FEDERAL GOVERNMENT POLICIES AND
THE "HOUSING QUOTIENT" OF
BLACK AMERICAN FAMILIES

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The "housing quotient"—the condition of and access to housing—is defined for black American families and is examined in conjunction with the major relevant federal policies and programs. Policies considered include fair housing and the national urban policy. Programs examined include public housing and rental assistance. The lack of data constrains the completeness of the analysis, although certain programs seem to enroll blacks in disproportion to the rest of the population. The paper concludes that blacks currently are served by all federal programs, even though many programs historically have failed to live up to their potential to assist blacks.

This article examines the operation of federal government policies and programs with respect to the "housing quotient"—the condition of and access to housing—of black Americans. Federal housing programs and policies, beginning with public housing established in the 1930s, up to and including the Section 8 voucher program authorized in 1983, all have had an impact upon black families and will continue to. Available information suggests, however, that some of these policies and programs may not have performed up to their potential for assisting eligible black families.

The next three sections cover the condition of housing, the access to housing, and federal housing policies and programs, respectively. The second section compares the condition of housing—measured by structural quality and internal living conditions—consumed by black and white households and families with the same socioeconomic characteristics. The third section discusses access to housing and covers two broad categories—access without discrimination based on race, family composi-
tion, or welfare status, and access to housing by ability to afford it. Access to the unit and location of choice come under the former while access to ownership falls under the latter. The fourth section details how some of the major federal government programs and policies have affected the "housing quotient" of blacks.

CONDITION OF HOUSING

Households and Families

Because data on housing conditions are available for households rather than for families, this section first examines the differences between households and families to determine how to modify interpretations of our findings.

The Census Bureau defines a family as a subgroup of households with two or more persons related by blood, marriage, or adoption. Since families often include children, one might expect them to be more concerned than nonfamily households about yard space, unit size, access to excellent schools, and quality of the overall environment.

The percentage distributions of households and family types by race since 1960 reveal that white households and families reflect the pattern of all races, with family households a solid majority of all households and married couples the majority of all family households. The proportion of family households and the proportion that married couples are of these households have decreased over time, however, for all races, including whites. In 1960, for the entire population, family households were 85 percent of all households, but by 1984, they were 73 percent. Married couples decreased from 74 percent of family households in 1960 to 59 percent in 1984. White married couples dropped from 76 percent to 61 percent of family households over the same period.

The picture differs for black Americans. The percentage that family households were of all households declined from 83 to 73 between 1960 and 1984. Over the same period, the share of married couples, out of all family households, declined from 61 to 37 percent. At the same time, the proportion of female-headed households rose from 19 percent to 31 percent of family households, an increase from 2 to 3 times greater than the comparable figure for whites.

How do these differences in the distributions of black and white households affect the condition of housing occupied? One can't say precisely. Although one might expect family households, in general, to have greater