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HOUSING REPORT

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About AWP

The purpose of the Athens Wellbeing Project (AWP) is to provide comprehensive data from a representative sample of households on our unique needs and assets in Athens-Clarke County. Launched in 2016, the AWP is championed by the Athens Area Community Foundation. Two rounds of survey data collection have been completed--version 1.0 in Fall 2016 and version 2.0 in Fall 2018--with the intent of building a longitudinal dataset across time.

AWP data provide information across all domains of life in our community. These include:

LIFELONG LEARNING
HEALTH
HOUSING
COMMUNITY SAFETY
CIVIC VITALITY

The AWP is pioneering an unprecedented collaboration of community leaders, using a data collection approach that is representative of our community. The research design and community participation incorporates vulnerable populations providing unique opportunities to understand wellbeing across all groups in our county.

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EXECUTIVE SUMMARY

Between September 2018 and February 2019, the Athens Wellbeing Project launched its second round of data collection; a representative sample of Athens-Clarke County households were surveyed in order to better understand our community across five domains of life: housing, health, education, community safety, and civic vitality. The data presented in this report are focused on HOUSING, including demographics, affordability, quality, and safety.

This report utilizes two distinct measurements of socioeconomic status (SES): Federal Poverty Level (FPL) and Local Median Income (LMI). Both are employed when shaping policy and determining allocation of benefits and services. While the FPL and the LMI are the most common SES metrics used in housing service provision, it is important to note that there is no universal definition or measure of poverty.

Demographics As household income decreased, respondents were more likely to report being a racial/ethnic minority. Though survey data was representative of the entire household, more than 70% of people who actually filled out the survey were female. Employment across all income levels was close to the full sample's 77%. However, while 81% of the full sample reported being insured, it is essential to highlight that there was an incremental decrease in coverage as income decreased: for example, only 57% of Extremely Low Income groups reported being insured. Veterans were *less* likely to be in lower income households.

Affordability If a household spends more than 30% of its monthly income on housing, according to the US National Housing Act, it is considered "burdened." There is no subgroup in Athens-Clarke County for whom this 30% threshold is not exceeded. That is to say, on average, houses in Athens-Clarke County are financially stressed by their housing payment. As income decreased, likelihood of a household having a savings account or owning their home decreased and fear of eviction increased. Households at 80% LMI and 50% LMI earned 38 and 27 cents on the dollar as compared to the full sample, with households falling into the Extremely Low Income earning just 22 cents on the dollar compared to the full sample.

Quality Pests were the most common housing quality concern across all income levels, though concern was higher in lower income households. Nearly 10% of all households indicated concern about mold, which is associated with several adverse health outcomes. Other quality issues included wall cracks, chipping paint, leaning walls, and exposed wiring, concern for which was higher for lower income households. Overall, as income decreased, reported housing quality issues increased in statistically significant increments.

Safety Across all income levels, 95% of households reported that they felt safe in their homes. There was a slight increase to 97% of homeowners feeling safe in their homes compared to those who rent. As household income decreased, respondents were less likely to report perceptions of safety for their street (88% full sample, 78% Extremely Low Income), their park (73% full sample, 66% Extremely Low Income), and downtown (65% full sample, 56% Extremely Low Income). Households were asked to rate their neighborhood as a place to live on a scale from 1 to 10. The full sample average was 7.8.

We would like to thank our community partners, without whom the work of the Athens Wellbeing Project would not be possible. For more information, please visit our website.

DEMOGRAPHICS

Community Characteristics

Athens-Clarke County is a diverse community with significant variation in income, education, health access and outcomes, housing, and civic participation. While the focus of this report is on housing, a demographic overview of population characteristics is provided for two reasons: 1) this information is useful for descriptive context; and 2) AWP recognizes and promotes understanding of the intersectionality of domains across all aspects of life in our community.

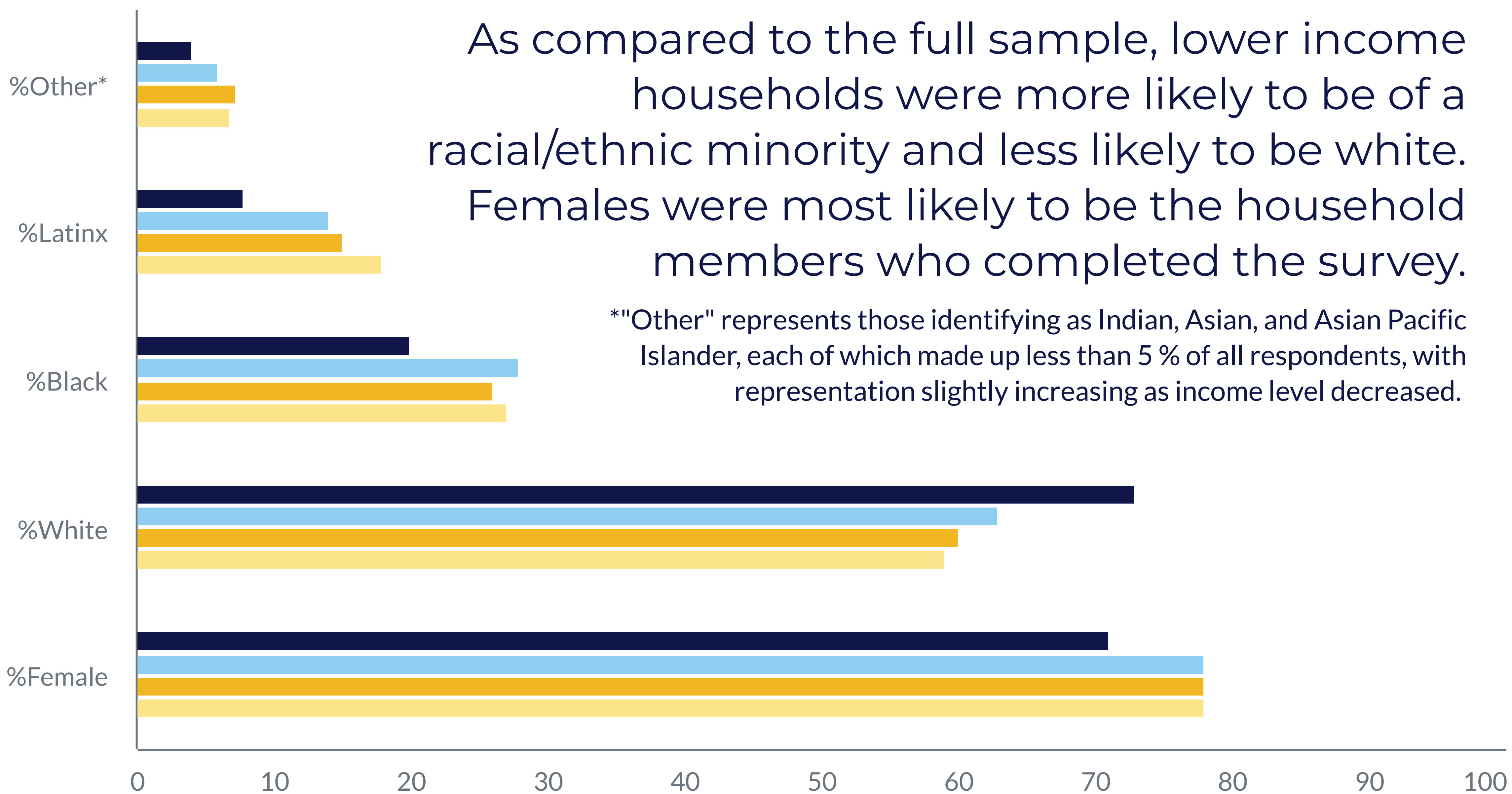
Across all categories of data presented in this report, there are four levels of analysis. The full sample (all respondents) is always presented for context and comparison to sub-groups. Three additional categories of families are presented, each based on the calculations of local median income used by the federal U.S. Department of Housing and Urban Development (HUD). Data are presented for all "low to moderate income" individuals at three thresholds: low to moderate (<80% local median income), very low income (<50% local median income), and extremely low income (~<30% local median income). Each of these thresholds were calculated using reported household monthly income (pre-tax) and household size, in addition to the pre-established thresholds by HUD.

