

**RESIDENTIAL AND SOCIAL OUTCOMES FOR RESIDENTS
LIVING IN HOUSING CERTIFIED BY THE NEW JERSEY
COUNCIL ON AFFORDABLE HOUSING**

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In 1975, the New Jersey Supreme Court held in *Southern Burlington County NAACP v. Township of Mt. Laurel* that a developing community had the responsibility to afford a realistic opportunity for the construction of its fair share of the present and prospective regional need for low and moderate income housing.¹ This decision, known as *Mount Laurel I*, was followed in 1983 by *Mount Laurel II*² and in 1986 by *Mount Laurel III*,³ as well as state legislative action,⁴ and executive orders.⁵ As a result of these judicial and legislative actions, households of low⁶ and moderate⁷ income were to be given the opportunity to move from urban to suburban areas. Previously published studies have reported the number of housing units required and provided under the law, the evolution of the *Mount Laurel* doctrine and the demographics of the applicants for such housing.⁸ However, there have been few published studies that explore the residential and social outcomes experienced by

1. 336 A.2d 713, 731-33 (N.J. 1975). Two books detail the social and legal perspectives of the *Mount Laurel* story: DAVID L. KIRP, JOHN P. DWYER & LARRY A. ROSENTHAL, *OUR TOWN: RACE, HOUSING, AND THE SOUL OF SUBURBIA* (1995), and CHARLES M. HAAR, *SUBURBS UNDER SEIGE* (1996).

2. 456 A.2d 390 (N.J. 1983).

3. 510 A.2d 621 (N.J. 1986).

4. New Jersey Fair Housing Act, N.J. STAT. ANN. § 52:27D-301 et seq. (West 2008). The statute prohibiting housing discrimination in New Jersey is the New Jersey Law Against Discrimination, N.J. STAT. ANN. § 10:5-1 to 42 (West 2008).

5. N.J. Exec. Order No. 12, 42 N.J. Reg. 659(a) (2010); N.J. Exec. Order No. 20, 42 N.J. Reg. 752(a) (2010) (rescinding Executive Order No. 12).

6. Low income is defined by statute as “equal to or less than 50% of the median household area income.” See N.J. STAT. ANN. § 52:27D-304(4)c.

7. Moderate income is defined by statute as “equal to more than 50% but less than 80% of the median household area income.” See N.J. STAT. ANN. § 52:27D-304(4)d.

8. See, e.g., Naomi B. Wish & Stephen Eisdorfer, *The Impact of Mount Laurel Initiatives: An Analysis of the Characteristics of Applicants and Occupants*, 27 SETON HALL L. REV. 1268 (1997); MATHEW RAO, *FAIR SHARE IN PRACTICE: THE COUNCIL ON AFFORDABLE HOUSING AND THE MOUNT LAUREL DOCTRINE* (Apr. 19, 2010) (unpublished manuscript), http://www.planningpa.org/se_scholarships_fair_share.pdf.

households that moved to suburban housing.⁹ It is the goal of this study to do just that.

THE HISTORY OF *MOUNT LAUREL*, THE NEW JERSEY FAIR HOUSING ACT, AND COAH

Prior to 1975, land use regulations were used by many municipalities in New Jersey and throughout the country, directly or indirectly, to restrict the ability of households of low and moderate incomes to reside in their towns.¹⁰ In the 1950s and 1960s, the New Jersey courts upheld zoning ordinances that required large minimum residential lots,¹¹ prohibited mobile home parks anywhere within the municipality,¹² or required minimum house sizes.¹³ These restrictions raised the cost of housing, effectively making it prohibitive, if not impossible, for households of low and moderate income to reside in many suburban towns.¹⁴ The decision in *Mount Laurel I* energized a major movement to prevent local governments in developing suburban areas from enacting or enforcing such exclusionary zoning ordinances. Although the *Mount Laurel I* plaintiffs instituted the lawsuit because Mount Laurel refused to allow development of multi-family housing for some of the town's current residents who were poor, Black and/or Hispanic, the New Jersey Supreme Court based its decision on economic, not racial, discrimination.¹⁵ Race was only

9. The most important research in this area has been related to the U.S. Department of Housing and Urban Development's "Moving to Opportunity Program" and the Gautreaux Program in Chicago. See, XAVIER DE SOUZA BRIGGS, SUSAN J. POPKIN & JOHN GOERING, *MOVING TO OPPORTUNITY: THE STORY OF AN AMERICAN EXPERIMENT TO FIGHT GHETTO POVERTY* (2010); LEONARD S. RUBINOWITZ ET AL., *CROSSING THE CLASS AND COLOR LINES: FROM PUBLIC HOUSING TO WHITE SUBURBIA* (2000). The Gautreaux Program was a response to the United States Supreme Court decision in *Hills v. Gautreaux*, 425 U.S. 284 (1976). Gautreaux and Moving to Opportunity both were voucher based and specifically focused on the plight of African-American families, while the *Mount Laurel* cases did neither.

