Evaluating the Benefits of Living in the Burlington Community Land Trust's Rental Housing or Cooperative Housing

FINAL REPORT -- December 2005

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I. Executive Summary

The Burlington Community Land Trust contracted with the Center for Rural Studies at the University of Vermont to conduct a study of renters and cooperative members residing in housing developed by the BCLT. The study examined various benefits of affordable rental housing and affordable co-op housing for lower-income households including financial and "quality of life" measurements, improved financial savings, gains in employment, and increases in children's school performance. The study also collected demographic and income information about resident households, assessed resident views about their current housing, and gathered data regarding resident preferences and plans for future housing.

BCLT renter and co-op households tend to differ in significant ways from renter households in Burlington, Chittenden County and Vermont. BCLT renter and co-op households have lower incomes, pay less in rents, live in smaller apartments, and live in households with higher rates of children and lower rates of elderly.

The most important factors leading BCLT renter and co-op households to choose their current housing were the affordable cost and the relative pleasantness or size of the accommodations offered through the BCLT. Households residing in limited-equity cooperatives also noted the importance of co-op principles and mission in influencing their housing selection. BCLT renters and co-op members viewed BCLT housing as a "much better deal than any similar apartment or housing" in the Chittenden County housing market. Residents who lived previously in market-rate housing also reported BCLT apartments to be generally bigger, in better condition, more convenient to services, work or school, safer, and more "stable" than their previous market-rate housing.

Many personal gains are taking place within BCLT renter households and co-op households as measured through "quality of life" indicators. Individuals are gaining jobs, attending or beginning education programs, saving more, and experiencing a higher level of general happiness in their BCLT homes.

II. Introduction

PURPOSE

The BCLT study of renters and cooperative housing residents was conducted by the Center for Rural Studies at the University of Vermont and sponsored by Burlington Community Land Trust (BCLT). The purpose of the study was to examine the benefits of affordable rental housing and affordable co-op housing for lower-income households. While numerous national studies have examined the positive effects of homeownership, this project is the first to consider whether affordable rentals and limited-equity cooperatives provide similar financial and "quality of life" benefits such as improved financial savings, gains in employment, and increases in children's school performance.

John Emmeus Davis of Burlington Associates in Community Development partnered with the Center for Rural Studies in developing and evaluating the methodology and analysis. Alison Weber, a graduate student in the UVM Department of Community Development and Applied Economics, served a pivotal role as the study volunteer and database coordinator through an internship at BCLT.

The Burlington Community Land Trust was the first municipally-funded community land trust in the United States and today is the country's largest community land trust (CLT), with a residential portfolio of over 850 homes and a community membership of over 2,600 people. BCLT provides a wide range of affordable housing opportunities including resale-restricted, owner-occupied homes, rental apartments, special needs housing, and cooperative housing. As a nonprofit developer, BCLT strengthens communities by building and improving housing and preserving community assets. BCLT property management activities encompass: 74 buildings; over 80,000 square feet of commercial space; a total of 360 rental apartments and special needs apartments; and a contractual relationship for residential management support of 118 cooperatively-owned homes.

METHODOLOGY SUMMARY

The Center for Rural Studies was contracted by the Burlington Community Land Trust in 2004 to design and conduct a study of quality-of-life impacts and resident satisfaction among renters and co-ops in housing developed by the BCLT. The study began in October 2004 and concluded in January 2005. This study included only households in the BCLT's rentals and limited-equity co-ops. Individuals and families residing in owner-occupied houses and condominiums developed by the BCLT were not included in the resident study. *(A description of the methodology is found in Appendix A.)*

The study consisted of three components:
- A resident survey to gather household characteristic information and to measure "quality of life" indicators (housing quality, level of involvement, tenure in housing, etc.). The survey was completed using multiple formats: mail, telephone, and in-person interviews.
- Analysis of BCLT renter and co-op household characteristics/profiles in relation to the renters in the surrounding neighborhoods (census blocks), the City of Burlington, and Chittenden County (or designated portions);
- Review of BCLT database information to obtain household background information from application and re-certification paper files.

III. Comparison of BCLT Renter and Co-op Household Characteristics with Burlington, Chittenden County, and Vermont Renter Households

The Center for Rural Studies conducted a series of data analyses comparing BCLT renter and co-op households surveyed in 2004 with household data for Burlington, Chittenden County and Vermont drawn from the 2000 U.S. Census. It should be noted that BCLT households are included in the 2000 U.S. Census data tabulations.

Lower Household Income

- BCLT renter and co-op households are more likely to fall in lower-income groups than renter households in the surrounding city, county or state. The median income for households residing in BCLT rentals and co-ops is $14,059, significantly lower than the median income for renters in the city as a whole ($22,730), in the county ($28,261), and in the state ($25,163). The BCLT renter household median income of $10,520 is less than half as much as the other comparison groups.

- Although 60% of BCLT renter and co-op households have members who are employed full-time or part-time, this is a lower rate of employment than found among renters in the surrounding city, county, and state.

Lower Monthly Costs

- The BCLT resident median rent/monthly carrying charge is $321 versus $479-$590 for all types of rental housing in Burlington, Chittenden County, and Vermont. Because of subsidies provided to households *(discussed later in report)*, the actual rents or monthly charges paid by BCLT renter and co-op households tend to be much lower than prevailing market contract rents.

Smaller Sizes of Households and Apartments

- BCLT renter and co-op households, with an average household size of 1.87 persons, tend to be smaller than households in the rest of the city, county, and state.

- BCLT rental and co-op apartments tend to have fewer bedrooms than rental apartments in surrounding areas, but not by a large margin.

- BCLT renter and co-op households show a closer match-up of household size to number of bedrooms – e.g. a two-person household in a two-bedroom apartment – compared to renter households in Burlington or surrounding areas. BCLT households are slightly more likely to be in apartments with no bedroom, however, a pattern that results from BCLT's high percentage of Single Room Occupancy (SRO) apartments.

More Children and Single Parents

- BCLT renter and co-op households are more likely to have children in the home (under 18 years of age) than renter households in Burlington, Chittenden County, and Vermont.

- BCLT renter and co-op households are much more likely to house single parents than renter households residing in the rest of the city, county, and state.

Older Household Members but Less Elderly

- BCLT renter and co-op households are less likely to have elderly (65+) residents present. This could be related to the fact that BCLT has no elderly-specific rental programs. Another regional nonprofit development corporation specializes in building and operating elderly housing in the region.

- Heads of BCLT renter and co-op households are more likely to be in the 35 to 54 age range than heads of renter households in Burlington or in surrounding areas, which tend more to the 25 to 34 age range.

Fewer Vehicles Available

- BCLT renter and co-op household residents are less likely to have personal vehicles in their possession, either through ownership, lease or otherwise. The average number of vehicles in a BCLT renter or co-op household (0.79) is much lower than households in Burlington or in the surrounding areas.

Longer Length of Time in Current Apartment

- Heads of households in BCLT renter and co-op housing have remained in their homes for a higher median number of years (3 years) than heads of renter households in surrounding areas.

Table 3.1 Household Income Ranges for Households (% households)

Household Income	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 1999	Chittenden County Renters, 1999	Vermont Renters, 1999
Less than $5,000	10.8	8.4	6.8	5.2	5.1
$5,000 to $9,999	**37.8**	**26.8**	12.9	9.8	12.2
$10,000 to $14,999	18.0	17.3	11.5	9.9	11.4
$15,000 to $19,999	6.3	10.6	11.1	9.7	11.0
$20,000 to $24,999	10.8	13.4	11.8	9.8	10.0
$25,000 to $34,999	8.1	14.5	**16.0**	17.2	16.7
$35,000 to $49,999	5.4	6.1	15.4	**18.6**	**17.0**
$50,000 to $74,999	2.7	2.8	9.6	12.3	11.2
$75,000 to $99,999	0.0	0.0	3.7	5.1	3.5
$100,000 to $149,999	0.0	0.0	0.9	1.7	1.4
$150,000 or more	0.0	0.0	0.4	0.7	0.5
Total Count	*111*	*179*	*9,289*	*19,161*	*70,857*
Median Household Income	$10,520	$14,059	$22,730	$28,261	$25,163

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.1 shows that BCLT renter and co-op households are more likely to fall in lower income groups than renter households in the rest of the city, county or state, with the plurality of BCLT renter and co-op households being in the $5,000 to $9,999 range. When BCLT renters are considered separately, their household median income of $10,520 is less than half as much as renters in the surrounding areas. The addition of co-op households only increases that level to $14,059.