The unit of analysis is the household, which means that the all variables are reported at the household level with the exception of a few individual measures answered from the individual respondent's perspective (e.g. age). Overall, 71% of the individuals responding to the survey on behalf of the survey were female. The average age of individual respondents was approximately 43 years. Thirty-six percent of respondents were single, 46% were married, 14% were separated or divorced, and 4% were widowed.

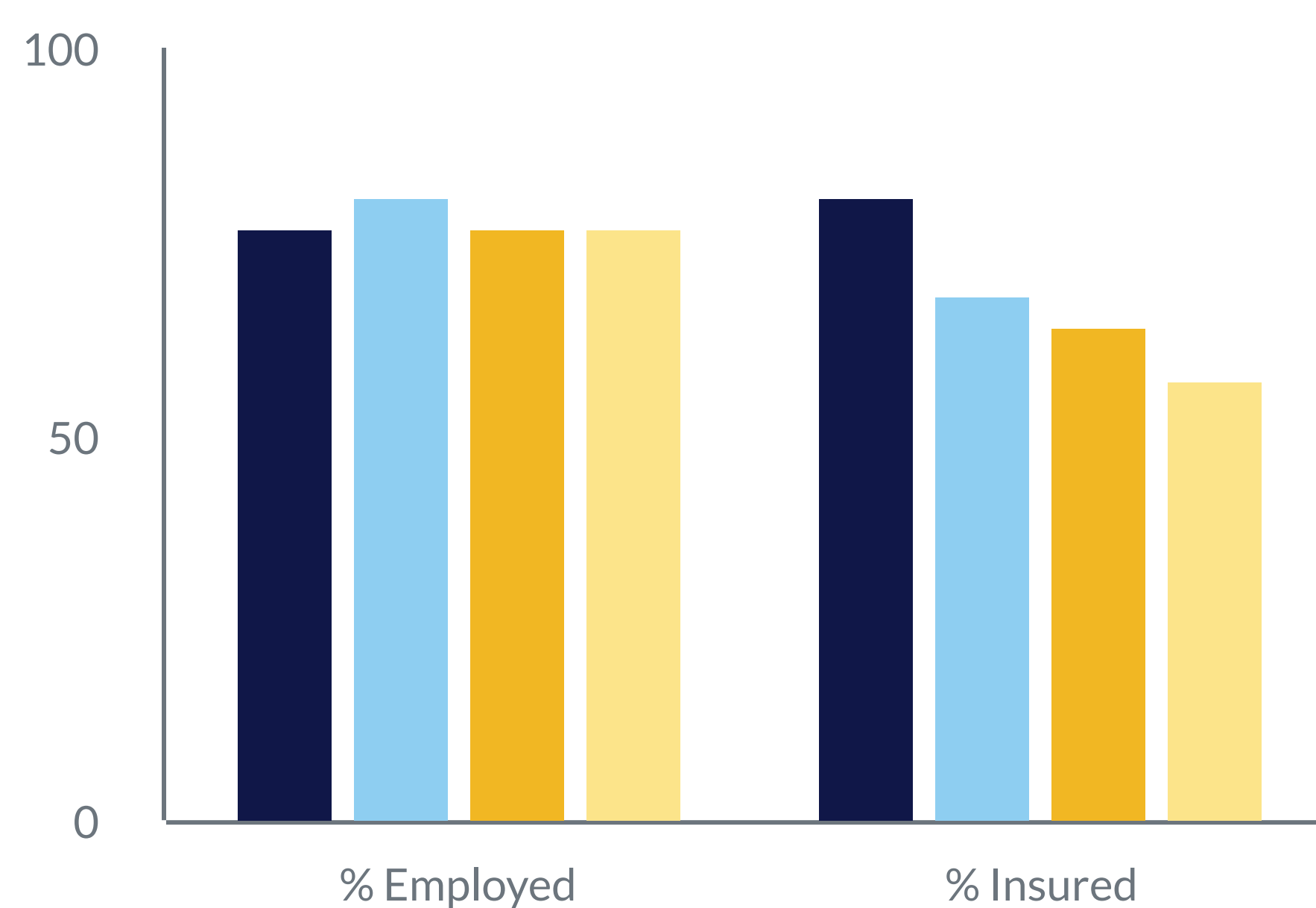
Racial composition of households in the full sample include 20% Black, 93% White, 3% Asian, and 4% other (Asian Pacific Islander or American Indian). Approximately 8% of respondents are Latinx households. Forty percent of respondents have school-aged children in the household and 9% have a veteran in the household. College enrollees are present in 17% of households. Over 77% of respondents were employed, and 81% of responding households health insurance coverage. While most respondents (93%) rely on a personal vehicle for transportation, many respondents use multiple sources of transportation in addition to personal vehicles, including public transportation (bus system), taxis or Uber/Lyft, or bicycles.