10. Norman Williams and Anya Yates, *The Background of Mount Laurel I*, 20 VT. L. REV. 687 (1996). For a general discussion of exclusionary zoning, see DANIEL MANDELKER, JOHN PAYNE, PETER SALSICH & NANCY STROUD, *PLANNING AND CONTROL OF LAND DEVELOPMENT: CASES AND MATERIALS* 437-512 (7th ed. 2008) and JULIAN JUERGENSEMEYER & THOMAS E. ROBERTS, *LAND USE PLANNING AND DEVELOPMENT REGULATION* LAW 343-392 (2nd ed. 2007).

11. *Fisher v. Bedminster*, 93 A.2d 378 (1952).

12. *Vickers v. Gloucester Township*, 181 A.2d 129 (1962).

13. *Lionshead Lake v. Wayne*, 89 A.2d 693 (1952).

14. Justice Hall discussed both the New Jersey pre-*Mount Laurel I* cases and his approach to writing the opinion in: Frederick W. Hall, *An Orientation to Mount Laurel*, in *AFTER MOUNT LAUREL: THE NEW SUBURBAN ZONING 3* (Jerome G. Rose & Robert E. Rothman eds., 1977), and Frederick W. Hall, *A Review of the Mount Laurel Decision*, in *AFTER MOUNT LAUREL*, *supra*, at 39.

15. See *S. Burlington Cnty. NAACP v. Twp. of Mt. Laurel (Mt. Laurel I)*, 336 A.2d 713 (N.J. 1975).

mentioned once in *Mount Laurel I* and the Court accepted the municipality's "argument that the regulatory scheme was not adopted with any desire or intent to exclude prospective residents on the obviously illegal basis of race, origin or believed social incompatibility."¹⁶

Eight years following *Mount Laurel I*, in 1983, the New Jersey Supreme Court decided, in a single opinion, six cases which it had consolidated for oral argument: *Southern Burlington County NAACP v. Township of Mount Laurel (Mount Laurel II)*.¹⁷ *Mount Laurel II* affirmed the decision in *Mount Laurel I*, provided answers to many questions that were left unanswered in *Mount Laurel I*, and focused on remedies available for non-compliance with obligations established by *Mount Laurel I*. These questions included:

- What is a "developing municipality?"
- How is a municipality's fair share of affordable housing to be determined?
- Who will decide the cases brought before the court? and
- What legal procedure should be used to require municipalities to follow the requirements of the *Mount Laurel* doctrine?

In response to these questions, the Court determined that it was not only "developing municipalities" that had an obligation to provide their fair share of the region's need for low and moderate income housing. Rather, this responsibility applied to all municipalities with any portion of their area designated as a growth area in the State Development Guide Plan.¹⁸ The fair share for each municipality was to be determined by a formula developed by the three trial courts assigned to handle all cases brought under *Mount Laurel II*.¹⁹ Additionally, a new "builder's remedy" was recognized to support the enforcement of the law.²⁰ The Court concluded its opinion with express recognition of the need for legislative action to address the state's critical need for affordable housing: "[W]e have always preferred legislative to judicial action . . . [and] we shall continue – until the Legislature acts – to do our best to uphold the constitutional obligation that underlies the *Mount Laurel* doctrine. That is our

16. *Id.* at 717. Justice Hall explained that the Court relied exclusively on state constitutional law because the United State Supreme Court "in reviewing state action on claims of federal constitutional violation, . . . [found] invalidity on equal protection grounds only where the right involved is said to be a 'fundamental interest' . . . and housing is not a [fundamental interest]." Frederick W. Hall, *The Judicial Role in Land Use Regulation*, N.J. L.J., June 9, 1997, at 1, 10-11.

17. 456 A.2d 390 (1983).

18. *Id.* at 422-25.

19. *Id.* at 436-40.

20. *Id.* at 452-53.

duty. We may not build houses, but we do enforce the Constitution.”²¹

In 1985, the New Jersey legislature enacted the New Jersey Fair Housing Act.²² This statute created an administrative structure, as an alternative to the prevalent judicial forum, for deciding disputes arising under *Mount Laurel II*. The Act established the Council on Affordable Housing (COAH) to be “in but not of” the New Jersey Department of Community Affairs. Its decisions regarding affordable housing were often perceived as “political”—not surprising given the subject matter of its jurisdiction and the fact that the nine members of COAH were to be appointed by the Governor and approved by the Senate. COAH’s nine members were required by statute to include four elected officials, three representatives of the public interest, the state housing officer (the Director of the N.J. Housing Finance Agency), and one representative of builders’ interests.²³

It became COAH’s responsibility to: generate the formula that determined each municipality’s fair share obligation; enact policies that a municipality needed in order to meet its fair share requirements; and if requested, to review the plans of individual municipalities. If, following review, a municipality’s plan was approved (“certified”) by COAH, the plan was protected from challenge for six years.

