dream. Although many of the families interviewed were Asian American, this researcher believes that, regardless of race, the majority of families who complete the challenge of building their own homes in cooperation with
their cohort as part of the MHC program should feel an enhanced sense of self-confidence, security, and unity living in their community.
Chapter 4

RESULTS

Introduction

This chapter presents the study findings in the context of how self-help housing may be a particularly good vehicle for immigrant groups looking for the American Dream. All of the participants interviewed were immigrants to the United States or first-generation Americans. Participation in this program proved to be particularly helpful in enhancing their levels of self-efficacy, comfort, and security in their new environment, the United States. Other social benefits such as a clan's stability and the freedom one subject has enjoyed in his MHC neighborhood to carry out his cultural practices have come to them as added bonuses of the self-help building process. Interviewed subjects have truly found the self-help housing experience to be valuable in terms of enhancement of life skills and confidence. This increase in confidence and the sense of control of their environment will surely enhance their life's prospects and those of their children as well. Physical and emotional health enhancements with affordable owned housing are inevitable for families who participate in this wonderful "village-building" experience. The social capital from the enhanced social contacts should be considerable and the safety and security the participants feel is enviable. Financial benefits from ownership of affordable housing, financed at 3% interest with 5% of the principle forgiven every three years, sounds wonderful, but the individuals interviewed for this study were more enthusiastic about the wonderful communities they built with their cohort neighbors.
They found the most value for themselves and their families in the social benefits provided by Mercy Housing Self-Help Housing Program. Benefits of affordable housing programs such as Mercy Self-Help Housing extend beyond providing shelter to families. This became increasingly apparent as fieldwork was conducted with families and individuals who had participated in MHC in Sacramento, California. The research strongly indicated programs such as MHC, which fosters community building as part of the program, have provided many benefits to participants and their families.

**Health Benefits**

Mental health benefits, in terms of increasing feelings of competence, self-confidence, and self-efficacy, were spoken of by all the study participants. Additionally, all of the participants talked about an increase in feelings of satisfaction for themselves and their families. Four of the five subjects had children who were much more likely to spend time outdoors than they did before moving into their MHC home. This would definitely indicate an increase in health benefits for the children, but the nature of health is that it is difficult to speculate exactly what the health outcomes may have been if they had remained living in their rental housing situations. Prior to their participation in MHC, all of the participants rented housing. Three of the participants mentioned that their previous housing lent their families little space and that they felt more confined, as they had no yard or appropriate outdoor space for walking or biking. All of the participants talked of feeling an increase in safety and security in their new housing.
Mental Health Benefits

Participants overwhelmingly reported to have perceptions of themselves as increasingly efficacious members of society after their participation in MHC’s Self-Help Housing Program. The interviews spurred this researcher to place additional emphasis on self-efficacy in the literature review. Research on self-efficacy and its development by Bandura (1994) revealed that participation in challenging activities that require sustained effort resulting in success, such as the experience all the participants in this study had through MHC, are conducive to an increase in self-efficacy. A middle-aged male Hmong-American subject spoke extensively about his personal and family increase in self-efficacy. He said,

It, (MHC), gave me confidence. I thought, “If I can build my house here I could teach my kids about starting from scratch since we were in this country.” I made this by myself and I can show my kids: “Hey, this is what I have done for you guys. You should be proud of your parents – your father and your mother.” We started feeling that we can do something. We know how to guide our kids for the future. We had more confidence in raising our ten children. Building the house gave us confidence that we can take care of our children here in the United States.

Cultural Expression and Freedom

This same Hmong-American subject credited MHC for helping him establish Sacramento as home base for his clan group. He felt his increase in confidence and self-efficacy propelled him to clan leadership and has enabled him to encourage clan
members to settle in Sacramento. He and his wife use their comfortable home for clan celebrations where they frequently carry out shamanic practices, including the ritual sacrifice of animals. Drumming and other noisy practices could have been the source of problems with neighbors in a normal American community, but his participation in MHC means that he knows his neighbors so well “they feel like brothers,” according to another subject. Through their work together in MHC, he felt comfortable and confident enough to visit each non-Hmong neighbor and explain what was going on in his home.