DEMOGRAPHICS

■ Full Sample ■ 80% LMI ■ 50% LMI ■ ~30% LMI



Though levels of employment remain steady across income levels, **likelihood of having health coverage decreases incrementally as income decreases.**

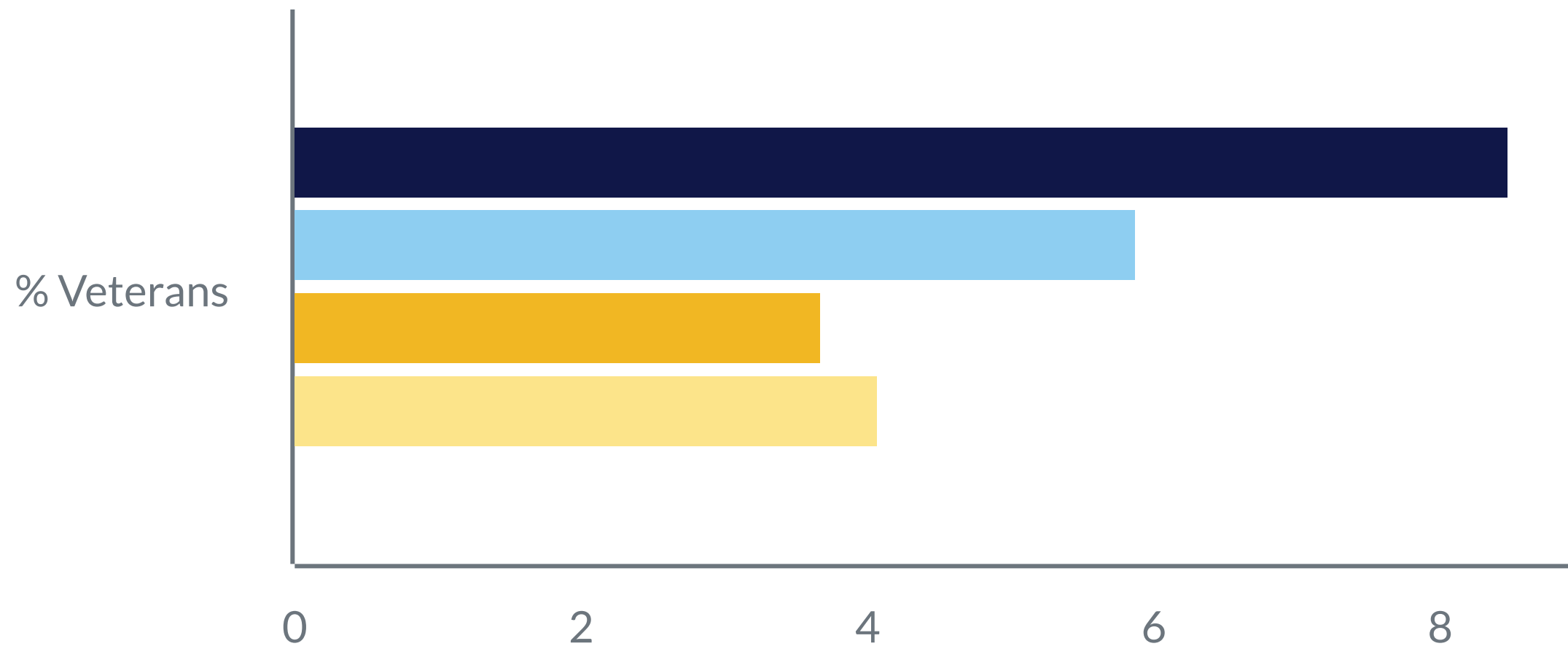


43.4 years average age for the full sample

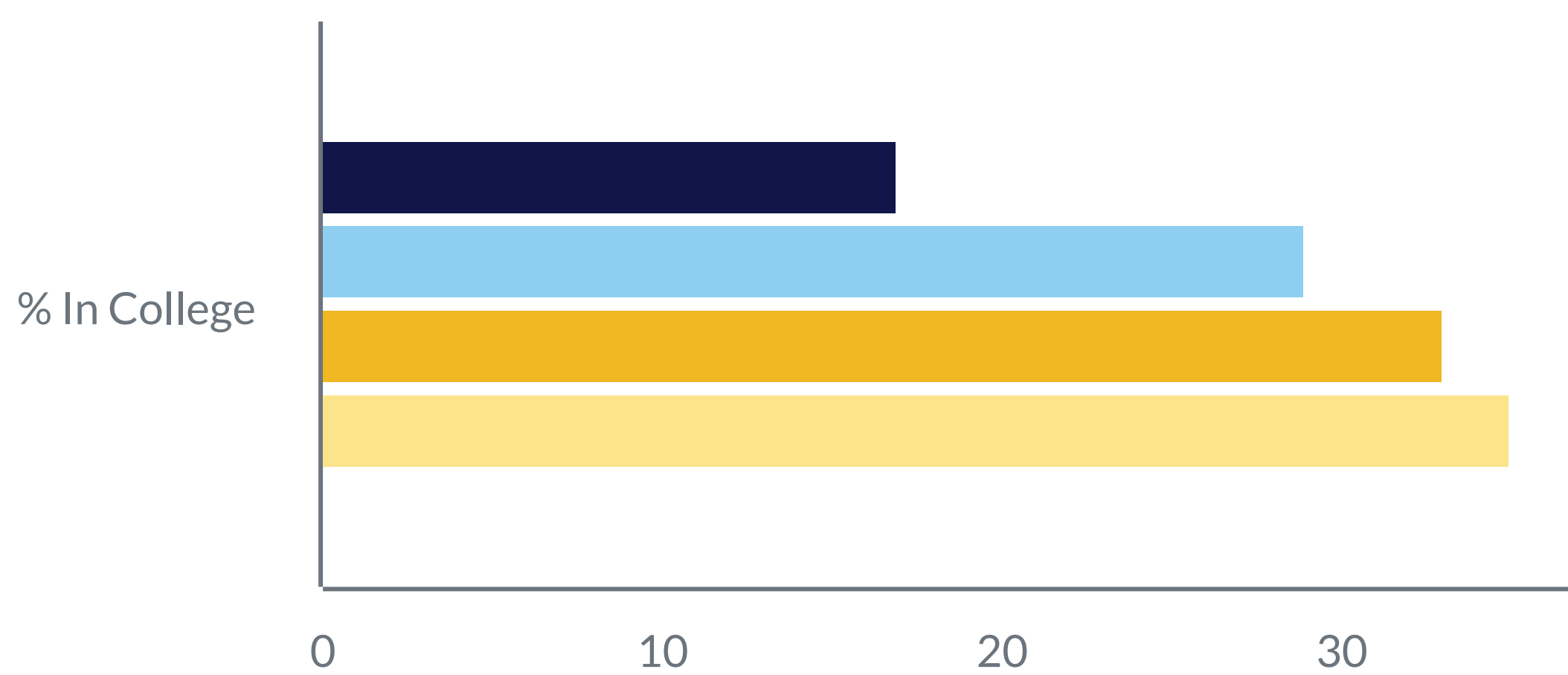
37.1 years average age for respondents at or below 80% LMI