The Fair Housing Act also allowed a suburban municipality to pay another nearby municipality – always an urban one – to satisfy a portion of the former’s fair share obligation.²⁴ The “sending” unit could satisfy up to fifty percent of its fair share obligation by exporting it to a willing “receiving” community which was paid to accept the property tax burden imposed by additional residents of low and moderate income. This “relief” provided to suburban communities was called a “Regional Contribution Agreement” (RCA).²⁵ RCAs proved to be quite controversial; many suburban legislators supported the measure, while affordable housing

21. *Id.* at 490. This was not the first time another branch of state government urged the legislature to address the state’s need for housing affordable to persons of low and moderate incomes. See WILLIAM T. CAHILL, A BLUEPRINT FOR HOUSING IN NEW JERSEY: A SPECIAL MESSAGE BY WILLIAM T. CAHILL, GOVERNOR OF NEW JERSEY (Dec. 7, 1970); WILLIAM T. CAHILL, NEW HORIZONS IN HOUSING: A SPECIAL MESSAGE BY WILLIAM T. CAHILL, GOVERNOR OF NEW JERSEY (Mar. 27, 1972); N.J. DEP’T OF THE PUB. ADVOCATE, DIV. OF PUB. INTEREST ADVOCACY, AFFORDABLE HOUSING IN NEW JERSEY: REVIVING THE PROMISE (2007).

22. N.J. STAT. ANN. § 52:27D-301 (West 2008).

23. The COAH Board was expanded to twelve members, however vacancies have not been filled as of this writing. See *Council Members*, STATE OF N.J. DEP’T OF CONSUMER AFFAIRS, <http://www.state.nj.us/dca/affiliates/coah/about/members.html> (last visited Apr. 16, 2011).

24. N.J. STAT. ANN. § 52:27D-312 (West 2008).

25. *Id.*

advocates believed it circumvented the requirements and goals of the *Mount Laurel* doctrine.²⁶ Some urban mayors and urban legislators also supported RCAs, believing them to be a means of gaining funds that could be used to renovate the aging and deteriorating infrastructure and housing stock in their cities.²⁷ The statute creating COAH and transferring pending cases from the courts to the new administrative agency was challenged immediately in *Hills Development Co. v. Bernards Township*.²⁸ The New Jersey Supreme Court's unanimous decision upholding the legislation is known as "*Mount Laurel III*."

The legislature amended the New Jersey Fair Housing Act in 2008.²⁹ The amendment ended the controversial RCA program; supporters of this change, mostly Democrats, believed that RCAs were inconsistent with the spirit of the *Mount Laurel* decision because they contributed to the concentration of economic inequality in urban areas.³⁰ The 2008 amendments also required that thirteen percent of all affordable housing units provided under COAH-approved plans be set aside for very low income households.³¹ Additionally, twenty percent of the units in state-funded transit villages were subject to a two and one-half percent development fee to support an Affordable Housing Trust Fund.³²

There have been recent legislative efforts by the Democrat-controlled legislature to address the existing structure under which New Jersey deals with the critical need for housing affordable by low and moderate income families; however, it is not yet clear what will result from these activities.³³ These bills have attempted to change the method by which the fair share required of municipalities is calculated. Governor Chris Christie, a Republican, immediately following his inauguration in January 2010, attempted by executive order to shut COAH down;³⁴ however, he rescinded that order when it was challenged in court.³⁵ Additionally, the Governor created a

26. See generally *Our Advocacy*, FAIR SHARE HOUSING CENTER, <http://fairsharehousing.org/advocacy> (last visited Apr. 16, 2011).

27. See Harold A. McDougall, *Regional Contribution Agreements: Compensation for Exclusionary Zoning*, 60 TEMPLE L.Q. 665 (1990); Rachel Fox, *The Selling Out of Mount Laurel: Regional Contribution Agreements in New Jersey's Fair Housing Act*, 16 FORDHAM URB. L.J. (1988); Note, *Trading Affordable Housing Obligations: Selling a Civic Duty or Buying Efficient Development?*, 39 CONN. L. REV. (2006).

28. 510 A.2d 621 (N.J. 1986).

29. N.J. STAT. ANN. § 52:27D-329.6(12)(9-b) (West 2008).

30. Assemb. 500, Assemb. Comm. Subst., 213 Sess. (N.J. 2008), 4f.

31. N.J. STAT. ANN. § 52:27D-304(4)m (West 2008).

32. Assemb. 500, Assemb. Comm. Subst., 213 Sess. (N.J. 2008), 7.8 18b.

33. See, e.g., Senate, No. 1, 214th Legislature, June 3, 2010.

34. N.J. Exec. Order No. 12, 42 N.J. Reg. 659(a) (2010).

35. N.J. Exec. Order No. 20, 42 N.J. Reg. 752(a) (2010); see Lisa Fleisher, *Christie*

Housing Opportunity Task Force to review state statutes, regulation, and procedures and evaluate their success in meeting the constitutional obligation of the *Mount Laurel* decisions. The five members, appointed by the Governor, were given ninety days to submit their report and recommendations to the Governor. The task force issued its report and made several recommendations consistent with the Governor's previously stated preferences: abolition of COAH, reduction in the low and moderate income housing obligations of municipalities, and greater flexibility in administering the system.³⁶

It is too early to determine what the eventual outcome of these efforts to change the way New Jersey deals with its need for more affordable housing; what is clear is that the legacy of *Mount Laurel* continues to be a central focus of New Jersey politics.