Inviting all of his neighbors to join in the frequent celebrations that take place in his home also helped bridge the cultural gap and mend any potential misunderstandings. It was comforting that he was able to provide a base for his clan where they have experienced the freedom to carry on with their traditions. Over the 10 years since he completed his MHC home, many other Hmong-American families have become participants in the MHC program. They know they will get a wonderful home where their neighbors will have learned to respect and love them rather than fear them, as the middle-aged Hmong gentleman originally thought may happen in America.

Increased Self-Efficacy and Social Learning

All of the five subjects interviewed commented on an increase in feelings of self-efficacy. One young interview subject revealed he had learned much from his participation with MHC that he thinks might help him in his future business career. The “Mastery Experience” of building 10 homes in a cohort also provides social learning models, which is another important way to gain self-efficacy, according to Bandura
Construction skills are not the only learned behavior modeled on the building site in self-help housing programs. The young Hispanic-American man reported observing his Laotian brother-in-law settle several disputes in a calm yet assertive way on the build over the year they all worked together. Later he followed his brother-in-law’s lead, an example of social learning, and began to express his own opinion clearly and confidently, but not aggressively, with other group members at the building site. He even began to speak out more in his university classes. As a result, the young man made more friends at school, and did better in his classes. He also felt more comfortable in leadership roles. He said,

I feel like I can do anything now. Before, when I didn’t know how to do something I would give up. I would feel bad, but now after this experience, (MHC), I have learned to be confident. If I keep trying and maybe find out more, I will be able to do it. You know, not be afraid.

This young Hispanic-American gentleman also felt that during interactions with a team in the business world he can certainly use the skills transferred from the self-help building experience. Obviously, he gained self-efficacy, which will enhance his life prospects, according to Bandura (1997). This is a very effective empowerment.

*Overcoming Fears is a Path Toward Self-Efficacy*

Through the year of working on their homes individual family members gained experience in working toward difficult goals and overcoming them through teamwork, as the above example shows. Additional obstacles, such as a fear of heights, were overcome,
as one young subject reported to me in our interview. The young Vietnamese-American man was able to overcome his fear of heights and benefited from social learning on the build. He watched while the others climbed up on ladders to work among the rafters and realized that perhaps he could accomplish something he had never done before and had been afraid of trying. Because he wanted to help the other families and be a part of the team, he decided to go up and try to help with the work.

After getting up the ladder he found he was able to get used to this new challenge. He saw that as a true accomplishment in his life. He recognized the importance of his realization that success requires a sustained effort. He said,

> I feel more confident now after being part of this project where we worked as a team toward a goal. I feel more confident talking to people I don’t know. The sky is the limit. I feel that I can do almost anything now.

He truly has gained self-efficacy from his participation in the MHC program. We can anticipate that this increase in self-efficacy will impact his behavior for the rest of his life.

According to Bandura (1998), our self-beliefs of efficacy shape the constructs we rehearse mentally and eventually lead to action or inaction in our lives. The stronger our perceived self-efficacy, the higher the goals we will try for, and the harder and longer we will keep trying. Bandura asserted that low sense of efficacy to control our lives produces depression and anxiety. He believed that what follows this perceived failure to control our lives results in ruminative thoughts, which contribute to the occurrence, duration, and recurrence of depressive episodes. We can easily see that the increase in self-efficacy that
involvement in MHC provided the participants should have very real consequences on their ability to remain free from negative emotional states.

*Physical Health and Self-Help Housing*

Bandura also linked a low sense of self-efficacy (1998) with biological systems that have an effect on health. Stress clearly has been linked to physical dysfunction and Bandura placed controllability for this on levels of perceived self-efficacy. He stated that it is not negative life events that make us stressed, but rather our perceived inability to do anything to improve those conditions.

Bandura (1998) further stated that exposure to stressors without the perceived ability to do anything about the situation impairs the immune system, opening the door to physical disorders and disease. Additionally, our perceived sense of self-efficacy affects our willingness to make lifestyle choices such as deciding to quit smoking. Improving our sense of self-efficacy through a “mastery experience” like the self-help housing program provides motivation to set lifestyle goals like quitting smoking, and motivates us to keep trying longer and harder to achieve our goals. As we have already learned, this experience enhanced the participants’ sense of self-efficacy through the participation in programs such as MHC.