36.4 years average age for respondents at or below 50% LMI

34.9 years average age for respondents at or below extremely low income



Veterans are **LESS** likely to be in **lower** income households



College students are **MORE** likely to be in **lower** income households



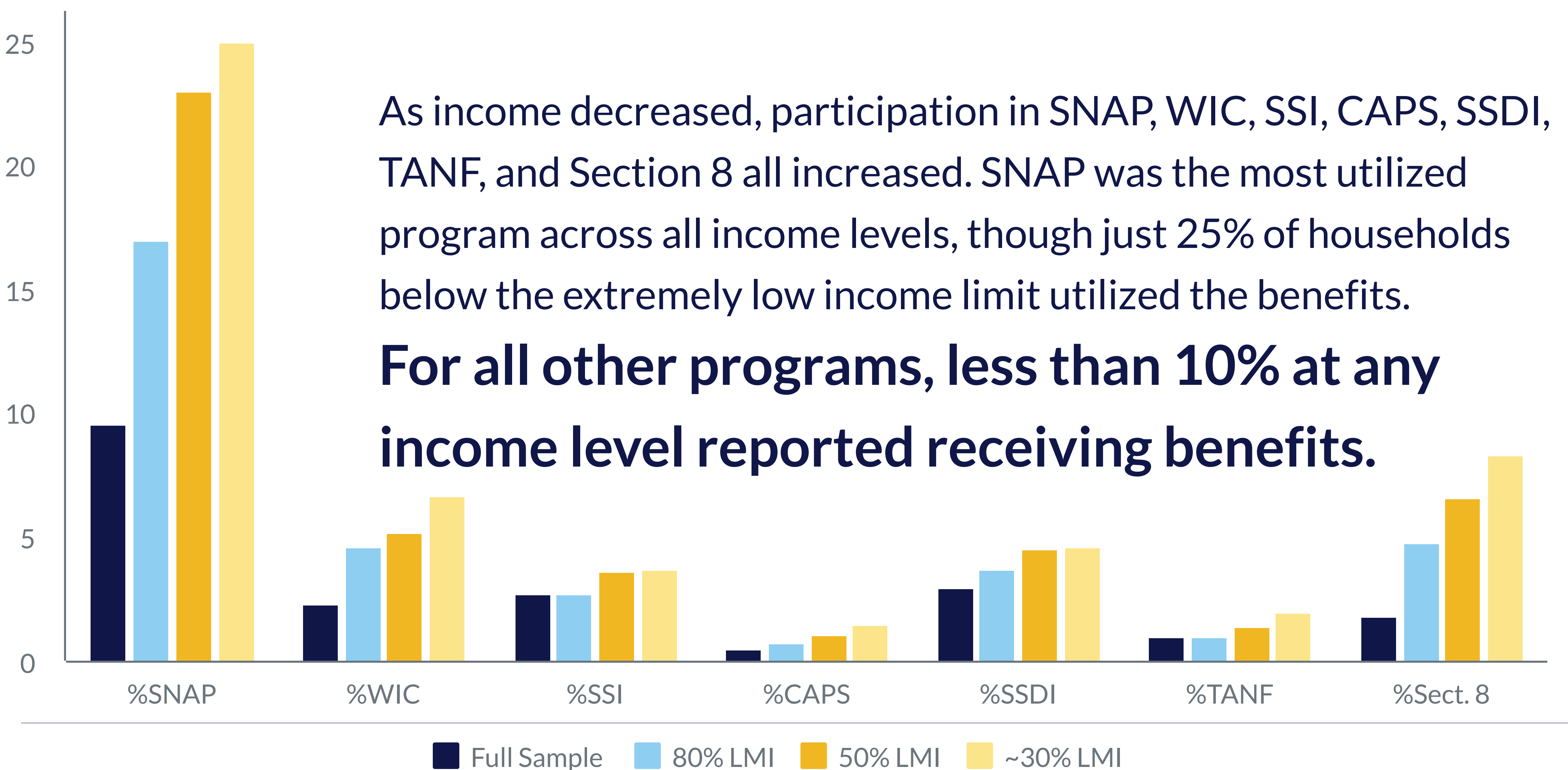
Higher income households are **MORE** likely to use a car



Lower income households are **MORE** likely to use a bus



Higher income households are **MORE** likely to use a bicycle



As income decreased, participation in SNAP, WIC, SSI, CAPS, SSDI, TANF, and Section 8 all increased. SNAP was the most utilized program across all income levels, though just 25% of households below the extremely low income limit utilized the benefits.

For all other programs, less than 10% at any income level reported receiving benefits.

DEMOGRAPHICS

AFFORDABILITY

What are families spending on housing?

The standard definition of whether housing is "affordable" in the United States is based on the idea that a family's housing should not cost more than 30% of their income (and more specifically, their take-home pay). Thus, if a family earned \$2,000 per month, their housing would be deemed "affordable" if it cost \$600 per month or less. Across all income categories and the full sample, a significant percentage of monthly income is spent on housing. However, as income decreases, families are spending significantly greater proportion of their income on housing.

Affordability was measured in several ways on the AWP survey. Families were asked their income, how much their monthly rental or mortgage payment was, homeownership status, the number of times they have moved in the last two years, and the amount spent on childcare. They were also asked about whether they feared eviction imminently (in the next three months). Each of these measures allow us to understand housing affordability at a deeper level than simply looking at the amount of income paid in rent.

The latest AWP data show that average monthly housing costs were \$951; average income was \$4,565. Almost all families (98%) reported having a checking account; only 71% of families reported having a savings account. For families at <30% local median income (LMI), only 52% of families had a savings account. Fear of eviction for the full sample was 5%, for those in the extremely low income category (<30% LMI) the fear of eviction is almost double the full sample, at 9.3%. Average childcare expenses for those with young children (<6 years old) were \$560 per month.

Sensitivity analyses were conducted with and without households with college enrollees. Across both analyses, major challenges exist for housing affordability for the families falling below 80% LMI. The probability of moving more than once in the last two years was greater for those in the low to moderate income (17%) category relative to the full sample (12%) ($p < .001$).

About half of the full sample indicated that they owned their homes (53%), while 47% are renting. This drops significantly for families at the three levels of LMI, who own their homes at decreasing rates (30%, 37%, 25%, respectively). While those below 80% LMI spent an average of \$711 per month on their housing costs, the top quartile of these households were spending over \$900 per month. This means that many families are spending significantly more than 40% of their income on housing.