Prior research regarding the *Mount Laurel* decisions and the New Jersey Fair Housing Act has focused on: the evolution of the *Mount Laurel* decisions; the New Jersey Fair Housing Act; the calculations of the fair share requirements of the municipalities; the number of housing units that have been built; and the demographics of the applicants for the housing. The goal of this study is to investigate the actual residential and social outcomes experienced by the residents of housing built in compliance with the *Mount Laurel* decisions. These outcomes include both empirically measured moves and qualitative assessments of how residents perceive those moves and their current situation. The researchers were particularly interested in those residents who moved from more-densely to less-densely populated municipalities. Some of the research questions guiding the research include:

- Has the law, as implemented, resulted in mobility from highly urban to less urban places by households with low or moderate incomes?
- Have employment opportunities for the respondents improved as a result of their move?
- How safe do residents of COAH-certified housing feel?
- Are schools more accessible to these residents?
- Have residents moving to affordable units been able to maintain and strengthen their social networks?

Rescinds Executive Order Halting State COAH's Work, NORTHJERSEY.COM, Mar. 19, 2010, http://www.northjersey.com/news/state/031910_Christie_rescinds_executive_order_halting_state_COAHs_work.html.

36. MARCIA A. KARROW ET AL., HOUSING OPPORTUNITY TASK FORCE: FINDINGS AND RECOMMENDATIONS (2010), www.NJ.gov/governor/news/reports/pdf/20100323_COAH.pdf (last visited Apr. 16, 2011).

- Overall, how satisfied are these residents with where they live?

METHODOLOGY

To answer these questions, researchers from the Joseph C. Cornwall Center for Metropolitan Studies at Rutgers—Newark conducted a mail-based survey of 3,000 households between October 2010 and January 2011.³⁷ Recipients of the survey were randomly selected from a list of approximately 7,000 certified units provided by COAH in September, 2010. The survey was anonymous, meaning that individual answers could not be linked to information that could identify the person completing the survey. Postage-paid envelopes were provided to eliminate any participation costs to the participants.

The questionnaire included twenty-three questions.³⁸ These included questions related to:

- where the respondent lives currently;
- where the respondent lived previously;
- why the respondent moved;
- perceived employment opportunities;
- perceived safety;
- satisfaction with current community and unit;
- perceived access to services, amenities, and public transportation;
- ongoing contact with friends; and,
- demographic characteristics of the respondent.

Most questions were structured with Likert-scale responses, and provided a response option of “I don’t know/Does not apply/or, I prefer not to answer.”³⁹ As is common with mail surveys of this sort, some surveys were not deliverable due to erroneous addresses or units being vacant. Adjusting for these undeliverable surveys, the actual response rate for the survey was eighteen percent. This

37. Support for this project was provided by Rutgers University.

38. A copy of the survey questionnaire is included as Appendix I.

39. Likert-scale responses are familiar to most readers from opinion surveys. They are used commonly to rate perceptions of satisfaction or quality by, for instance, asking the participant to “rate your service on a scale of 1-5, with 1 being inferior and 5 being superior.” Typical Likert-scale forms use an odd number of potential responses with three to five substantive options. Generally, experts argue it is advantageous to be symmetrical about a “neutral” answer. It is also important to give the respondent one or more options for not responding to a question, or interpretation of results can be difficult. For instance, in the absence “I choose not to respond” option, many respondents will select the neutral category. Logically, having a neutral opinion may be very different than say, not having enough information to answer to question accurately.

resulted in 402 completed surveys. In a normal polling context, this would be sufficient to expect a ninety-five percent confidence level with a confidence interval of plus or minus five percent.

WHO RESPONDED TO THE SURVEY?

We do not have sufficient information to assess statistically the degree to which those people responding to the survey are representative of the overall population of residents living in COAH-certified affordable housing. The reason for this is that there are no contemporary statistical profiles against which to compare the participants.⁴⁰ Where possible, we have provided comparable statewide figures from the U.S. Census Bureau as a benchmark for assessing the sample (Table 1).

Because eligibility for COAH units is based on income, we expected the sample to have a greater share of its households in the lower income categories than for the population of households statewide. In fact, the COAH sample does include a larger share of lower income households than observed for the state as a whole. This difference is not driven primarily by a large number of very low income households. Rather, relative to the state as a whole, the COAH sample includes a much larger percentage of households that might popularly be considered “middle” or “lower-middle” income. More than half the participating households report incomes between \$25,000 and \$74,499 annually. These categories correspond to a range from 36% to 108% of median household income at the state level.⁴¹ Conversely, the sample has far fewer households in the upper-income ranges.

In addition to these households in the \$25,000-\$74,999 range, an additional twenty percent of households reported annual incomes below \$25,000. These are households earning less than thirty-six percent of the state median household income of \$69,244. While not precisely comparable, this would appear broadly consistent with the New Jersey Fair Housing Act target of thirteen percent of households having less than thirty percent of regional median income.⁴² Given

40. See Wish & Eisdorfer, *supra* note 8 (containing a much earlier and not directly comparable analysis of COAH applicants and occupants).