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

Table 3.2 Households with Member(s) Claiming Types of Income

	Employment (Full-time or Part-time)		Self-Employment		Retirement	
	# of Households	*% of Total*	# of Households	*% of Total*	# of Households	*% of Total*
BCLT Renters only, 2004	54	*47.4*	7	*6.1*	4	*3.5*
BCLT Renters & Co-ops, 2004	114	*60.3*	16	*8.5*	8	*4.2*
Burlington Renters, 1999	7,561	*81.4*	Not Available		756	*8.1*
Chittenden County Renters, 1999	15,317	*79.9*	1,560	*8.1*	1,730	*9.0*
Vermont Renters, 1999	53,640	*75.7*	6,522	*9.2*	7,789	*11.0*

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.2 shows that BCLT renter and co-op households are less likely to contain residents who draw wage/salary income from full-time or part-time employment than renters residing in surrounding areas. BCLT renter-only households are much less likely than all BCLT renter and co-op households combined. BCLT renter-only households are also slightly less likely to contain members who draw self-employment income. Overall, BCLT renter and co-op households are less likely to contain members who draw retirement income than renters in Burlington, Chittenden County, or Vermont. Other types of household income could not be compared with Census 2000 data.

Note: the numbers of adults in BCLT renter households and co-op member households working full-time and part-time shown in Table 3.2 do not match the numbers presented in Tables 4.14a, 4.14b, 4.14c, and 4.14d. Table 3.2 counts households with adults working full AND/OR part time. Since multiple adults are working in some households, the numbers are less than a simple sum of full- and part-time employment as depicted in these later tables, which count ONLY full-time employment and ONLY part-time employment.

Table 3.3 Contract Rent[1] for Households[2] (% of households)

Rent Amount	BCLT Renters & Co-ops, 2004 Contract Rent	BCLT Renters & Co-ops, 2004 Rent Paid by Tenant[3]	Burlington, 2000 Contract Rent	Chittenden County, 2000 Contract Rent	Vermont, 2000 Contract Rent
Under $250	0.0	**41.3**	13.1	9.5	12.6
$250 to $449	8.8	18.4	17.2	15.2	31.0
$450 to $649	**51.6**	29.6	**37.1**	**37.3**	**36.9**
$650 to $899	31.3	10.1	22.3	26.6	14.8
$900+	8.2	0.6	10.3	11.4	4.7
Total Count	*182*	*179*	*9,118*	*18,366*	*63,335*
Median Rent Amount	$621	$347	$562	$590	$479

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.3 shows that the contract rents and monthly charges for BCLT renter and co-op apartments tend to be higher than the contract rents of apartments in the rest of the city, county and state. However, once subsidies are applied, the rents or monthly charges that are actually paid by BLCT renter and co-op residents are much lower than prevailing contract rents, with a plurality under $250. The median rent actually paid by the occupants of BCLT housing is $347.

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

[1] Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
[2] Excludes households in apartments where monetary rent is not required.
[3] Represents amount paid by resident.

Table 3.4 Size of Households (% of households)

Household Size	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
1 person	**48.2**	**50.3**	**42.3**	**41.1**	**41.3**
2 people	26.8	27.3	30.4	32.6	29.7
3 people	16.1	11.8	13.9	13.1	14.1
4 people	4.5	7.5	8.6	8.7	9.3
5 people	2.7	2.1	3.1	3.2	4.1
6 people	1.8	1.1	1.1	0.8	1.0
7+ people	0.0	0.0	0.6	0.5	0.5
Total Count	*112*	*187*	*9,289*	*19,161*	*70,857*
Average Size (persons)	1.92	1.87	2.03	2.00	2.08

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.4 shows that BCLT renter and co-op households tend to be smaller (number of people per household) than renter households in Burlington and in surrounding areas. The average household size for the BCLT's renters is 1.92 persons. When the BCLT's renters and co-op housing households are combined, the average household size decreases to 1.87.

Note: in the above table, proportions representing majorities or pluralities are ***boldfaced****.*

Table 3.5 Number of Bedrooms in Apartments (% of households)

Bedrooms	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
No bedroom	14.0	12.9	5.9	4.5	3.4
1 bedroom	32.3	30.7	34.7	31.0	30.7
2 bedrooms	**38.7**	**43.6**	**37.4**	**43.6**	**37.7**
3 bedrooms	15.1	12.9	15.9	16.1	20.7
4 bedrooms	0.0	0.0	3.7	3.1	5.4
5+ bedrooms	0.0	0.0	2.4	1.7	2.0
Total Count	*93*	*163*	*9,289*	*19,161*	*70,857*
Average Number of Bedrooms	1.6	1.6	1.8	1.9	2.0

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

As shown in Table 3.5, BCLT renter and co-op apartments tend to have fewer bedrooms than rental apartments in surrounding areas, but not by a large margin. The average number of bedrooms in BCLT housing might be influenced by BCLT's Single Room Occupancy (SRO) offerings, which include special services.

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

Table 3.6 Household Size of Households by Number of Bedrooms

BCLT Renter and Co-op Households, 2004

Households by Number of People *(expressed in %)*	**...by Number of Bedrooms in Apartment** 0 bdrms	1 bdrm	2 bdrms	3+ bdrms	*Total Count*
1 person	24.4	**48.8**	26.8	0.0	*82*
2 people	0.0	20.9	**76.7**	2.3	*43*
3+ people	2.7	2.7	40.5	**54.1**	*37*
All Households	13.0	30.9	**43.2**	13.0	*162*

Burlington Renters, 2000

Households by Number of People *(expressed in %)*	**...by Number of Bedrooms in Apartment** 0 bdrms	1 bdrm	2 bdrms	3+ bdrms	*Total Count*
1 person	11.6	**60.4**	24.7	3.2	*3,930*
2 people	1.7	24.6	**62.1**	11.6	*2,827*
3+ people	1.6	5.9	29.5	**63.0**	*2,532*
All Households	5.9	34.7	**37.4**	22.1	*9,289*

Chittenden County Renters, 2000

Households by Number of People *(expressed in %)*	**...by Number of Bedrooms in Apartment** 0 bdrms	1 bdrm	2 bdrms	3+ bdrms	*Total Count*
1 person	9.4	**55.0**	30.0	5.6	*7,875*
2 people	0.9	21.1	**65.0**	13.0	*6,238*
3+ people	1.1	5.8	38.3	**54.8**	*5,048*
All Households	4.5	31.0	**43.6**	21.0	*19,161*

Vermont Renters, 2000

Households by Number of People *(expressed in %)*	**...by Number of Bedrooms in Apartment** 0 bdrms	1 bdrm	2 bdrms	3+ bdrms	*Total Count*
1 person	7.2	**53.8**	28.1	10.9	*29,238*
2 people	0.9	23.5	**53.9**	21.7	*21,074*
3+ people	0.5	5.4	34.9	**59.3**	*20,545*
All Households	3.4	30.7	**37.7**	28.1	*70,857*

Table 3.6 shows that majorities (or at least pluralities) of households by the number of persons by bedroom size for the BCLT's renter and co-op households are similar to the findings for Burlington and surrounding areas – e.g., a two-person household placed in a two person apartment. BCLT renter and co-op households are slightly more likely to be in 0 bedroom apartments, however. It should be noted that the BCLT bedroom data might be influenced by the BCLT's Single Room Occupancy (SRO) offerings, which include special services.