*Stability Provides Stress Reduction*

Lubell, Crain, and Cohen (2007) made strongly promising hypotheses tying affordable housing and stability to reductions in stress and related adverse health outcomes. They pointed out that manifestation of housing instability, such as the
posibility of eviction, homes lost to foreclosure, or being forced to move frequently, leads to mental health problems. Each individual interviewed mentioned feelings of comfort study subjects have around owning their own, affordable home. One middle-aged Mexican-American subject revealed how emotional it was having a stable, affordable home for his family and how it made him feel: “I almost cried when I moved in here. For the first time in my life I was that emotional.” He went on to explain that having a home through MHC made him feel secure in many ways,

This house is like a piggy bank. It is great. But there is stress about the economy. Work has slowed down. I have been using my savings, but thank God I was fortunate that I have this house. The payments are lower than normal because of this program.

Study participants found an answer to break their family’s vicious cycle of hidden homelessness. All of the interview subjects spoke of the contrast between their previous housing situations, which were lacking in the comfort and stability they felt in their homes built through the MHC program. One married subject with two young daughters said,

Our place before was as small as a hut. It was a studio about as big as my garage now. That’s how we lived. The first time I brought my daughter here, when we were building, she loved it so much. She cried when we had to go home to our studio apartment. She wanted to stay in her own home and not go back to our apartment. She wanted her own home.
Another participant, a young Vietnamese American, mentioned the reduced stress he and his family felt after building their home with MHC. He said,

My stress level has decreased (after living in his home). We are satisfied we own this house now. We don’t have to stress so much, as we have gotten the American Dream. My family achieved our goal. It is a dream for my mother. We feel great about that.

**Physical Health and Participation in MHC**

Several studies have been designed to evaluate the influence of homeownership on health. Rossi and Weber (1996) and Haurin et al. (2001) found that homeownership results in an 18% to 23% higher quality home environment compared with renting a home. Rohe, Van Zandt, and McCarthy (2001) reported that homeowners scored higher on general health questionnaires than non-homeowners. They found that inadequate rental housing frequently exposes children to lead and other hazards that families would not face if they were in their own home. Approximately 14 million children under age six live in older rental housing built before 1960 that puts them at risk for lead-based paint exposure and lead poisoning, according to research conducted by the Children’s Defense Fund (2005).

Many researchers have found that adequate affordable housing improves the general health of children. Children are present in 37% of homeowner households, but are present in 93% of over-crowded households and 56% of households with multiple problems such as malfunctioning of heating and plumbing, crowded conditions, and
health hazards such as lead poisoning (Baker, 1997; Children’s Defense Fund, 2006). None of the subjects could point specifically to health improvements in their new housing. The nature of improved health in new owned housing and health hazards one’s family may have suffered if they remained in older rental housing is hard to define, although other more specific health indicators were found in research on the impacts of homeownership.

Wondering why homeownership impacted physical health, researchers reflected on the fact that owner-occupied units were frequently in better condition as compared with rental housing. Homeowners are less likely to be dealing with malfunctioning heating and cooling systems because they are more likely to spend money to have the systems repaired than renters of substandard housing, who may not be able to convince landlords to affect needed repairs. In MHC households, homeowners participated in building their own homes and the homes of the cohort members. All of the subjects interviewed commented on the secure feeling they have in their homes now that they are armed with the experience and knowledge to accomplish their own home repairs and maintenance. Having installed most of the systems, they are familiar with how to carry out their own repairs to keep their homes healthy and the systems functioning. One subject reported,

It (participation in MHC) has given me a sense of knowledge. I know where the electrical wires are and how the air conditioning was installed. I know how to
repair the walls. I know how to fix almost everything. We did electrical. I know the safe way to do the job.

Barlett (1997) considered frequent relocation for poor families a vicious cycle. Expensive and draining certainly, he also considered the repeated pattern destructive. “It is not possible to build community when people have no long-term vested interest in their place of residence” (p. 131). All the subjects interviewed indicated the sense of community, stability, and rootedness they feel in their MHC neighborhoods. One older Hmong woman subject commented, “Foreclosure could have happen to us if we bought a regular home. It could have been us losing everything now like the other families. We have this house and nothing can change it. We have this house for our family.”

MHC and Safety and Security

Each and every interview subject commented on his/her feelings of security and safety in their MHC home. The MHC program encourages stability by discounting the principle by 5% on their low 3% fixed loan every five years, if participants stay in the home for up to 15 years. Although significant, this was only mentioned by one subject. Other aspects of the program, such as the safety and security of the village they built, working with their neighbors for a year side-by-side, getting to know each other, and now living as close neighbors, was the point four of the five subjects commented upon frequently.