41. The figure of 108% of median income is actually inconsistent with the rule that residents have incomes below 80% of median income. We suspect that this is due to the use of state, rather than regional income. If, for instance, a household is in a region with median income well above that for the state as a whole, it may be eligible for affordable housing, even though its income is above the state median.

42. They are not comparable for two reasons. First, the law requires a regional (i.e., multi-county), rather than statewide, assessment of income levels measurement of income. Second, the thirty-percent threshold specified in the 2008 amendments does not (and usually will not) correspond precisely to the income brackets used. The particular brackets we have selected are chosen to be comparable to Census statistics.

that the target for very low income households was not adopted until the 2008 amendments,⁴³ we tested to see if there was a statistically significant association between the date a household moved and that household's income. No such association was identified at generally accepted confidence thresholds.⁴⁴ Similarly, we suspected that households with lower incomes might tend to be senior households, but there was no obvious correlation between household income and age of householder.

Table 1
COAH Sample and NJ Households Compared

	COAH Sample (2010-2011)	New Jersey Householders (2007-2009)
Household Income *		
<\$10,000	3%	5%
\$10,000 - \$24,999	17%	12%
\$25,000 - \$34,999	17%	8%
\$35,000 - \$49,999	22%	11%
\$50,000 - \$74,999	26%	17%
\$75,000 - \$99,999	6%	14%
\$100,000 - \$149,999	7%	17%
\$150,000+	1%	15%
Race & Ethnicity*		
White only	67%	70%
African American/Black only	19%	14%
Asian only	6%	8%
All Others	8%	8%
Hispanic (including mixed race)	5%	16%
Currently Employed (age 20 to 64)	72%	73%
Homeowners	70%	67%
Households with children under the age of 18 present*	26%	35%
Highest Educational Attainment, age 25 and above (percent)*		
Less than High School Graduation	3%	13%
High School/GED	21%	30%
Some College	38%	23%
Bachelor's degree or above	38%	34%

Sources: Cornwall Center, New Jersey Residential Survey; U.S. Census Bureau; American Community Survey, 2007-2009 3-Year estimates generated using American FactFinder; <<http://factfinder.census.gov>>; (22 February 2011); Bureau of Labor Statistics, State Employment Data-Seasonally Adjusted, Table B-7, "Employees on Non-Farm Payrolls by State and Major Industry, Seasonally Adjusted." available at <http://www.bls.gov/sae/eetables/saetable7.pdf> February, 2011.

*Differences between sample and all households statewide significant at P<0.01.

43. See N.J. STAT. ANN. § 52:27D-329.1 (West 2008).

44. Unless otherwise stated, significance testing in this research uses Chi Square analysis with a threshold of P = .05.

To the extent that minority status tends to be correlated with lower income, we might reasonably expect the population of householders living in COAH-certified units to include a larger share of minorities than the general population. Indeed, the survey sample has a higher percentage of householders who self-identify as African-American or Black (and a smaller percentage self-identifying as White) than for householders statewide. These are not large differences, but they have a high degree of statistical significance. At the same time, the sample population has a smaller percentage of its householders self-identifying as Hispanic (regardless of race) than the general population.

Given that educational attainment also tends to be correlated with income, it is somewhat unexpected that the survey respondents have much higher levels of educational attainment than the general population, and at very high levels of statistical significance. This is not easily explained. Homeowners typically have higher levels of educational attainment than renters. While the sample includes a large percentage of homeowners, this number is not substantially larger than for the state as a whole, and survey respondents have levels of educational attainment that are high even relative to homeowners statewide.

The age profile of the survey respondents was statistically indistinguishable from householders statewide. As a group, the survey respondents were much less likely to have children living in the household than were households overall in New Jersey. We did not ask respondents to identify their gender.

Measuring employment and/or unemployment is complicated by the fact that people may work part-time, have only temporary work, or may not be participating in the labor force for reasons such as retirement or physical disability. In order to avoid adding too many questions to the survey, which reduces response rates, we only asked participants whether they were employed. Among those respondents of prime working age (i.e., older than nineteen and younger than sixty-five years of age), seventy-two percent answered that they were currently employed. Using payroll data for New Jersey from the U.S. Bureau of Labor Statistics, the comparable figure for the New Jersey statewide population was seventy-three percent over the same period.

To summarize, it is not possible to prove conclusively that the sample is statistically representative of the broader population of households living in units created under the New Jersey Fair Housing Act; however, it does appear reasonable in key respects. The makeup of the survey sample appears very similar to households statewide with respect to age, employment, and home ownership.

Conversely, the sample varies from comparable statewide statistics in ways we would expect it to with respect to income and racial composition, although we might reasonably expect a greater representation of Hispanics. The sample also has fewer households with children than households statewide. The sample characteristic that is most unexpected is the very high level of respondent educational attainment. It is possible that this reflects some response bias whereby individuals with higher education levels are more likely to respond to the survey than the general population.