Note: in the above table, proportions representing majorities or pluralities are ***boldfaced****.*

Table 3.7 Presence of Children in Households

	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
# of Households	113	185	9,289	19,161	70,857
...# with Children (under 18 years)	41	65	1,779	4,302	20,365
% with Children	*36.3%*	*35.1%*	*19.2%*	*22.5%*	*28.7%*

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.7 shows that BCLT renter and co-op households are more likely to have children in the home (under 18) than renters residing in Burlington and in surrounding areas. The low percentage of renter households with children in Burlington as a whole (19%) is attributable to the prevalence of childless college students in Burlington's rental market.

Table 3.8 Single Parent Households

	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
# of Single Parent Households	42	63	928	2,147	10,078
...% of Households	*39.3%*	*35.8%*	*10.0%*	*11.2%*	*14.2%*
# of Father Households	7	12	127	413	2,083
...%	*17.5%*	*20.0%*	*13.7%*	*19.2%*	*20.7%*
# of Mother Households	33	48	801	1,734	7,995
...%	*82.5%*	*80.0%*	*86.3%*	*80.8%*	*79.3%*

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.8 shows that BCLT renter and co-op households are more likely to include single parents than renter households in surrounding areas.

Table 3.9 Presence of Elderly

	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
# of Households	113	185	9,289	19,161	70,857
...# with Elderly (65+)	9	16	985	2,620	12,333
% with Elderly	*8.0%*	*8.6%*	*10.6%*	*13.7%*	*17.4%*

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.9 shows that BCLT renter and co-op households are less likely to have elderly (65+) residents present. This could be influenced by the fact that BCLT has no elderly-specific rental programs because these are provided by a different Burlington-based nonprofit organization.

Table 3.10 Percentage of Households By Age of Householder (BCLT Survey Respondent or Census Head of Household)

Age of Householder	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 2000	Chittenden County Renters, 2000	Vermont Renters, 2000
15 to 24 years	11.5	7.6	24.1	18.5	13.4
25 to 34 years	23.9	**26.5**	**30.4**	**30.0**	**25.8**
35 to 44 years	22.1	24.3	18.4	20.2	21.8
45 to 54 years	**26.5**	23.2	11.5	12.3	14.7
55 to 59 years	3.5	3.8	2.9	3.0	4.3
60 to 64 years	5.3	6.5	2.6	2.6	3.5
65 to 74 years	6.2	7.0	5.0	5.3	6.9
75 to 84 years	0.9	1.1	3.9	5.5	6.8
85+ years	0.0	0.0	1.3	2.6	2.8
Total Count	*113*	*185*	*9,289*	*19,161*	*70,857*

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.10 shows that pluralities of BCLT renter respondents are in the 45 to 54 age range. When BCLT renter and co-op respondents are combined, the plurality is in the 25 to 34 age range. There are fewer BCLT rental and co-op respondents in the 15 to 24 age range than in surrounding areas.

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

Table 3.11 Households by Number of Vehicles Available (% of households)

	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 1999	Chittenden County Renters, 1999	Vermont Renters, 1999
No Vehicles	**44.1**	37.8	14.8	7.1	6.8
1 Vehicle	41.4	**46.5**	**42.2**	33.0	33.6
2 Vehicles	13.5	14.6	32.6	**44.7**	**43.1**
3+ Vehicles	0.9	1.1	10.4	15.1	16.4
Total Count	*111*	*185*	*15,885*	*56,452*	*240,634*
Average Number of Vehicles	0.71	0.79	1.26	1.32	1.30

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

Table 3.11 shows that BCLT renter and co-op households are much less likely to have personal vehicles in their possession, either through ownership, lease or otherwise. The average number of vehicles in BCLT renter and co-op households is much lower (0.79) than the average number of vehicles for renter households in Burlington or surrounding areas.

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

Table 3.12 Households by Number of Years in Current Apartment (% of households)

	BCLT Renters only, 2004	BCLT Renters & Co-ops, 2004	Burlington Renters, 1999	Chittenden County Renters, 1999	Vermont Renters, 1999
1 year or less	**44.7**	**40.5**	**45.9**	**43.1**	**37.4**
2-5 years	39.5	35.1	36.1	37.9	**37.4**
6-10 years	11.4	18.4	9.5	10.8	12.3
11-20 years	3.5	5.4	6.2	5.9	8.2
21-30 years	0.0	0.0	1.2	1.1	2.4
31+ years	0.9	0.5	1.1	1.2	2.4
Total Count	*114*	*185*	*9,289*	*19,161*	*70,857*
Median Years in Current Apartment (Approx.)	3	3	1-2	2	2

Sources: 2004 BCLT Housing Survey, Center for Rural Studies
2000 Census of Population and Housing, U.S. Census Bureau

BCLT respondents tend to live in their homes somewhat longer than heads of households renting in the surrounding areas, as evidenced by a median residency of 3 years. When the average length of residence is broken down by the number of years in which households have been living in their apartments, the pattern is similar across all columns (Table 3.12).

*Note: in the above table, proportions representing majorities or pluralities are **boldfaced**.*

IV. Household Characteristics: BCLT Rental & Co-op Housing

In the previous chapter, renters and co-op members residing within the BCLT's domain of permanently affordable housing were compared to renters residing in the city, county, and state. The purpose of the present chapter is to compare household characteristics of the BCLT's **renter** households with household characteristics of the BCLT's **co-op** members. These comparisons are based on (1) resident responses to survey questions and (2) information gleaned from resident applications on file at the BCLT office.

4.1 Size of Household

	Renters		Co-op Members	
Persons in HH	Count	%	Count	%
1	54	*48.2*	40	*53.3*
2	30	*26.8*	21	*28.0*
3-4	23	*20.5*	13	*17.3*
5-6	5	*4.5*	1	*1.3*
Total	112	*100.0*	75	*100.0*
Average Size	1.9		1.8	

Table 4.1 shows that BCLT co-op households tend have fewer members than BCLT renter households. On the other hand, average household sizes are comparable, at 1.9 persons per household for renter household and 1.8 for co-op households.

4.2 Age of Respondent

	Renters		Co-op Members	
Years	Count	%	Count	%
15-24	13	*11.5*	1	*1.4*
25-34	27	*23.9*	22	*30.6*
35-44	25	*22.1*	20	*27.8*
45-54	30	*26.5*	13	*18.1*
55-64	10	*8.8*	9	*12.5*
65+	8	*7.1*	7	*9.7*
Total	113	*100.0*	72	*100.0*

Table 4.2 shows that the age of respondents for BCLT renter households is fairly evenly distributed among all age categories, including the youngest group (age 15-24). More than one-half of all BCLT co-op respondents fall within the 25-34 and the 45-54 age categories.

4.3 Households with Children Present (under 18 years of age)

	Renters	Co-op Members
Total Count of Households	41	24
% of Households	*36.3%*	*33.3%*

Table 4.3 shows that a similar percentage of BCLT renter and co-op households contain children – approximately 1/3 of all households have children living in the home.

4.4 Households with Single Parents (of children under 18 years of age) by Gender of Parent

	Renters	Co-op Members
Single Parent Households	28	14
...% of Total Households	*24.6%*	*18.7%*
...Parent: Father	3	3
...%	*11.1%*	*21.4%*
...Parent: Mother	24	11
...%	*88.9%*	*78.6%*

Table 4.4 shows that BCLT renter households are more likely to contain single parents, representing almost one-quarter of all households with children. For co-op households, the percentage is below 20%. In the vast majority of situations for both BCLT renter and co-op households, the single parent is a mother.

4.5 Households with Elderly Present (65+ years of age)

	Renters	Co-ops
Total Count of Households	9	24
% of Households	*8.0%*	*9.7%*

Table 4.5 shows that under 10% of either BCLT renter or co-op households contain members aged 65 or older. As discussed in Chapter III, this is below average for the general renter population in Burlington, Chittenden County, or Vermont.

4.6 Number of Different Homes Occupied in the Three Years Prior to Moving into a BCLT Rental or Co-op

	Renters		Co-op Members	
Homes	Count	%	Count	%
1	43	*40.2*	28	*37.3*
2	27	*25.2*	27	*36.0*
3	15	*14.0*	12	*16.0*
4 or more	22	*20.6*	8	*10.7*
Total	107	*100.0*	75	*100.0*

Table 4.6 gives a glimpse into the frequency with which BCLT renter and co-op respondents changed residence ***before*** moving into BCLT housing. Most striking is the fact that almost 35% of BCLT renter respondents and 27% of co-op respondents changed their residence on a ***yearly*** basis – and sometimes more often – during the period before finding a home with the BCLT.