One young Hispanic-American man commented,
Working together, alongside each other, we really got a lot closer. It also just makes us feel a lot more confident about where we live. Our little neighborhood is not in the greatest part of town, but we feel so safe here. Everyone knows each other and we have all gone through the same things together. We have all helped each other. If anyone is walking around we don’t know, then we keep an eye on them. There is always someone outside. When the teachers started to come to teach my son, the neighbors wondered who they were. It is good to have that. Our old neighbors - we didn’t know them. Now, we know everyone. We feel really comfortable, even late at night when we have returned from a trip to San Francisco, we always feel comfortable and safe coming into our neighborhood. Sometimes even at 1:00 am we see people looking out the window checking us out. We feel safe.

**MHC and Increased Opportunities for Interactions**

The chance to comfortably enjoy the outside was an area upon which four of the five interview subjects commented. One subject remarked, "I feel way safer to let my kids play outside. They will be fine in this neighborhood. The neighborhood kids play outside every day here."

Another subject spoke about the comfort he finds in knowing his son will be safe and have more freedom in his MHC neighborhood than in most neighborhoods. It is awesome for my son. He is visually impaired. He can’t see. We didn’t want to be moving around, because as he gets older he needs to learn his environment."
Living here, we don’t plan on moving forever. We feel safe here. We love living here. My son is going to be able to learn this whole house and learn this neighborhood. He will be free to learn where everything is, and that makes me feel good. We know that we have a permanent home for him. This subject definitely feels the strong attachments built with his neighbors who were his team partners in the building process.

Strong attachments are built between families on a self-help build. Over 90% of respondents in the 2005 HAC research project on self-help housing continued to have frequent interaction with their neighbors. This included sharing and relying on each other even after their homes were completed. Self-help participants in this study demonstrated high levels of trust with, and strong connections to, their builder cohort neighbors. The respondents in the HAC study believed their neighbors would help them in the event of an emergency. This is also true of the subjects in this study, which clearly is social capital for families in MHC neighborhoods.

Conclusion

Self-help housing may be a particularly good vehicle for immigrant groups looking for the American Dream. Social benefits such as a clan’s stability and the freedom one subject has enjoyed in his MHC neighborhood to carry out his cultural practices without fear has encouraged other hard-working Hmong families to participate in self-help housing themselves. This benefit only adds to the other benefits participants in this project noted. Participants have truly found the self-help housing experience to be
valuable in terms of enhancement of self-efficacy. This increase in confidence, and the sense of control of their environment, will surely enhance their life’s prospects and those of their children as well. Physical and emotional health enhancements with affordable owned housing are inevitable for families who participate in this wonderful “village-building” experience. The social capital from the enhanced social contacts should be considerable, and the safety and security the participants feel is enviable. Financial benefits from ownership of affordable housing, financed at 3% interest with 5% of the principle forgiven every three years, sounds wonderful, but the individuals interviewed for this study were more enthusiastic about the wonderful communities they built with their cohort neighbors. They found the most value for themselves and their families in the social benefits provided by Mercy Housing Self-Help Housing Program.
Chapter 5

CONCLUSIONS AND RECOMMENDATIONS

Summary

This project, that centered on the social benefits of self-help housing, through Mercy Housing California, demonstrated that subjects accrued social benefits from their participation in this program. Subjects built their homes with a cohort of 10 families, and now live with them as neighbors in this intentional community, which could be considered a village. The feelings of unity, security, and comfort the participants expressed about their communities was considerable. The results of this research show that self-help housing may be a particularly good vehicle for immigrant groups looking for the American Dream.

All the participants interviewed in this project were immigrants to the United States or first-generation Americans. Participation in this program proved to be particularly helpful with regard to the enhancement of their self-efficacy, comfort, and security levels in their new environments in the United States. Subjects found the self-help housing experience to be valuable in terms of enhancing their life skills and confidence. The increase in confidence and the sense of control over their environment are expected to enhance their life’s prospects. Physical and emotional health gains and increases in social capital and practical building skills came with their ownership of affordable housing and are inevitable for families who participate in this wonderful
experience. The social capital from the enhanced social contacts should be considerable, and the safety and security the participants felt was significant.