MOBILITY AMONG THE SURVEY SAMPLE RESIDENTS

A fundamental principle of the *Mount Laurel* decisions and New Jersey Fair Housing Act is that New Jersey residents should have access to all communities regardless of their income. This has commonly been seen as a process of increasing access to the suburbs for urban residents with low and moderate incomes. Has this been the case? The survey results provide considerable evidence in this regard. The U.S. Federal government defines urban places as those with population density greater than 1,000 persons per square mile. Eighty percent of survey respondents reported having changed communities to arrive in their present location. As part of the survey, we asked respondents to identify the New Jersey municipality in which they currently live, as well as the New Jersey municipality where they lived most recently prior to their current location. Using the federal definition, eighty-two percent of respondents report having previously lived in a municipality classified as urban. In contrast, only sixty-three percent of respondents report currently living in an urban municipality. Twenty-four percent of the respondents moved from an urban municipality to a non-urban one. This is three times the number of households that moved from non-urban to urban municipalities. If we restrict the analysis to households earning less than \$25,000 per year (roughly equivalent to the very low income category), the numbers are very similar, with twenty-two percent of households moving from urban to non-urban areas.⁴⁵

Using the federal definition of “urban” probably understates the degree of the movement from more dense to less dense places. New Jersey is a very heavily urbanized state, with ninety-four percent of all residents statewide living in municipalities that meet the federal definition of urban.⁴⁶ Indeed, today *Mount Laurel* itself is included

45. The differences between the lower income group and the broader sample are not statistically significant at normal confidence levels ($P=.57$).

46. U.S. CENSUS BUREAU, STATISTICAL ABSTRACT OF THE UNITED STATES: 2011, TABLE 29-URBAN AND RURAL POPULATION, BY STATE: 1990 AND 2000 (2011).

within the federal definition of urban, as are many other municipalities that would likely be perceived to be relatively suburban by most New Jersey residents. As a result, relocations that most New Jersey residents would perceive to be from urban to suburban are—under the federal definition—moves from one urban place to another. In fact, seventy-five percent of the survey respondents that moved within New Jersey report moving to a community with lower population density than where they started. If we focus on larger cities such as Newark, Jersey City, Trenton, and Elizabeth, all have densities greater than 5,000 people per square mile. Eighty-three percent of the surveyed movers who started out in these heavily urbanized places moved to a location where the density was less than half of where they started (i.e., to a community with density of 2,500 or less persons per square mile). This figure is identical if we limit the analysis to households with income of \$25,000 or less. In short, if we use a definition of urban that more accurately reflects the highly urbanized nature of New Jersey, the movement of COAH households from highly urban areas to less urban ones is much more dramatic than using the federal definition, although the basic direction of the shift is the same.

While moving to a more suburban area may have intrinsic value, suburban status is often used implicitly as a proxy for higher income. We expect that suburban communities will, in general, have higher tax bases and be able to offer better services and schools. The experience of our respondents strongly supports this view. Two-thirds of the affordable-unit residents surveyed who changed municipalities moved to a community with higher median household income than the place where they started out. What about those movers who started out in relatively low income communities? To examine this, we performed the same analysis on a subsample of respondents that started out in municipalities where median household income was less than \$55,146 (the median for the state). Ninety-five percent of these movers ended up in communities with higher household income. As a group, these residents starting out in these “below-median” municipalities moved to places where the median household income was sixty-five percent higher.⁴⁷

WHAT DO RESIDENTS OF COAH-CERTIFIED AFFORDABLE HOUSING TELL US ABOUT THEIR MOVES?

By simply looking at the geography of the moves made by the surveyed residents of affordable housing, there is a strong initial case that many of these individuals have successfully moved from more

47. As a group, these movers started out in communities with median income of \$43,284 and moved to communities with a median of \$71,550.

dense to less dense and from lower income to higher income municipalities. However, that is only part of a bigger picture. There are many reasons why moving to a wealthier suburban community might not result in socioeconomic gains. Affordable units could be clustered in parts of a wealthy community where access to services is limited. Alternatively, the relatively low income levels of survey respondents could make them unable to take advantage of the resources available in their communities. For instance, they might be isolated because they do not own a car. It is also possible that the very act of relocating disrupts the social networks we all rely on to get by in life. One of the major motivations for this study was to allow the target population to express and evaluate—in their own voice—what their experiences have been.

One of the most fundamental questions we asked was why they moved to their current community. We provided thirteen different possible reasons for moving. Respondents were allowed to answer all that applied. In addition, we included an “other” category where respondents were allowed to describe their reasons for moving in more detail. Not surprisingly, people had a wide variety of reasons for relocating. These are summarized in Table 2. Because most people identified more than one factor in their decision to move, the totals do not sum to one-hundred percent. We show only those responses provided by at least ten percent of respondents.

By a wide margin, people most often reported moving to find more affordable and better quality housing than where they lived previously. Closely related to this, a large number of people relocated to gain access to safer neighborhoods, better schools and to have more space. Ten percent of respondents said that they moved either for greater employment opportunities or to be closer to their existing employment.