4.7 Years Living in Current Home (Head of Household)

	Renters		Co-op Members	
Years	Count	%	Count	%
1 or Less	51	*44.7*	24	*33.8*
2 - 5	45	*39.5*	20	*28.2*
6 - 10	13	*11.4*	21	*29.6*
11 - 20	4	*3.5*	6	*8.5*
31 or More	1	*0.9*	0	*0.0*
Total	114	*100.0*	71	*100.0*
Median Number of Years (approx.)	3		3	

Table 4.7 shows that both BCLT renter and co-op respondents have lived a median of three years in their present homes. The length of tenure is slightly higher for co-op respondents.

4.8 Type of Most Recent Previous Home

	Renters		Co-op Members	
Homes	Count	%	Count	%
Rented Apartment, Condominium or House	79	*70.5*	56	*75.7*
Shelter	10	*8.9*	0	*0.0*
Lived with Family / Friends	8	*7.1*	4	*5.4*
Owned Condominium or House	2	*1.8*	3	*4.1*
Housing Co-op	2	*1.8*	5	*6.8*
Rented / Owned Mobile Home	1	*0.9*	0	*0.0*
Other	10	*8.9*	6	*8.1*
Total	112	*100.0*	74	*100.0*

As shown in Table 4.8, the majority of BCLT renter and co-op respondents previously rented their housing (70% and 76%, respectively). Almost 9% of the BCLT's renter respondents previously lived in shelters.

4.9 Households with Adult(s) Who Have Ever Owned a House, Condominium, a Share in a Housing Co-operative, or a Mobile Home; and How Many Years Ago They Owned This Home

	Renters		Co-ops	
Households	Count	%	Count	%
Adult(s) Have Owned	22	*19.3*	24	*32.0*
...Years Ago				
5 and Under	7	*31.8*	5	*25.0*
6-10	5	*22.7*	3	*15.0*
11-15	5	*22.7*	1	*5.0*
16-20	4	*18.2*	5	*25.0*
More than 20	1	*4.5*	6	*30.0*
Total	22	*100.0*	20	*100.0*
Mean Years Ago	11.16		17.6	

Table 4.9 shows that almost one-third of BCLT co-op households and one-fifth of BCLT renter households contain adults who have previously owned a home. These adults previously owned homes over a wide range of time (i.e., they had not been homeowners in the immediate past).

4.10 Number of Automobiles, Vans, and Non-Commercial Trucks Currently Owned or Leased by Households

	Renters		Co-op Members	
Vehicles	Count	%	Count	%
0	49	*44.5*	21	*28.0*
1	46	*41.8*	40	*53.3*
2	15	*13.6*	12	*16.0*
3	0	*0.0*	2	*2.7*
Total	110	*100.0*	75	*100.0*

According to Table 4.10, a sizeable percentage of BCLT renter households have no vehicles present (39%). The majority of co-op households have at least one vehicle present, with more than 70% having one or more vehicles.

4.11 Getting To and From Work (Adults in Households)

	Renters		Co-op Members	
Commuting Method	Number of Commuters	*% of Commuters*	Number of Commuters	*% of Commuters*
Own car, truck, van	47	*39.5*	42	*40.4*
Bus or public transit	28	*23.5*	16	*15.4*
Walk	21	*17.6*	20	*19.2*
Bicycle	8	*6.7*	13	*12.5*
Taxi cab	7	*5.9*	3	*2.9*
Ride with friend, co-worker, car pool	5	*4.2*	6	*5.8*
Borrowed car, truck or van	3	*2.5*	3	*2.9*
Motorcycle	0	*0.0*	1	*1.0*
Total Commuters	119	*100.0*	104	*100.0*
Work at home	8		3	

Table 4.11 shows that pluralities of commuters in BCLT rental and co-op households travel to and from work via their own vehicles. Almost one-fourth of commutes by BCLT renter household adults travel on buses or public transit, compared with about 15% of commuters residing in BCLT co-op housing. Perhaps because BCLT properties are more likely to be located in city and town centers, almost one-fifth of commuters in renter and co-op households walk to work.

4.12 Households with Adult(s) (age 18+) Who Have Attended Training / Technical School or College Part-Time or Full-Time in the Past Three Months

	Renters		Co-op Members	
Households	Count	*%*	Count	*%*
Adult(s) Have Attended	21	*18.4*	12	*16.0*
...# Adults Attended				
1	18	*85.7*	8	*66.7*
2	1	*4.8*	4	*33.3*
3+	2	*9.5*	0	*0.0*
Total	21	*100.0*	12	*100.0*

Table 4.12 shows that slightly less than one-fifth of BCLT rental and co-op households include one or more adults who have attended training, college or technical school, representing 18% and 16% of these households, respectively.

4.13 Gross Annual Household Income

	Renters		Co-op Members	
Household Income	Count	%	Count	%
Less than $5,000	12	*10.8*	3	*4.4*
$5,000 to $9,999	42	*37.8*	6	*8.8*
$10,000 to $14,999	20	*18.0*	11	*16.2*
$15,000 to $19,999	7	*6.3*	12	*17.6*
$20,000 to $24,999	12	*10.8*	12	*17.6*
$25,000 to $34,999	9	*8.1*	15	*22.1*
$35,000 to $49,999	6	*5.4*	5	*7.4*
$50,000 to $74,999	3	*2.7*	2	*2.9*
Total	111	*100.0*	68	*100.0*
Median Household Income	$10,520		$22,360	

Table 4.13 shows that the median income for BCLT co-op households is significantly higher – indeed, more than double -- the median income for BCLT renter households.

TYPES OF INCOME

Survey respondents indicated specific types of incomes earned by adults living in BCLT rental or co-op housing.

4.14a Households with Adults (age 18+) By Income Type

	Renters		Co-op Members	
Types of Income	Total Households	*% of Households*	Total Households	*% of Households*
Full-Time Employment	39	*34.2*	42	*56.0*
Part-Time Employment	20	*17.5*	29	*38.7*
Self-Employment	7	*6.1*	9	*12.0*
Food Stamps	41	*36.0*	10	*13.3*
Public Assistance	26	*22.8*	7	*9.3*
Alimony / Child Support	9	*7.9*	5	*6.7*
Disability Payments	29	*25.4*	11	*14.7*
Retirement Income	4	*3.5*	4	*5.3*
Social Security	35	*30.7*	12	*16.0*

Table 4.14a shows that BCLT renter and co-op households receive income through a variety of sources. By far, the largest percentage of BCLT renter and co-op households include adults who work on a full-time or part-time basis or who are self-employed. This is especially true for co-op households. Also, households may contain adults who receive income through numerous public assistance programs, retirement income, or alimony/child support.

Notes:
Households may include adults who draw from multiple income categories.
The categories encompassing Social Security and Disability Payments may have been answered differently among survey respondents. Therefore, it is recommended that those categories be combined when analyzing survey results.

4.14b Households with Adult(s) (age 18+) Earning Full-Time Employment Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) Earning Full-Time Employment	39	*34.2*	42	*56.0*
...# Adults				
1	31	*79.5*	34	*81.0*
2	6	*15.4*	8	*19.0*
3	2	*5.1*	0	*0.0*
Total	39	*100.0*	42	*100.0*

Table 4.14b shows that 34% of BCLT renter households have one or more adults who are engaged in full-time employment. The percent of co-op households with one or more adults working in full-time employment is significantly higher, representing 56% of all co-op households.

4.14c Households with Adult(s) (age 18+) Earning Part-Time Employment Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) Earning Part-Time Employment	20	*17.5*	29	*38.7*
...# Adults				
1	18	*90.0*	26	*89.7*
2	2	*10.0*	2	*6.9*
3	0	*0.0*	1	*3.4*
Total	20	*100.0*	29	*100.0*

Table 4.14c shows that 39% of BCLT co-op households include one or more adults who are working part-time. This is more than double the rate for the BCLT's renter households, where 17% have one or more adults who are working part-time.