*Implications for Social Work Practice*

Implications for social work practice first involve an attitude change from the global level down to individual practice. Society needs to realize, as this project reveals, that affordable permanent housing is a basic need and right of every individual, and is one that should be afforded especially to all families raising children.

The self-help program, as evidenced by this study, is a best practice for achieving permanent affordable housing for all families. The byproduct of the study participants’ involvement in MHC was the enhancement of life skills, which, as evidenced in the statements in Chapter 4 of this study, has given them a wonderful sense of security in their new homes. These are homes they built, and they are now confident they can repair them as needed. The increase in confidence and the sense of control over their environment, called self-efficacy in this study, will bring life-long enhancements to all they do, increasing their potential for success, and certainly reflected by their children’s attitudes towards life as well. Physical and emotional health gains will bring relief from suffering and reduce the drain on community health resources. Increases in social capital from the enhanced social contacts are considerable. Living in an environment in which they know their neighbors certainly brings about added feelings of security, safety, and a reduction in criminal activity.
The participants in this study indicated a high level of comfort in knowing that there were several close neighbors they could turn to in times of trouble. This feeling was shared by all the respondents and reflected in the qualitative statements listed in Chapter 4. Considering the fact that modern society is so devoid of families who know others living close by, these self-help families should benefit from having additional support within their villages. Considering most of the respondents in this study were individuals who are members of more traditional societies, ones that place a greater value on extended families, we must realize that their participation in MHC afforded them the confidence that they could rely on others, in addition to their immediate families.

This study certainly presents unique implications for social work practice around one of the basic needs, housing, as indicated in Chapter 2. Also, the need for social interaction, the need for social capital, and sending families on their way to obtaining the American Dream are very important gains from this program. Social work is a profession that encourages the integration of all aspects of a client’s life in social systems. Social work is a profession interested in improving our clients’ lives. Social work is also a profession very much oriented toward the principles of self-help and self-determination. This particular project has afforded participants the opportunity to rely on themselves and, yet share the benefits of a community. Therefore, the level of self-confidence and self-efficacy as discussed in Chapter 2, and as documented by the findings of this study in Chapter 4, clearly gave evidence that social work professionals need to look at
community interventions even when they are working with individual problems within families.

Recommendations

Social workers could create networks of families that share similar needs, so they can match the group with services such as self-help housing that may meet their basic need for permanent affordable housing. The experience, support, increased self-efficacy and comfort they receive from a resource such as self-help housing would go a long way in helping them toward self-sufficiency.

Agencies such as Mercy Housing California must have policies that focus on harm reduction for families. For example, as outlined in Chapter 2 of this study, most individuals and families receiving assistance, even those who find themselves homeless, would not qualify for programs such as MHC. Credit problems and low income are two issues that hinder most families on assistance from qualifying for this program as outlined in Chapter 2. Often there are multiple problems in these families, such as mental health issues or addictive practices in some cases. If MHC could find a way to allow the participation of these families in this wonderful program first, before these other problems are solved, this researcher believes the opportunities and advantages of this program, as outlined in Chapters 2 and 4, would certainly move these families toward more productive lives, and give them a platform on which to gain self-sufficiency.

Although this study was conducted with only five families, there are major findings with regard to improved mental and physical health, increased skills, increased
self-efficacy, increased social contacts and social capital, and increased security and safety for the participants. Therefore, this research suggests there be more studies done on the results of participation in self-help housing, particularly with samples large enough to do quantitative studies.

Communities need to find ways to build social capital for families. This study’s findings clearly indicate that the outcome of participation in self-help housing has resulted in increases in social capital for the participants. Social capital, as defined in this study, has not only social value but also economic value, which can enhance a family’s functioning for generations. Therefore, every community should include in their development plan, social-capital-building strategies such as self-help housing in their planning.

With regard to policies, lawmakers should recognize this need and provide more funding for programs and agencies that focus on building social capital. At the research level, more studies need to be conducted that focus on how social capital, as a phenomenon, could be equally as important as human capital and economic capital for raising families and whole communities above the poverty level and a specific crime level.