AFFORDABILITY

According to the United States National Housing Act of 1937, a household is considered "burdened" when more than 30% of income is spent on housing. **By this standard, all income groups in Athens-Clarke County households are, on average, are financially stressed by their housing payment.**

On average, Athens households, regardless of income level or racial/ethnic group, paid a greater proportion of their monthly take-home pay than the National Housing Act's burden limit. Low income households (<100% FPL) spent, on average, 62% of their take-home pay on housing, more than double the recommendation. 3 in 4 low income households lacked affordable housing. Of Athenians supported by the Athens Housing Authority, more than half lacked affordable housing.

| | Full Sample | <100 FPL | LatinX | Black | White | LatinX + Low Income | Black + Low Income | White + Low Income | Athens Housing Authority |
|---|-------------|----------|---------|---------|---------|---------------------|--------------------|--------------------|--------------------------|
| Monthly Income (pre-tax) | \$4,565 | \$1,640 | \$2,614 | \$3,091 | \$5,129 | \$1,517 | \$1,836 | \$1,619 | \$1,447 |
| Monthly Rent or Mortgage | \$951 | \$648 | \$706 | \$745 | \$1,024 | \$613 | \$537 | \$717 | \$317 |
| Average % of Monthly Take-Home (taxed) Pay Spent on Housing | 32% | 62% | 44% | 35% | 31% | 64% | 48% | 76% | 33% |
| % Lacking Affordable Housing | 39% | 75% | 51% | 46% | 36% | 69% | 65% | 83% | 58% |
| # of Observations | 1,030 | 356 | 127 | 214 | 594 | 72 | 134 | 153 | 119 |

Note: All results have been estimated with sample weights to increase the representativeness of the sample data to be closer to the full population. The average margin of error (MOE) for full sample statistics is +/-3%. When disaggregating by subgroup into smaller sample sizes, the MOE can increase. All dollar amounts rounded to the nearest dollar. Monthly income represents the pre-tax income for households. All data collected and reported at the household level. The "% Lacking Affordable Housing" is the percentage of households spending more than 30% of the monthly income on housing payments, regardless of ownership status. Affordability measures are conservative given that taxes were not taking into consideration of these variables.

AFFORDABILITY

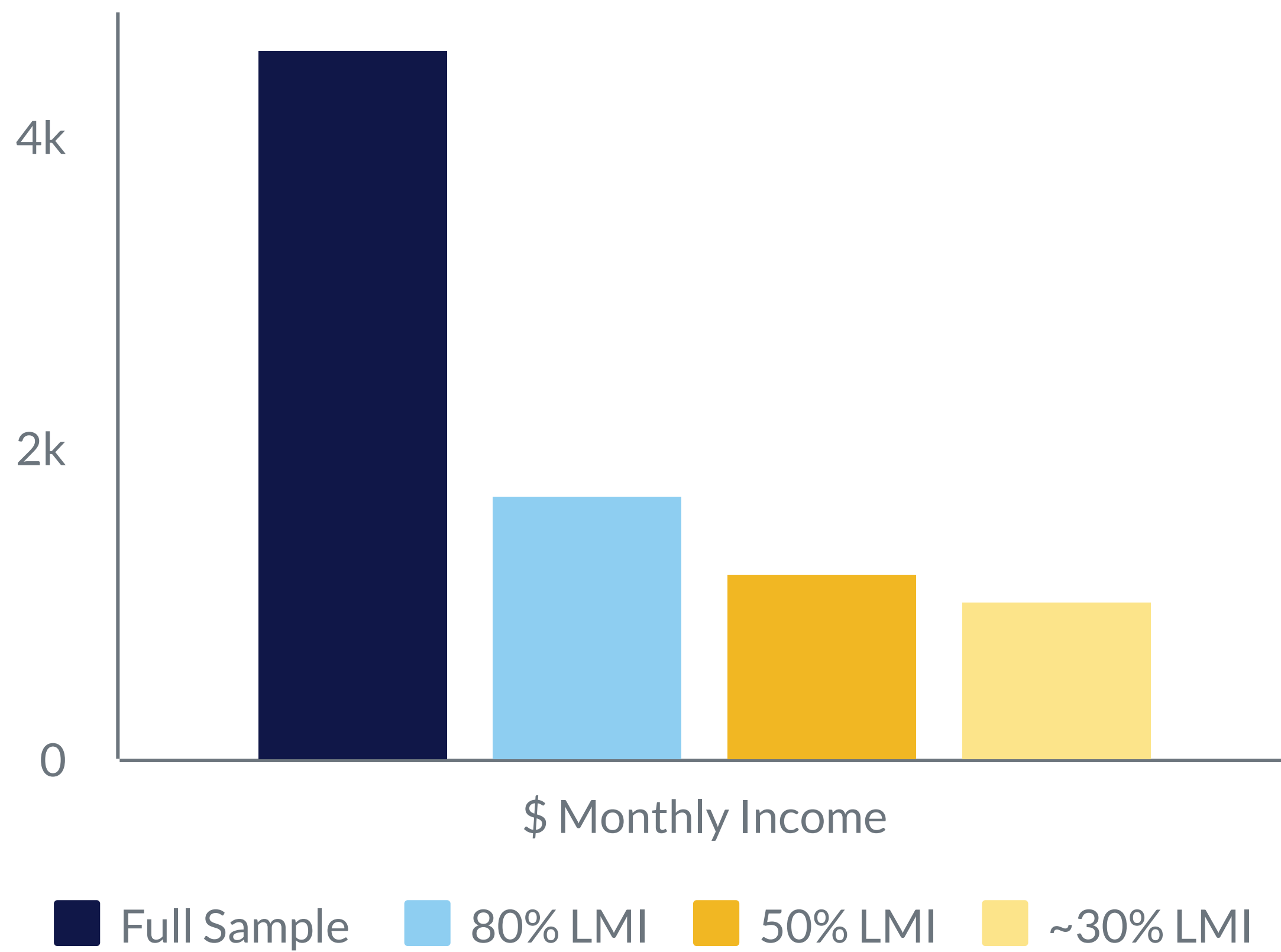
Fair Market Rent

Another important metric to note is Fair Market Rent (FMR). This measurement is calculated annually by the United States Department of Housing and Urban Development (HUD). Typically, FMR is the maximum amount an agency can allocate to a household for rent and utilities (gas, water, sewer, and trash). The Athens-Clarke County Metropolitan Statistical Area includes Clarke, Madison, Oconee, and Oglethorpe Counties) in its FMR calculation. According the HUD, housing assistance programs often experience difficulty filling the gaps between FMR and the actual cost of rent + utilities.

Fair Market Rent for Athens-Clarke County in fiscal years (FY) 2018, 2019, and 2020:


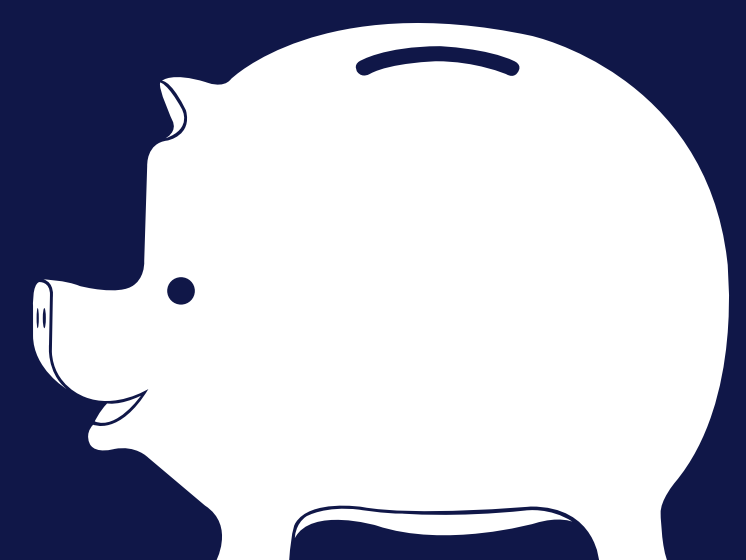
| | Efficiency (studio) | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 bedrooms |
|--------------------|------------------------|--------------|---------------|---------------|---------------|
| FY 2018 | \$613 | \$666 | \$783 | \$1,054 | \$1,353 |
| FY 2019 | \$622 | \$667 | \$785 | \$1,063 | \$1,303 |
| FY 2020 | \$690 | \$723 | \$848 | \$1,150 | \$1,362 |