4.14d Households with Adult(s) (age 18+) Earning Self-Employment Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) Earning Self-Employment	7	*6.1*	9	*12.0*
...# Adults				
1	5	*71.4*	7	*77.8*
2	1	*14.3*	2	*22.2*
3	0	*0.0*	0	*0.0*
4	1	*14.3*	0	*0.0*
Total	7	*100.0*	9	*100.0*

Table 4.14d shows that 12% of BCLT co-op households have one or more adults who are earning self-employment income. This rate is double that the rate for the BCLT's renter households, where 6% have one or more adults who are self-employed.

4.14e Households with Adult(s) (age 18+) with Food Stamp Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) with Food Stamps	41	*36.0*	10	*13.3*
...# Adults				
1	33	*80.5*	8	*80.0*
2	7	*17.1*	2	*20.0*
3	1	*2.4*	0	*0.0*
Total	41	*100.0*	10	*100.0*

Table 4.14e shows that more than one-third (36%) of the households in BCLT rental housing have one or more adults who are receiving food stamps, compared with about 13% of BCLT co-op households.

4.14f Households with Adult(s) (age 18+) with Public Assistance Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) with Public Assistance	26	*22.8*	7	*9.3*
...# Adults				
1	20	*76.9*	6	*85.7*
2	5	*19.2*	1	*14.3*
3	1	*3.8*	0	*0.0*
Total	26	*100.0*	7	*100.0*

Table 4.14f shows that more than one-fifth of BCLT renter households (23%) have one or more adults who are receiving public assistance, a rate more than double that found among BCLT co-op households (9%).

4.14g Households with Adult (age 18+) with Alimony/Child Support Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult with Alimony / Child Support	9	*7.9*	5	*6.7*

Table 4.14g shows similar levels of households with an adult receiving child support and/or alimony: 7.9% in BCLT renter households and 6.7% in the co-op households.

4.14h Households with Adult(s) (age 18+) with Disability Payment Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult(s) with Disability Payments	29	*25.4*	11	*14.7*
...# Adults				
1	28	*96.6*	10	*90.9*
2	0	*0.0*	1	*9.1*
3	1	*3.4*	0	*0.0*
Total	29	*100.0*	11	*100.0*

Table 4.14h shows that about one-quarter (25 %) of BCLT renter households have one or more adults who are receiving disability payments. This compares with a 15% rate among BCLT co-op households.

4.14i Households with Adult (age 18+) with Retirement Income

	Renters		Co-op Members	
Households	Count	%	Count	%
with Adult with Retirement Income	4	*3.5*	4	*5.3*

Table 4.14i shows that a small percentage of both BCLT renter households and BCLT co-op households have adults who are receiving retirement income.

4.14j Households with Adult(s) (age 18+) with Social Security Income

	Renters		Co-op Members	
Households	Count	%	Count	%
With Adult(s) with Social Security	35	*30.7*	12	*16.0*
...# Adults				
1	32	*91.4*	11	*91.7*
2	3	*8.6*	1	*8.3*
Total	35	*100.0*	12	*100.0*

Table 4.14j shows that 30.7% of BCLT renter households have one or more adults who are receiving Social Security income, a rate nearly double that found among BCLT co-op households, where 16% have one or more adults who are receiving Social Security.

4.15 Amount of Rent / Monthly Charge

	Renter Households				Co-op Households			
	Contract Rent		Actual Paid Rent		Contract Monthly Charge		Actual Paid Monthly Charge	
Rent / Monthly Charge	Count	*% of HH*	Count	*% of HH*	Count	*% of HH*	Count	*% of HH*
Under $250	0	*0.0*	61	*56.0*	0	*0.0*	13	*18.6*
$250 - $449	5	*4.5*	17	*15.6*	11	*15.5*	16	*22.9*
$450 - $649	45	*40.5*	17	*15.6*	49	*69.0*	36	*51.4*
$650 - $899	48	*43.2*	13	*11.9*	9	*12.7*	5	*7.1*
$900 and Over	13	*11.7*	1	*0.9*	2	*2.8*	0	*0.0*
Total	111	*100.0*	109	*100.0*	71	*100.0*	70	*100.0*
Median Amount	$671.00		$222.00		$532.00		$450.50	

Table 4.15 shows that, although median contract rents for BCLT rental housing are higher than monthly carrying charges in co-op housing, BCLT renter households are actually paying out of pocket only 34% of these contract rents ($222 median amount actually paid). The BCLT's co-op households pay a higher percentage of contract rent (paying 85% of the contract monthly carrying charge). This trend of lower subsidy levels and lower median contract monthly charges in co-op member households may be related to the fact that some of the housing co-operatives were built earlier, according to BCLT records.

4.16 Analysis of Rent / Monthly Charge Subsidies

	Renter Households (n = 84)		Co-op Households (n = 15)	
	Subsidy	...as % of Rent	Subsidy	...as % of Monthly Charge
Minimum	$53.00	*9.2*	$346.00	*47.5*
Median	$469.50	*71.6*	$443.00	*73.4*
Maximum	$1,036.00	*100.0*	$1,031.00	*98.2*

Table 4.16 explains in greater detail the range of subsidies for BCLT renter households and co-op households. Although the minimum subsidy for BCLT renter households is lower ($53), the median and maximum levels are greater than for BCLT co-op households, reflecting higher subsidy levels for BCLT renter households.

V. Analysis of Current BCLT Renter and Co-op Housing

A central purpose for conducting the BCLT study of renters and housing co-ops was to assess whether residents' current affordable housing is judged by the residents themselves to be an improvement over their previous housing and how residents view BCLT housing compared to experiences with market rate privately-owned housing. The following series of tables highlight these views among BCLT renter and co-op households.

5.1 Reason(s) Why BCLT Rental Apartment or Co-op Apartment Chosen

	Renters		**Co-op Members**	
Reason	Number of Times Chosen	*% of Total Choices*	Number of Times Chosen	*% of Total Choices*
Affordable rent	76	*27.5*	64	*21.4*
Nice space/size	58	*21.0*	51	*17.5*
Co-op housing mission/principles	--	--	49	*16.3*
Close to work	21	*7.6*	24	*8.2*
Next step to home purchase	--	--	14	*4.3*
Close to shopping	21	*7.6*	12	*4.1*
No place else	21	*7.6*	3	*1.0*
Nice neighborhood	20	*7.2*	27	*9.3*
Near family/friends	19	*6.9*	14	*4.3*
Plenty of parking	17	*6.2*	15	*5.1*
Close to child school	10	*3.6*	6	*2.1*
Quality of children's schools	7	*2.5*	9	*3.1*
Attend college / technical school	6	*2.2*	3	*1.0*
Total	276	99.9	291	97.7

Table 5.1 shows that the top-rated reason among BCLT renters and co-op respondents for choosing their BCLT apartment was its affordability, representing 27% and 21% respectively of the total responses. The second most cited reason was the "nice space or size" of their accommodations, with 21% of renter and 17% of co-op respondents providing that response. The third most frequently cited reason provided by co-op respondents for selecting their apartment was the co-op's principles and mission.

Note: respondents could check more than one reason for choosing their apartment.

COMPARISONS WITH PREVIOUS MARKET-RATE HOUSING

Respondents who had lived in ***private, market-rate housing*** immediately before moving into BCLT apartments were asked a series of questions, comparing their present housing situation with their previous housing situation. The following tables summarize their responses.

5.2a Comparison of TOTAL SIZE of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Size of BCLT Home	Count	%	Count	%
Bigger	22	*50.0*	32	*54.2*
Same	8	*18.2*	8	*13.6*
Smaller	14	*31.8*	19	*32.2*
Total	44	*100.0*	59	*100.0*

As shown in Table 5.2a, the majority of both BCLT renter and co-op respondents report that the total size of their apartment is ***larger*** than their previous market-rate housing.