As a nation, our focus needs to be on the redistribution of resources through changes in policy, so every family has permanent affordable housing. The benefits accrued from participation in self-help housing are tremendous. One of HUD’s directives under former President George W. Bush was to “[m]aximize the role of public and
assisted housing as a springboard to advance low-income families’ progress toward self-sufficiency and homeownership” (HUD, 2006, p. 108). Our federal government supports homeownership, but have they matched these sentiments with federally supported program guidelines?

This researcher proposes that public assistance organizations such as the Sacramento County Department of Human Assistance work with Mercy Self-Help Housing to start a pilot program, which integrates families receiving TANF assistance into self-help housing cohorts. Some money would need to be spent to guarantee the loans to families receiving TANF, but this researcher believes the increases in self-efficacy, security, comfort, and safety the families would likely experience would lead to improved outcomes for each family member. Once families on assistance secure permanent affordable housing, they will feel more in control of their lives. Secure and supported by a community, the families would be better able to focus on gaining job skills, advancing their careers, and moving toward self-sufficiency.

Adding Innovative Ideas

Permanent affordability in housing for low-income families should be a major national goal. Any planning for permanent affordability for low-income families will have to include affordable housing plans, and also utilize plans that make upkeep expenses, such as home repairs, and the monthly expenses, such as utilities, affordable. Green building could come to the rescue. Low-cost Earthships are structures built from recycled tires filled with compacted earth and laid as huge bricks. Bottles and cans are
used to make interior walls, and the homes are designed to take advantage of solar energy for heating, as the southern side of the home is glazed. The thick walls and slightly sub-grade orientation keep the home cool in the summer months and warm in the winter. A small stove can be used to heat the whole house if needed. Earthship construction requires intense labor to fill and compact the tires with earth. The self-help model in which 10 families work together to construct each home would be ideal. This is just one example of green building technology that could be used to house low-income families in a home of their own, using the self-help model and less money for building supplies. Utility bills would remain low and the home would be easy to maintain providing permanent affordability.

Adding the Housing Plus Model. If the recommendations for inclusion of TANF recipients in self-help housing programs were to be considered, the addition of the Housing Plus model to the self-help housing model for low-income families, in particular, would be helpful. Housing Plus programs, according to Bassuk and Giller (as cited in Bratt, 2008), are “permanently affordable housing that incorporate various levels of service” (p. 101). Housing Plus services could be delivered on-site in a multi-purpose community center built by the community. Services could include English-As-a-Second-Language classes, GED classes, literacy classes, computer education classes, and job skills classes. Community organization is important in the Housing Plus model and encourages a tight knit supportive community.
Conclusions

Self-help housing has demonstrated the fact that innovative programs such as this, when placed at the core of any housing plan for providing permanent affordable housing to our nation’s families, result in successful outcomes. The proposed affordable housing endeavor, to include low-income families on TANF detailed above, would, first of all, benefit the families, as proven by this study. It would, as a grassroots program, also enhance the benefits to neighborhoods, cities, and the nation. Families grounded in secure housing they helped create with their own hands alongside their cohort members, claim to create a positive synergy, leading to increases in confidence, emotional and physical health, security, safety, and social capital. The potential for economic security for these families is a reasonable outcome to predict.
APPENDICES
APPENDIX A

Interview Guide

Enhanced Sense of Self Confidence and Satisfaction with Life

Has the experience of building your own home enhanced you or your family’s level of self-confidence compared with before you participated in the Mercy Self-Help Program? If so, could you talk about that?

Could you speak about how your participation in the program has impacted you or your family’s self-confidence in other areas of your lives?

Has becoming a home owner, through the program, given you and your family a sense of satisfaction? If so could you talk about that?

Do you feel that you or your family’s stress level has been changed compared with your life before Mercy Self-Help Housing. If so how?

Has you or your family’s mental or physical health been affected by this experience? If so how?

Enhanced Sense of Security

Do you and your family feel safer in your current housing situation than you did before moving into your new home?

Do you and your family feel more comfortable asking your neighbors for help, if an emergency were to arise, than you did before living in your new home?

Do you and your family feel more comfortable walking around your neighborhood, now, than you did before living in your new neighborhood?

Do you feel more comfortable allowing your children to visits neighbor’s homes than you did before living in your Mercy housing home?

Do you and your family feel more comfortable living near neighbors of another racial or ethnic group than you did before being a part of the Mercy Housing program?
Enhanced Social Life

Do you and your family know more about your neighbors after moving into your new home?