SOURCE: https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019_code/select_Geography.odn

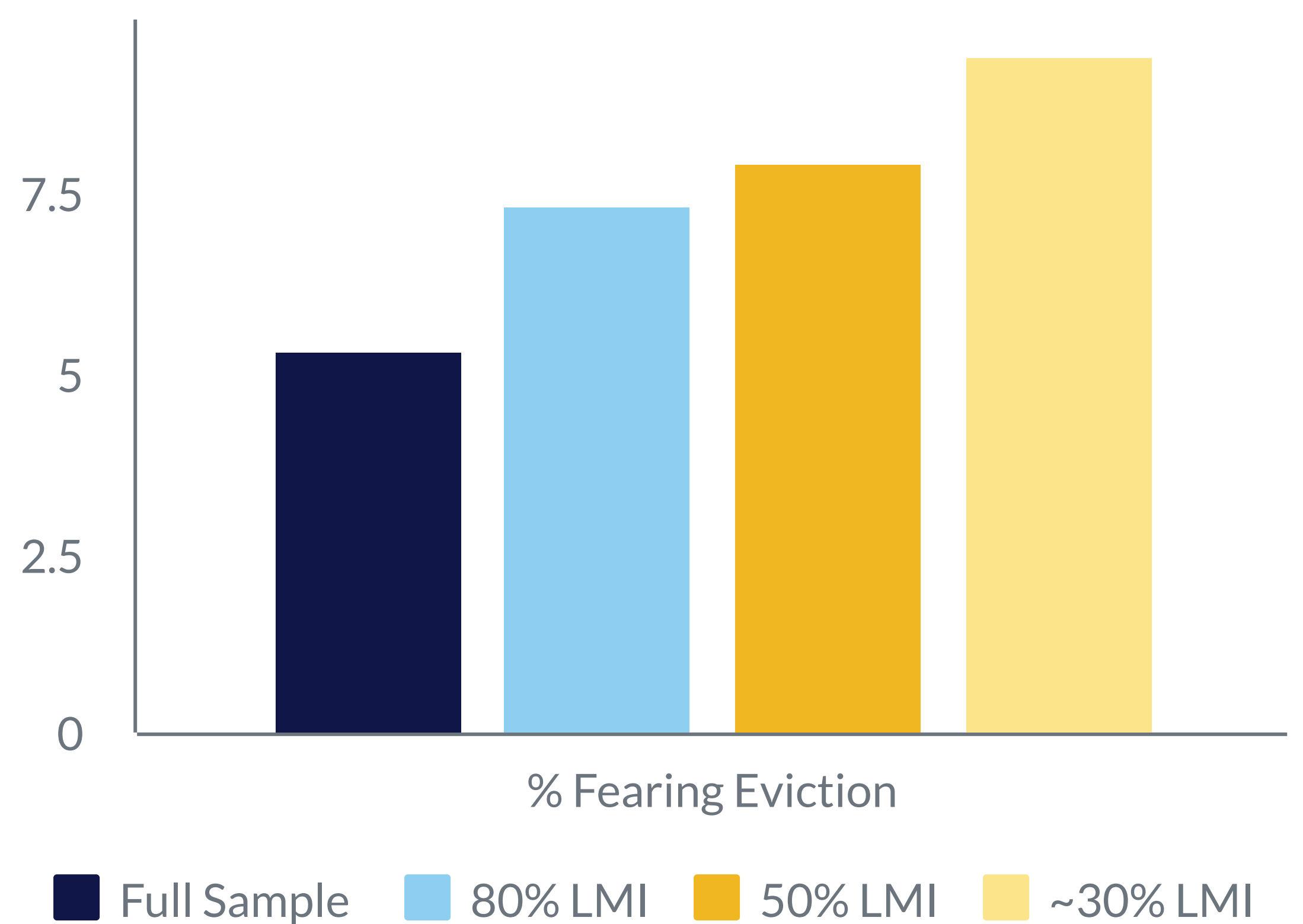
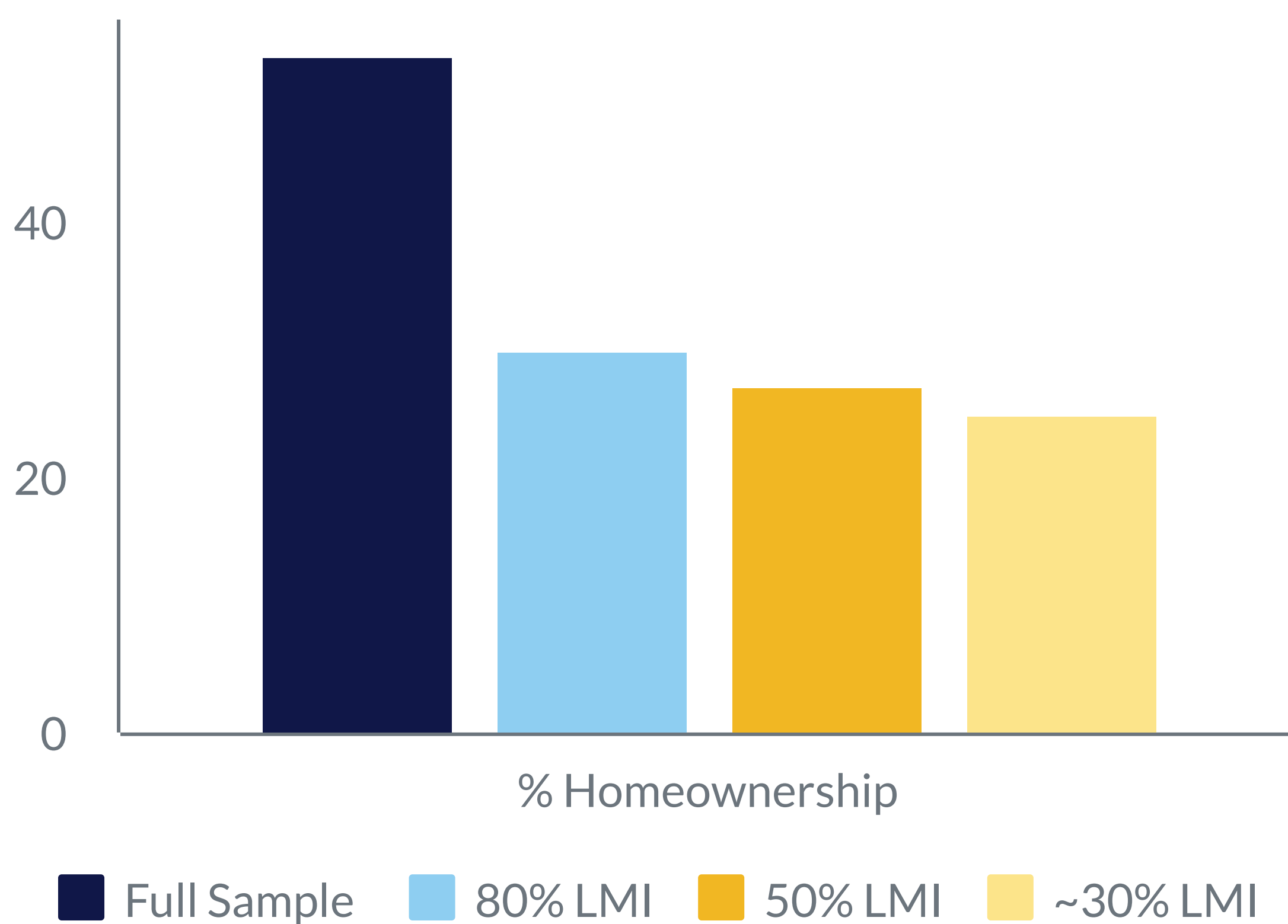