5.2b Comparison of CONDITION (repair/maintenance of buildings/grounds) of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Condition of BCLT Home	Count	%	Count	%
Better	23	*53.5*	42	*71.2*
Same	17	*39.5*	11	*18.6*
Worse	3	*7.0*	6	*10.2*
Total	44	*100.0*	59	*100.0*

Table 5.2b shows that the majority of BCLT renter and co-op respondents believe the condition of their housing to be ***better*** than their previous market-rate housing. The assessment provided by the residents of co-op housing was particularly noteworthy, where 71% of the respondents reported better conditions.

5.2c Comparison of MONTHLY RENT / CARRYING CHARGES of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Monthly Cost of BCLT Home	Count	%	Count	%
Less	16	*37.2*	32	*55.2*
Same	11	*25.6*	12	*20.7*
More	16	*37.2*	14	*24.1*
Total	43	*100.0*	58	*100.0*

Table 5.2c shows a mixed response to the question of whether BCLT households perceive themselves to be paying higher or lower monthly rents/carrying charges than they paid in their previous market-rate housing. The majority of co-op respondents reported paying ***less*** than they paid in their previous housing. More than one-third (37%) of renter respondents reported paying ***more*** rent in BCLT housing. It should be noted that a significant portion of the BCLT's renter households receive some kind of rent subsidy, which may or may not have been available to them in their previous market-rate housing.

5.2d Comparison of LOCATION (convenience to services, work, or school) of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Location of BCLT Home	Count	%	Count	%
More Convenient	20	*45.5*	31	*52.5*
As Convenient	13	*29.5*	23	*39.0*
Less Convenient	11	*25.5*	5	*8.5*
Total	44	*100.0*	59	*100.0*

Table 5.2d indicates that the majority of BCLT renters and co-op members who responded to the survey reported living in a location that is ***more convenient*** than the location of their previous market-rate housing.

5.2e Comparison of SAFETY of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Safety of BCLT Home	Count	%	Count	%
Safer	19	*43.2*	31	*52.5*
As Safe	20	*45.5*	24	*40.7*
Less Safe	5	*11.4*	4	*6.8*
Total	44	*100.0*	59	*100.0*

Table 5.2e shows that an overwhelming majority of BCLT renters and co-op members who responded to the survey considered their housing to be ***safer*** than or ***just as safe*** as their previous market-rate housing. Only 11% of renter households and 7% of co-op households reported that their current housing was less safe.

5.2f Comparison of NEIGHBORHOOD of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Neighborhood of BCLT Home	Count	%	Count	%
Better	10	*23.8*	22	*38.6*
Same	15	*35.7*	29	*50.9*
Worse	17	*40.5*	6	*10.5*
Total	42	*100.0*	57	*100.0*

Table 5.2f indicates that BCLT co-op respondents were more likely to report living in a neighborhood that is better or the same as the neighborhood they inhabited when living in their previous market-rate housing (89%). A majority of BCLT renter respondents (59%) reported living in neighborhoods that are better or the same as their previous neighborhoods and 40% reported living in a worse neighborhood.

5.2g Comparison of STABILITY of BCLT Rental / Co-op Apartment versus Previous Market-rate Home

	Renters		Co-op Members	
Stability of BCLT Home	Count	%	Count	%
Worry Less	15	*34.1*	22	*37.9*
Worry About the Same	20	*45.5*	29	*50.0*
Worry More	9	*20.5*	7	*12.1*
Total	44	*100.0*	58	*100.0*

Table 5.2g shows that the vast majority of BCLT renter and co-op respondents worried either less or worried about the same when thinking about the possibility of losing their housing. Only 20% of BCLT renter respondents and 12% of co-op respondents reported that they worried more about losing their BCLT homes, as compared with their previous market-rate housing.

BCLT HOUSING IN THE MARKETPLACE

Survey respondents expressed their opinions about whether BCLT is a "good deal" in the Chittenden County housing marketplace.

5.3 Is BCLT Housing a "Good Deal"?

STATEMENT: "When I think about my BCLT/co-op apartment as a whole – its size, condition, location, and monthly cost – I believe that my apartment is a much better deal than any similar apartment/housing I could find right now in Chittenden County's housing market."

	Renters		Co-op Members	
BCLT Home is a "Better Deal"	Count	%	Count	%
Strongly Agree	47	*41.2*	52	*71.2*
Agree	40	*35.1*	18	*24.7*
Neither Agree nor Disagree	16	*14.0*	2	*2.7*
Disagree	6	*5.3*	1	*1.4*
Strongly Disagree	5	*4.4*	0	*0.0*
Total	114	*100.0*	73	*100.0*

Table 5.3 includes responses for ALL respondents, whether they lived previously in market-rate or nonprofit housing. The vast majority of BCLT renter and co-op respondents believed that BCLT was a ***much better deal*** than any similar apartment or housing they could find in Chittenden County's housing market. Only a small percentage of household respondents

indicated any disagreement with the statement, representing about 10% of BCLT renter households and just over 1% of the BCLT's co-op households.

5.4 Co-op Housing Involvement –In Managing and Operating Housing

	Co-op Members	
Level of Involvement	Count	%
Very Involved	41	*55.4*
Somewhat Involved	29	*39.2*
Not Really Involved	4	*5.4*
Total	74	*100.0*

One survey question was included only for co-op households, asking about their level of involvement in their housing cooperative. Almost 95% of co-op housing respondents reported that they were very involved or somewhat involved.

VI. Quality-of-Life Effects of Residing in BCLT Housing

The BCLT study of renters and housing cooperative members measured types of changes experienced by household members during their tenure in housing developed by BCLT. Residents were asked (1) whether changes had occurred in various "quality of life" indicators while living in BCLT housing and (2) whether living in BCLT housing had contributed to these changes. The data listed in the *BCLT Contributed* column in each table represent the responses for the subset of respondents who stated that BCLT housing made some sort of contribution to the change that they experienced.

6.1 Change in Employment / Jobs for Adult(s) (18+ years old) in the Household, While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Jobs	Count	%	Count	%	Count	%	Count	%
2+ Gained by 2+ People	2	*2.0*	1	*50.0*	3	*4.2*	0	*0.0*
1 Gained by 1 Person	25	*25.0*	10	*40.0*	18	*25.0*	7	*38.4*
No Change	64	*64.0*	3	*4.7*	40	*55.6*	2	*5.0*
1 Lost by 1 Person	8	*8.0*	1	*12.5*	10	*13.9*	1	*10.0*
2+ Lost by 2+ People	1	*1.0*	1	*100.0*	1	*1.4*	0	*0.0*
Total	100	*100.0*	16	*16.0%*	72	*100.0*	10	*13.4%*

Table 6.1 illustrates that the majority of BCLT renter and co-op household respondents reported no change in the number of jobs gained or lost. On the other hand, there were more jobs gained than lost. A large percentage of residents who reported a gain in jobs tended to regard their residency in BCLT housing as a contributing factor in causing this positive change.

6.2 Change in Education / Job Training Activity for Adult(s) (18+ years old) in the Household, While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-ops Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Activity	Count	%	Count	%	Count	%	Count	%
2+ Adults Began or Graduated	0	*0.0*	0	*0.0*	6	*9.0*	2	*33.3*
1 Adult Began or Graduated	24	*24.2*	9	*37.5*	9	*13.4*	2	*22.2*
No Change	74	*74.7*	4	*5.3*	50	*74.6*	1	*2.0*
1 Adult Stopped Attending	1	*1.0*	0	*0.0*	2	*3.0*	0	*0.0*
2+ Adults Stopped Attending	0	*0.0*	0	*0.0*	0	*0.0*	0	*0.0*
Total	99	*100.0*	13	*13.1%*	67	*100.0*	5	*7.4%*

Table 6.2 shows that the majority of BCLT renter and co-op household respondents did not include an adult beginning or ending educational training. However, more respondents indicated that one or more adults began school in comparison with stopping attendance, with 24% of renter households and 22% of co-op households containing adults beginning or graduating while living in BCLT housing. A large percentage of residents who reported a gain in education or training tended to regard their residency in BCLT housing as a contributing factor in causing this positive change.