Do you and your family share more time with neighbors than you did before moving into your Mercy Housing home?

If so, what type of activities do you and your family participate in and how does this make you feel?

Have you or your family become more active in any kind of organization after moving into your new home than before?

Have you and your family felt more positive about social contacts after moving you’re your Mercy Housing self help home?

Do you or your family feel more comfortable talking with others, outside of your family, after moving into your home?

Do you and your family have more people that you can rely on, now, than you did before living in your self help home?

Economic Benefits of Self-Help Housing

Do you feel that participating in Mercy Self-Help Housing has helped your family economically? If so how?

Could you and your family have purchased a home without Self-Help Housing assistance?

Other Benefits of Self-Help Housing

Are there other benefits to living in Mercy Self-Help Housing that you would like to share with me?
APPENDIX B

Mercy Housing Approval

April 2, 2008

To:
The Social Work Committee for the Protection of Human Subjects (CPHS)
Research Support Staff
Mariposa Hall 4010
California State University, Sacramento

We at Mercy Housing give our permission for Jean Frumant, a social work student from California State University, to conduct interviews with interested participants of the Mercy Housing, Self-Help Housing Program, for the purpose of a case study called "An Evaluative Study of the Impact of the Mercy Housing, Self-Help Housing Program on Family Functioning".

We understand that this case study is to learn about the impact of the Self-Help Housing Program on family functioning. The case study interviews are to be conducted with the first five responding families. All of the families have built their homes through the Mercy Self-Help Housing Program and are living in them.

We have read the questionnaire submitted by Jean Frumant, and find the questions to be appropriate and with minimal risk to the participants.

We understand the participants will be interviewed in their homes, that the interview will be recorded, and that the material gathered will be kept in a locked cupboard. All sensitive information will be destroyed after the completion of the study. The participants will receive a gift card worth twenty dollars after completion of the interview.

Again, we give our full permission and support for this study.

[Signature]

Date

Title: Director, Single Family Housing

www.mercyhousing.org

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Mercy Housing is sponsored by communities of Catholic Sisters.
APPENDIX C

Consent Form


Purpose and Benefits
A masters in social work student, from California State University, Sacramento, named Jean Promnart is conducting interviews. The interviews are to learn about the impact of the Self-Help Housing program on family functioning. The interviews are being done with families that have built their houses through the program and are living in them. Your consenting to an interview will help to show what the benefits are to self-help programs.

Procedures
Only five families will be interviewed. The first five responding families will be chosen. If the interviewer is not able to arrange mutually acceptable interview times with one or more of the families, additional responders will be contacted until five families are interviewed.
Families will be interviewed by the interviewer. The interview will take about one hour and will be recorded. The recorded material will be stored in a locked drawer and will be destroyed after the completion of this study. No one but the interviewer will know how you answered the questions. Your name will be removed from all records involved in the interview. We will not use your name when we report the results of this interview. All records, including the recording of your interview, will be carefully destroyed.

Risks and Benefits
There are little to no known risks to you as a person being interviewed. There are no known direct benefits to you. However, the interviews, could add to the body of information about the benefits of building your home in a program such as Mercy Self-Help Housing. You will receive a gift certificate of your choice, either $19.99 from The 99 Cent Store, $20 from Best Buy, or $20 from Starbucks for completion of the taped interview.

Rights as a Volunteer
Your taking the survey on the Impact of Self-Help Housing is your choice. If you feel uneasy with any of the question, you can refuse to answer them. You can stop the interview at any time. If you decide not to participate in this interview you will not lose any service you are receiving or may receive in the future.

Community Resources
If you would like counseling as a result of this interview please contact one of the following resources:

Sacramento Adult Access at (916) 875-1055

California State University Sacramento Psychological Services Center Amador Hall, Room 241, 6000 J Street Sacramento, CA 95819 (916) 278-6887

After, 5777 Madison Ave, Suite 240 Sacramento 344-0249 (Accepts Medical) Outpatient Counseling for children, adults, families, step-family issues and family communication.

Visions Unlimited 393-2203 9 (Accepts Medical) Individual and family counseling.

Questions
If you have any questions about the interview, you may call the interviewer, Jean Promnart at 916-684-0942 or the project supervisor, Dr. Jude M. Antonyappan, at 916-278-4091.

---------------------------------------------
Signature of Participant                  Date
REFERENCES