Proportionally, as compared to the full sample, 80% LMI households earn **38 cents on the dollar**, 50% LMI households earn **27 cents on the dollar**, and Extremely Low Income households earn just **22 cents on the dollar**.

While nearly 100% of all households reported having a **checking** account, 20% fewer lower income households (across all thresholds) report having a **savings** account as compared to the full sample

As income decreases homeownership decreases and fear of evection increases.



AFFORDABILITY

QUALITY

What about housing quality?

Housing quality is complex to measure, both in terms of perception and reality. To capture some aspects of housing quality, the AWP survey did include validated measures from the American Housing Survey that asked respondents about a host of potential problems they might experience or observe in their home. This question asked "Does your home have any of the following problems?" The answer categories included:

- Exposed electrical wiring
- Open crack/holes in the floors, wall, or ceilings
- Missing shingles or roofing materials
- Outside walls that lean or slant
- Broken or boarded windows
- Peeling paint
- Health hazards such as lead paint or radon
- Pests such as rats or cockroaches
- Mold; and
- My home does not have any of the problems listed above

The most common problems reported were pests, peeling paint, cracks in the walls, and mold. Each of these problems were more commonly reported (at statistically higher rates) for families below the local median income. Problems such as pests or mold in the home are associated with issues such as compromised indoor air quality, which can have adverse affects on adult and child health.

Additional analyses were conducted by ownership type. Families who rent their home were more likely to say that they had home problems with cracks in the walls or ceiling, mold, and pests in the home (statistically significant, $p < .01$). Finally, the AWP survey included a measure for families to rate their home as a place to live on a scale from 1 to 10 (with 1 being the worst place to live and 10 being the best place to live). The full sample average was 7.8, with those falling below 80% LMI scored their home slightly lower with an average of 7.3.



7.9 average rating, out of 10, households gave their homes.

QUALITY

SAFETY PERCEPTIONS

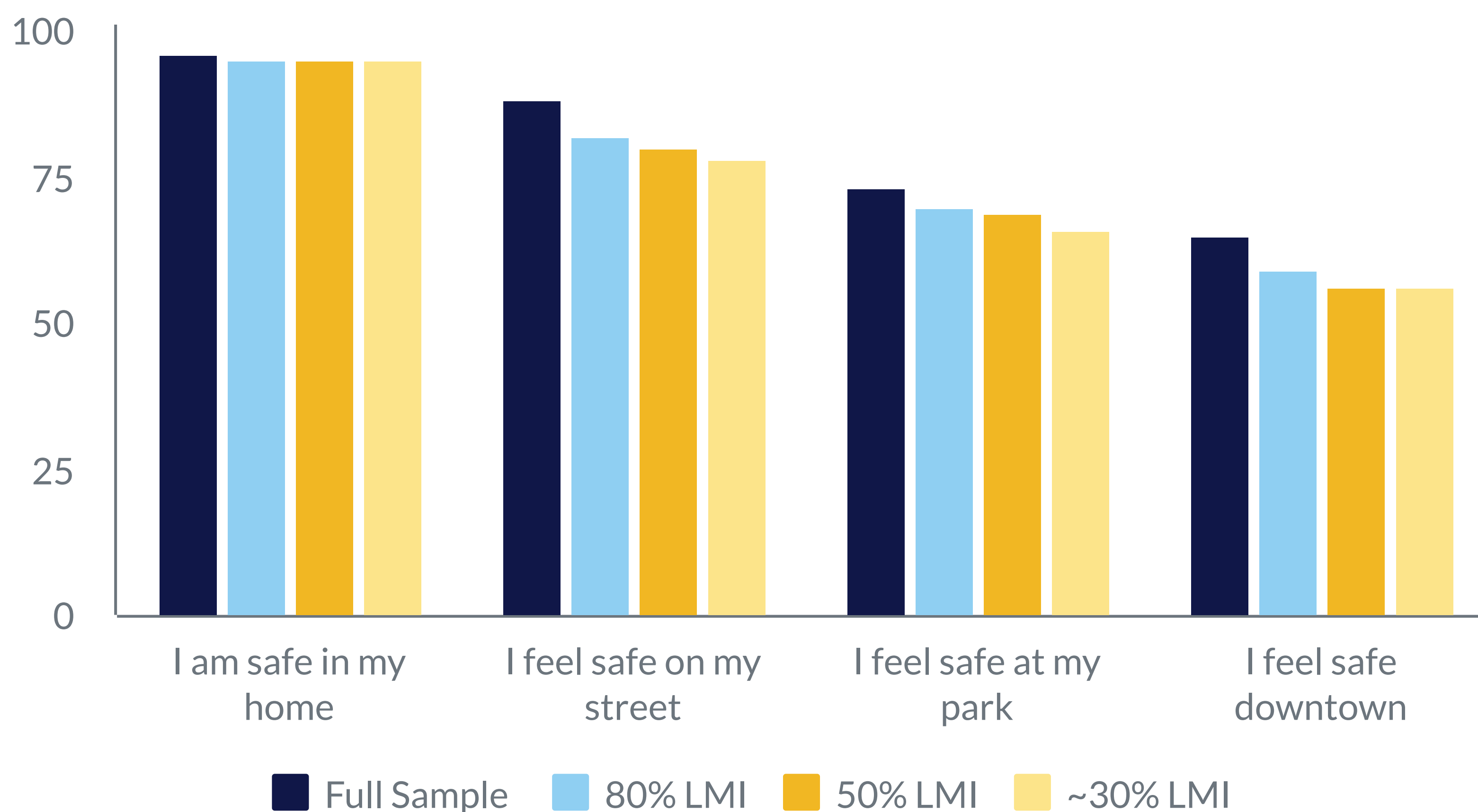
How safe do people feel?