6.3 Changes in School Performance of Children (under 18) in the Household While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Performance	Count	%	Count	%	Count	%	Count	%
2+ Improved Performance	0	*0.0*	0	*0.0*	1	*3.0*	1	*100.0*
1 Child Improved Performance	10	*16.9*	8	*80.0*	5	*15.2*	4	*80.0*
No Change	47	*79.7*	0	*0.0*	26	*78.8*	1	*3.4*
1 Child Declined in Performance	1	*1.7*	1	*100.0*	0	*0.0*	0	*0.0*
2+ Declined in Performance	1	*1.7*	0	*0.0*	1	*3.0*	0	*0.0*
Total	59	*100.0*	9	*15.3%*	33	*100.0*	6	*18.2%*

Table 6.3 indicates that school performance of children improved for some BCLT renter households and co-op households, although the vast majority of respondents noted no change, probably because no child lives in many of these households. In cases where improvements were reported in a child's school performance, a large percentage of respondents tended to regard their residency in BCLT housing as a contributing factor in causing this positive change.

6.4 Change in Household Savings [bank or credit union savings (checking or savings accounts)], While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Savings	Count	%	Count	%	Count	%	Count	%
Much More Savings	3	*2.6*	2	*66.7*	4	*5.4*	3	*75.0*
More Savings	16	*14.0*	12	*75.0*	23	*31.1*	14	*60.4*
No Change	60	*52.6*	4	*66.7*	34	*45.9*	1	*2.3*
Less Savings	19	*16.7*	6	*31.7*	6	*8.1*	3	*50.0*
Much Less Savings	5	*4.4*	3	*60*	3	*4.1*	0	*0.0*
No Account(s)	6	*5.3*	1	*16.7*	4	*5.4*	1	*25%*
Total	109	*100.0*	28	*25.6%*	74	*100.0*	22	*29.7%*

As indicated in Table 6.4, most BCLT renter and co-op household respondents reported no change in the level of household savings, representing 53% and 46% respectively. BCLT renter households showed an even distribution in terms of more savings versus fewer savings (14% and 17%, respectively). On the other hand, co-op respondents tended to report greater savings (31%). While BCLT renter respondents generally thought that living in BCLT housing contributed positively in terms of household savings, their responses were mixed. Co-op respondents were more inclined to credit their residency in BCLT housing with part of this positive change.

6.5 Change in Household Debt [amount of credit card, car loan, or other debt] While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Debt	Count	%	Count	%	Count	%	Count	%
Much More Debt	5	*4.8*	1	*20.0*	2	*2.7*	2	*100.0*
More Debt	19	*18.1*	4	*21.1*	18	*24.3*	5	*27.8*
No Change	67	*63.8*	2	*2.4*	42	*56.8*	1	*2.4*
Less Debt	13	*12.4*	6	*46.2*	9	*12.2*	6	*66.7*
Much Less Debt	1	*1.0*	1	*7.1*	3	*4.1*	3	*100.0*
Total	105	*100.0*	14	*13.3%*	74	*100.0*	17	*22.4%*

Table 6.5 shows that most BCLT renter and co-op respondents reported no changes in the level of household debt. Indeed, higher percentages of both types of housing reported ***more*** debt rather than less debt (18% versus 24% respectively). The role of BCLT housing with respect to household debt levels appears to be mixed, as debt levels have increased in some cases and decreased in others. *(See Appendices D and E for details.)*

6.6 Change in General Health of People in the Household, While Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Health	Count	%	Count	%	Count	%	Count	%
Much Healthier	3	*2.8*	3	*100.0*	1	*1.3*	1	*100.0*
Healthier	18	*16.5*	9	*50.0*	12	*16.0*	12	*100.0*
No Change	59	*54.1*	4	*5.8*	48	*64.0*	0	*0.0*
Worse Health	22	*20.2*	10	*45.5*	13	*17.3*	4	*30.8*
Much Worse Health	7	*6.4*	4	*57.1*	1	*1.3*	1	*100.0*
Total	109	*100.0*	30	*27.5%*	75	*100.0*	18	*24.0%*

Table 6.6 shows a varied set of responses from BCLT renters and co-op housing respondents with respect to changes in general health among household members. Although the majority of

renters and co-op housing respondents reported no change in general health, both groups reported similar levels of improved health and worse health. For respondents reporting better health, living in BCLT housing was viewed as a positive contributing factor.

6.7 Change in General Happiness of People in Household, While Living in BCLT Rental/Co-op Apartment

	Renter Households				**Co-op Households**			
	Total		**BCLT As Contributing Factor**		**Total**		**BCLT As Contributing Factor**	
Change in Happiness	Count	%	Count	%	Count	%	Count	%
Much Happier	12	*10.9*	10	*83.3*	17	*23.0*	16	*94.1*
Happier	46	*41.8*	34	*73.3*	40	*54.1*	33	*82.5*
No Change	29	*26.4*	1	*3.4*	11	*14.9*	0	*0.0*
Less Happy	15	*13.6*	8	*53.3*	5	*6.8*	4	*80.0*
Much Less Happy	8	*7.3*	6	*75.0*	1	*1.4*	0	*0.0*
Total	110	*100.0*	59	*53.5%*	74	*100.0*	53	*71.5%*

Table 6.7 indicates that the majority of BCLT renter and co-op respondents reported household residents as being happier or much happier while living in their BCLT housing, representing 52% and 77%, respectively (an especially high rate for co-op households). Only about one-fifth of renter respondents and 8% of co-op respondents reported decreased levels of happiness. A very large percentage of residents who reported a gain in general happiness tended to regard their residency in BCLT housing as a contributing factor in causing this positive change.

6.8 Change in Neighborhood Involvement [neighborhood activities, volunteering, neighborhood planning assembly, etc.] of People in the Household, while Living in BCLT Rental/Co-op Apartment

	Renter Households				Co-op Households			
	Total		BCLT As Contributing Factor		Total		BCLT As Contributing Factor	
Change in Involvement	Count	%	Count	%	Count	%	Count	%
Much More Involved	4	*3.6*	4	*100.0*	6	*8.8*	6	*100.0*
More Involved	12	*10.9*	8	*66.7*	21	*30.9*	14	*66.7*
No Change	67	*60.9*	1	*1.5*	36	*52.9*	2	*5.6*
Less Involved	13	*11.8*	5	*38.5*	4	*5.9*	2	*50.0*
Much Less Involved	14	*12.7*	8	*57.1*	1	*1.5*	0	*0.0*
Total	110	*100.0*	26	*23.5%*	68	*100.0*	24	*35.3%*

Table 6.8 shows that the level of neighborhood involvement for BCLT renter and co-op households did not generally change while living in BCLT housing. However, there were differences between responses between renter households and co-op households. Co-op housing respondents were much more likely to report a higher level of neighborhood involvement, representing 40% of co-op households. However, 25% of renter respondents reported less or much less involvement. Residency in BCLT housing was viewed as a positive contributing factor for respondents reporting more neighborhood involvement, yet was also cited as a contributing factor for those households with no change or even less involvement. There is no clear pattern regarding the contribution of a person's residency in BCLT housing with respect to the level of neighborhood involvement.

VII. Resident Suggestions & Plans for Improving Their Future Housing

The BCLT renter and housing cooperative survey also gathered information about resident preferences for future housing, including suggested improvements to housing, types of housing, and housing enhancements. The following tables illustrate the residents' views regarding housing improvements and future housing plans.