Table 2
Reasons for Moving to COAH Unit

Reason for moving	% of movers
To find more affordable housing	59%
To find better quality housing	38%
To find a safer neighborhood	23%
To find better schools for children	22%
To have more space	21%
For personal reasons	20%
To be closer to family or friends	15%
To find a more scenic neighborhood	13%
To buy a home for the first time	12%
To find better job opportunities or move closer to existing employment	10%

The reasons for moving discussed so far can be thought of as place-based factors that are strongly determined by neighborhood or community characteristics. People often, however, moved for personal reasons as well. Many of these were identified in the “other” category, and included such things as: marriage; divorce; death of a spouse; moving out of a parent’s home for the first time; and, downsizing after retirement. Twelve percent of respondents specifically identified first-time home purchase as a reason for their move. We should note that both people moving for personal reasons and first time homebuyers could be undercounted because they are included in the “other” category that required the respondent to specifically enter that answer. For example, there may be people that were first-time homebuyers, but did not mention that.

There were many more reasons for moving that were mentioned, but less frequently (i.e., less than ten percent of the time). These included place-based factors such as access to: shopping (four percent); public transit (two percent); and, community-based amenities such as parks, libraries, and museums (eight percent). Non-place-based factors that were mentioned less frequently included eviction or legal troubles requiring relocation (five percent).

A major part of the survey was dedicated to exploring whether people are satisfied overall with specific aspects of their current community and how their current community compares to where they lived previously. In the results below we restrict the responses to only those participants that have moved from one New Jersey municipality to another. Most of these questions were structured as four-point Likert questions that included a neutral response, one positive and one negative response, and an option for not answering. So, for example, we asked residents, “How are the job opportunities in your area?” They could then choose among possible responses of: “good;” “OK;” “not good;” or, “I’m not sure/Does not apply/or I choose not to answer.” In calculating frequencies, we generally exclude those people who chose not to answer the question.

In analyzing Likert-structured questions such as those in this study, where the allowable answers are logically symmetric about the middle, researchers typically focus on two substantive questions. First, how dominant are responses in the central, or “neutral” category? Second, how do the extreme categories compare to one another? Using the employment opportunity question described above as an example, we find that forty-five percent of respondents reported job opportunities were “OK” in their area. However, a very similar percentage (forty-three percent) indicated that job opportunities were “not good.” Moreover, nearly four times as many respondents report that job opportunities in their area are “not good”

as report they are “good” (twelve percent). Clearly, there is a strong perception among respondents that jobs are scarce. This is not surprising given that the survey was given at a time of near record high unemployment.⁴⁸

However, that is a static view. We also asked respondents how job opportunities in their current municipality compare to those in their prior one. Respondents generally saw their current municipality as having better job opportunities than where they lived previously. While sixty-eight percent of respondents still chose the neutral category, the balance of respondents were almost twice as likely to indicate that their current municipality had better job opportunities (twenty-one percent) than worse (eleven percent), relative to where they lived previously.

Asking about their financial health overall relative to where they lived previously, forty percent of respondents chose the neutral category. This was dominated by those respondents that reported being financially better off in their new location (forty-four percent). Furthermore, respondents were nearly three times as likely to report being better off than to report being worse off (sixteen percent).

One of the higher-ranked reasons for moving given by people in Table 2 relates to finding a safer neighborhood. When asked how safe they felt in their current community, sixty-three percent of respondents said they felt “very safe,” thirty-six percent indicated that they felt “moderately safe,” and just one percent reported feeling “not safe.” Furthermore, it appears that, for about half of the respondents, perceptions of safety increased as a result of moving. When asked to compare their feelings of safety in their current community to where they lived previously, forty-seven percent of respondents reported feeling safer, a figure almost seven times as large as the number reporting that they felt “less safe” now than in their prior municipality (seven percent). Forty-six percent of respondents reported feeling “about as safe” in their current municipality as where they lived previously.

It is a long-held axiom of urban economic theory that individuals should be free to migrate between municipalities in order to select that mix of taxes and services that best suit their personal preferences.⁴⁹ Arguably, exclusionary zoning practices restrict this ability of low and moderate income individuals to “vote with their

48. Statewide, New Jersey’s unemployment rate averaged 9.2% over the survey period. Local Area Unemployment Statistics, U.S. BUREAU OF LABOR (2011) (showing a chart of month-by-month unemployment numbers), http://data.bls.gov/pdq/SurveyOutputServlet?data_tool=latest_numbers&series_id=LASST34000003 (last visited Apr. 16, 2011).

49. See Charles M. Tiebout, *A Pure Theory of Local Expenditures*, 64 J. OF POL. ECON. 416, 417 (1956).

feet,” trapping them in communities with poor access to services. As part of our survey, we asked respondents to assess the degree to which specific services were accessible in their current municipality, and whether that access had increased or decreased as a result of changing municipalities. In Table 3, we can see that respondents perceive services such as schools, shopping, and day care to be highly accessible in their current communities. The one exception to this is public transportation. This is not unexpected, given the relatively suburban nature of the municipalities being considered.