Feelings of safety and perceptions of safety, like housing quality, are also complex and multi-dimensional. To understand household perceptions of safety, the AWP survey asked about residents' feelings of safety in a variety of locations, their perceptions of specific community challenges (e.g. homelessness, panhandling, and gang activity), and feelings of trust and rapport among neighbors.

Respondents were asked, on a Likert scale of one to five, the extent to which they agreed or disagreed with statements about feelings of safety in their homes, on their streets, in local parks, and downtown. The place where most families are likely to feel the safest is their home, followed by their street and neighborhood. Compared to the full sample, as income decreases, families are less likely to feel safe in any given place. These differences are most pronounced in perceptions of safety on the street the family lives, in local parks, and downtown areas.

Additional analyses were conducted by ownership type. Among families who rent their home, 95% reported feeling safe in their home; comparatively, 97% of homeowners reported feeling safe in their home. Across the full sample, approximately 68% of respondents agreed with the statement "people in my neighborhood can be trusted," while 78% of respondents agreed with the statement that "people in my neighborhood generally get along with each other."

Finally, the AWP survey included a measure for families to rate their neighborhood as a place to live on a scale from 1 to 10 (with 1 being the worst place to live and 10 being the best place to live). The full sample average was 7.8, with those falling below 80% LMI scored their home with an average of 7.4.



7.8
average rating,
out of 10,
households
gave their
neighborhood.



APPENDIX:
AWP Overview
Methods

AWP 2.0 DATA OVERVIEW

More about the Athens Wellbeing Project.

The sampling plan for the Athens Wellbeing Project (AWP) was designed to obtain a random sample of county residents representative of the total population of Athens-Clarke County. The first step in selecting the AWP sample was to create a list of all residence or living communities (i.e. apartment buildings, public housing communities, mobile home parks, and retirement communities) in Athens-Clarke County. This list, hereafter referred to as the sampling frame, was used to select a residence. For the purposes of the AWP, the unit of analysis is conceptualized as the household. Within each selected residence, a single resident living in the household received the AWP survey and was asked to respond on behalf of all residents living in the household. This person is hereafter referred to as the respondent.

To create a sample that represented the population of interest the sampling frame needed to include all Athens-Clarke County residences. Sources for these lists included the Athens Clarke County Unified Government Department of Housing & Community Development and the Athens Housing Authority. The list of residences was comprised of the following types of dwellings:

- Single family residences, condos, and duplex buildings
- Apartment complexes
- Public Housing communities
- Mobile home parks
- Retirement communities

Next, the sampling frame was evaluated to determine which Athens-Clarke county residents might be underrepresented or missing from the frame completely. During the evaluation of the sampling frame, we determined that homeless and transitional residents could be missing from the frame. For the purposes of AWP, we defined homelessness according to the McKinney-Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301).

Using the McKinney-Vento definition means that we defined homelessness more broadly than only including individuals with no shelter or residing in homeless shelters. This definition also encompasses individuals who might be living with friends or family members or otherwise “transitional” situations. The vulnerable nature of homeless and transitional residents presented special challenges in constructing the sampling frame, and as a result we had to “select” them into the AWP sample differently from other residents.

The AWP data collection strategy used both postcard mailings and in-person, door-to-door follow up. Four rounds of postcard mailers were sent to each household in the sample. The postcards included information on the project, instructions to complete the survey online (or to request a paper copy), the household's unique Survey ID to complete the survey, and information on chances to win the incentive for completion.

The second mechanism for data collection was in-person follow up and administration of the survey instrument, conducted by data collection teams. Data collection teams were composed of a Neighborhood Leader—an infrastructure already existing in the community under Family Connection-Communities in Schools. Each neighborhood was assigned a Neighborhood Leader who has experience living and working in Athens and engaging with their local community. The Neighborhood Leader was the manager of each data collection team, composed of the NL and students from the University of Georgia. All data collection team members received training in Fall 2018 to prepare them for in-person collection.

AWP 2.0 data collection resulted in 1,078 households completing the survey, with a +/-3% margin of error. Sampling weights were created and are utilized for all analysis and reporting to ensure representativeness of the data. The analysis weights account for variation in the probability of being included in the sample, and for varying rates of response across the sampling strata. The resulting sample from this round of collection is one that is robust and representative of Athens-Clarke County households.

A critical component of executing this work was achieving approval from the University of Georgia's Institutional Review Board (IRB) to conduct the project. The project was submitted to IRB in June 2016, and after being reviewed was determined that it was not deemed "research," but rather was a project designed to provide research and analysis to stakeholders in the Athens Clarke County community. Thus, the project was exempt from further IRB oversight (IRB Study ID #00003747).

AWP 2.0 DATA OVERVIEW

METHODS

1

SURVEY DEVELOPMENT

The survey instrument was developed by the research team in conjunction with all institutional stakeholders. The instrument was specifically designed to collect information not available from other secondary data sources. Where available, validated measures from other nationally-representative surveys were utilized to ensure validity and the ability to compare Clarke-County to those sources.

2

DATA COLLECTION

Online and paper surveys were available for respondents. Random sampling of single family homes and a census of vulnerable populations were conducted. Selected families received postcards notifying them of selection. Door-to-door data collection teams of University of Georgia students, led by Neighborhood Leaders, followed up with families to increase responses. A total of 1,078 households responded.

3

DATA ANALYSIS

Once data were collected, they were cleaned and coded for analysis. Sample weights were created by the research team to increase representativeness of the sample. The resulting sample has a margin of error of +/-3%. Additional variables for analysis were created (*e.g. a poverty measure using income and household size*). Summary statistics were estimated for all variables in the sample, for the full sample and for sub-categorizations.

4

INTERPRETATION

The data presented in this report are descriptive in nature. Measures are presented for the full sample and by sub-categorization of local median income for comparison purposes. AWP data are meant to be used in conjunction with other existing data sources--both primary and secondary, qualitative and quantitative--in order to get the most comprehensive understanding possible of outcomes of interest and general levels of wellbeing in our community. Where possible, data visualizations are used for ease of interpretation. Full tables of descriptive statistics are available in an online appendix and upon request.

The primary audience for this report is the Housing and Community Development Department (HCD) of the Athens Clarke County Unified Government. This report provides data, analysis, and information that will partially fulfill reporting requirements for the department to the U.S. Department of Housing and Urban Development.



Visit our website:

WWW.ATHENSWELLBEINGPROJECT.COM

to learn more.