7.1 Suggested Changes to Current Apartment

	Renters		Co-op Members	
Type of Change	Number of Times Chosen	*% of Total Choices*	Number of Times Chosen	*% of Total Choices*
Larger Apartment	40	*19.3*	12	*9.1*
Better Location	38	*18.4*	11	*8.3*
More Safety	36	*17.4*	13	*9.8*
Better Maintenance/Repair	23	*11.1*	29	*22.0*
More Affordable Rent / Monthly Charges	17	*8.2*	17	*12.9*
More Affordable Utilities	3	*1.4*	8	*6.1*
Other Change(s)	29	*14.0*	31	*23.5*
No Change	21	*10.1*	11	*8.3*
Total	207	*100.0*	132	*100.0*

Table 7.1 includes a list of recommended changes suggested by BCLT renter and co-op respondents that would improve their ***current*** housing situations. For renter households, the top three suggested changes include: larger apartment, better location, and more safety. For co-op households, the top three suggested changes include: better maintenance and repair, more affordable rent and carrying changes, and heightened safety. *(Lists of other suggested changes are found in Appendices D & E.)*

7.2 Hopes and Plans: Most Likely Housing Three Years from Now

	Renters		Co-ops	
Housing	Count	%	Count	%
No Change – Stay where we are	31	*29.2*	42	*59.2*
Rent an (a different) apartment	26	*24.5*	5	*7.0*
Join a (another) housing coop	3	*2.8*	3	*4.2*
Purchase a single family home or condo.	33	*31.1*	15	*21.1*
Other	13	*12.3*	6	*8.5*
Total	106	*100.0*	71	*100.0*

	Renters		Co-ops	
	Count	%	Count	%
BCLT Apt.	18	*75.0*	1	*20.0*
Non-BCLT Apt.	2	*8.3*	2	*40.0*
Does Not Matter	4	*16.7*	2	*40.0*
Total	24	*100.0*	5	*100.0*

Table 7.2 documents the types of housing that respondents believe they will occupy within the next three years. BCLT renter respondents planned to own a home (31%), to stay in their current housing (29%), or to rent a different apartment (24%). A clear majority of the BCLT's co-op members planned to stay right where they are (59%). About one-fifth of co-op respondents (21%) had plans to purchase a home within the next three years. For the most part, respondents likely to look for a new apartment would prefer to remain within the BCLT program.

7.3 Hopes and Plans: Desired Improvements in Overall Housing over Next Three Years

	Renters		**Co-op Members**	
Type of Improvement	Number of Times Chosen	*% of Total Choices*	Number of Times Chosen	*% of Total Choices*
Bigger place to live	56	*27.6*	26	*29.2*
Better neighborhood	45	*22.2*	16	*18.0*
Increased accessibility	18	*8.9*	7	*7.9*
Closer to shopping	17	*8.4*	6	*6.7*
Better schools	13	*6.4*	5	*5.6*
Closer to work	10	*4.9*	4	*4.5*
Closer to child school	4	*2.0*	0	*0.0*
Smaller place to live	0	*0.0*	0	*0.0*
Other	40	*19.7*	25	*28.1*
Total	207	*100.0*	89	*100.0*

Table 7.3 shows that most BCLT renter and co-op respondents wanted a bigger place to live (27% and 29%, respectively), followed by a better neighborhood (22% and 18%, respectively). The third most popular improvement desired by both groups was increased accessibility (9% and 8%, respectively). This information may help BCLT to make plans for the types of housing which the organization will develop in the future.

VIII. Statistical Analysis of Correlations among Sets of Responses

The research team conducted additional analyses comparing resident opinions and experiences with household characteristics. Those analyses showed some strong positive associations but inconclusive findings about "cause and effect" using statistically-based comparisons.

Correlation testing was conducted for household characteristics with resident survey responses for both the BCLT's renter households and co-op households. Although numerous correlations were found between the variables, no "sets" of correlations were observed. For instance, respondents' views that BCLT is a "better deal" than market-rate housing in Chittenden County is positively associated with opinions about the apartment's condition or neighborhood. But there were no correlations between responses to the question about BCLT being a "better deal" and responses to questions describing various household characteristics such as household income, number of persons in the household, level of rental subsidies, length of time in BCLT housing, etc.

A series of t-test statistical tests were completed to assess whether a household's previous housing experience in nonprofit versus for-profit housing were associated with a resident's present satisfaction with his or her BCLT housing. There was not a clear link between the two; that is, a household's previous housing did not "predict" or "explain" survey responses that regarded BCLT housing as being "better, "bigger," "safer," "more affordable," etc.

A variable was created that measured a gains/losses total score for the "quality of life" series. There were correlations between a number of variables and the gains/losses total score including a household's previous housing experience with nonprofit or for-profit housing, apartment size, location, and BCLT as a "good deal" in the market. These findings were more pronounced for households in BCLT cooperative housing.

A multiple regression analysis was done to explore whether resident opinions about BCLT as a "good deal" in the market and the total score of "quality of life" gains and losses were explained by household characteristics. The results were inconclusive for the BCLT's ***renter*** households. The regression analysis yielded some positive associations for ***cooperative*** households, however. For instance:

- The total score of "quality of life" gains and losses were associated with the number of people in the household.
- The total score of "quality of life" gains and losses were associated with a household's previous housing situation – i.e., co-op members who had lived in nonprofit housing previously were associated with positive gains in quality of life.
- The level of involvement in co-op housing was associated with the number of people in the household
- The level of involvement in co-op housing was associated with the amount of subsidy received by a household, reducing the household's out-of-pocket payment of monthly carrying charges.

These results should be interpreted cautiously because of the relatively small number of cases included in the analyses. Additional research is warranted to examine in more detail the important public policy questions regarding quality-of-life impacts and resident satisfaction among renters and co-ops in housing developed by the Burlington Community Land Trust.

VIX. Lessons of Research Methodology Learned from the Study

Because little research has been done to date regarding the performance of affordable rental housing and affordable cooperative housing in delivering a wide array of financial and social benefits, there were few studies on which to base the BCLT study. This required the research team to develop a new research instrument that drew upon survey responses and secondary data obtained through U.S. Census data, organization databases, and paper records. A number of lessons were learned that may help other researchers to conduct similar studies in the future.

Front-end time lag – Distributing, administering, and gathering the surveys took much longer than expected. There were difficulties in compiling lists of accurate addresses for all residents. There were challenges in contacting low-income residents, many of whom lacked phones. There were obstacles in recruiting and retaining volunteers to collect completed surveys. Designing the survey went quickly. Conducting the survey went slowly.

Longitudinal research design – Studies measuring changes and views over time are best conducted through longitudinal research in which questions are asked and data gathered in similar ways at multiple points in time. Because this study could not include a longitudinal component, questions were constructed to gather residents' perceptions of their previous versus current housing situations. This may create a bias because respondents are asked to reflect on something that took place in the past.

Surveys with Low-Income Households – There are multiple challenges in getting responses from low-income households, particularly when personal or sensitive information is being collected. The study included multiple techniques to gather information from households including mail, telephone, and personal contact. The most effective method was the use of incentives, namely the opportunity to win gift certificates to local grocery stores, offered to residents who completed and returned the mail survey.

Volunteer Assistance – As a cost-saving measure, BCLT recruited volunteers to assist in the survey data gathering. Volunteers received numerous "thank you" gifts and held several raffles, which kept participation levels fairly high. Using volunteers added complexities and delays to the project, however:

- Volunteers often were BCLT residents, so they had to be carefully screened and given names of residents they did not know.
- A number of volunteers were unable to complete their assignments, thereby slowing down the survey gathering efforts.

BCLT Data Base – In order to avoid asking residents sensitive questions about household income and monthly rent payments, the research team utilized the BCLT's database containing renter household and cooperative housing information. Because income and other sensitive data are inherently unreliable when obtained through user surveys, the BCLT database was the appropriate source for the information. There turned out to be numerous data quality issues associated with the data base information, however, most of which have now been rectified by

BCLT. Much time was spent by BCLT intern Alison Weber in cleaning up the data and ensuring its accuracy.

<u>Survey Questions</u> – Despite pre-testing of the survey instrument, some survey questions were later found to have been mistakenly omitted or ambiguously worded.

1. The survey did not include a question regarding whether a resident's previous housing situation had been in rent-stabilized housing provided by the BCLT or another nonprofit organization. As a "work around," the research team examined the initial applications of residents who had answered the survey to assess whether they had lived previously in housing provided by the nonprofit sector or the for-profit sector. The information gathered through this "work around" was less accurate and less complete than the information a survey question would have generated.
2. The series of questions regarding changes in gains/losses in a number of life skill areas (job, school, child school performance, general happiness, etc.) included a question about whether the BCLT contributed to the reported change. The ambiguity of the question made it difficult to determine the extent to which respondents believed their BCLT-provided housing to have been partially responsible for positive changes in their lives.

APPENDICES