Table 3
Perceived Accessibility of Services by Surveyed Residents of COAH-Certified Housing Current Municipality

	Not Accessible	Somewhat Accessible	Highly Accessible
Schools (n=307)	1%	14%	85%
Grocery shopping (n=396)	5%	22%	73%
Doctors/health care (n=386)	5%	31%	64%
Day care/babysitting (n=169)	9%	31%	59%
Public transportation (n=345)	33%	37%	30%

Totals may not add to one-hundred percent due to rounding.

Given that respondents perceive services to be highly accessible, the next question is whether this access has changed any for those households that have changed communities. In Table 4, we see that, for most services, a majority of respondents do not perceive substantial changes in accessibility. However, those respondents that do perceive substantial changes are much more likely to see access as increasing. Again, the exception is public transportation.

We also performed several kinds of sensitivity analyses on the results of Table 4. First, we explored whether these results varied for those households moving from urban to suburban municipalities. To begin, we used the federal definition of urban. Then we looked at a subset of households that moved out of the most heavily urbanized municipalities (those with population density greater than 5,000 people per square mile). In neither case, for any of the services considered, were the differences observed statistically significant at normally accepted levels of confidence. This is important because it suggests that, while moving to a COAH unit increases perceived access to most services, perceived access is not strictly related to the suburban/non-suburban character of the community as measured by density.

Table 4
Perceived Accessibility of Services by Surveyed Residents of COAH-Certified Housing Current Municipality Compared to Prior Municipality

	Less Accessible	About the Same	More Accessible
Schools (n=252)	7%	62%	31%
Grocery shopping (n=344)	16%	51%	33%
Doctors/health care (n=330)	17%	61%	22%
Day care/babysitting (n=159)	11%	63%	26%
Parks, libraries, and other amenities (n=330)	13%	57%	30%
Public transportation (n=300)	38%	39%	24%

Totals may not add to one-hundred percent due to rounding.

Next, we explored whether the perceived changes in access to services varied by household income level. We might expect that lower income households would be more affected by the lack of public transportation in suburban areas. Specifically, we examined if people with household income below \$35,000 perceived increasing access differently than people with higher incomes. This particular cutoff was chosen because it was the closest category break to the median income for our sample, given the categorical nature of the data. Again, we did not observe any differences that were statistically significant at normal confidence levels. We also tested to see if the results varied when the responding household came from one of the state's most heavily urbanized areas (those with density greater than 5,000 people per square mile). Once again, we found no statistically significant variation in perceptions for any of the specific categories examined.

Given that it does not appear to be the urban/suburban character of a community per se that is most important to explaining perceived access, we also examined the income characteristics of the communities involved. Specifically, we compared the overall results in Table 4 to a subset of respondents who moved from relatively low income communities (those communities with median household income below the state median) to relatively high income communities (those with incomes above the state median). Once again, we found no statistically significant differences from the overall sample results. In short, the results are very broad-based.

As individuals with low or moderate incomes move to areas with less public transportation, we might be concerned that they become less connected to social networks of friends and families. To explore these issues, we included questions in the survey aimed at assessing how moving affected the social networks of the movers. First, we

asked householders to describe the extent to which they were able to stay in contact with friends from their prior community. As a group, the respondents showed little evidence of losing touch with these friends after moving. Fifty-nine percent of movers reported being able to stay in touch with all their friends from their prior community; an additional thirty percent reported being able to stay in touch with some of those friends; and only eleven percent reported not being able to stay in touch.

While keeping in touch with friends may be important, it does not provide specific evidence about how well people are integrating into their new communities. One aspect of community integration is the ability to make new friends. We asked residents to tell us whether they had as many friends in their current town as in their previous town. Thirty-one percent of movers reported having more friends in their current town than in their prior location; forty-three percent reported having about the same number of friends; and twenty-six percent reported having fewer friends. We tested to see if this varied by age of the respondent. Thirty-eight percent of persons over fifty-five years of age responded that they had more friends after moving. This difference from the broader sample was statistically significant at normal confidence levels. With additional analysis, we determined that this was related to the fact that older individuals also tended to have lived in their new communities for a longer time. In other words, the longer people were in their new community, the more likely they were to report having more friends than where they lived previously.

Thus far, we have examined specific outcomes of moving to COAH housing, but we have not put these individual indicators together to look at overall satisfaction or how satisfaction with place may change as a result of moving. The COAH survey included four questions aimed at assessing specific aspects of overall satisfaction. First, we asked people, "Overall, how much do you like where you live?" The question did not distinguish between "where you live" as a housing unit and "where you live" as a community, and therefore included both elements. Sixty-three percent of respondents reported that they like where they were "a lot." Just thirty-three percent said that where they lived now was "OK," and only four percent report that they "do not like" their current residence.

As with previous questions, we also asked people to tell us whether they liked where they are now more or less than where they lived previously. To gain a better sense of how housing and community each contributed to satisfaction we asked two separate questions. Specifically, we asked, "how much do you prefer your current city/town relative to where you lived previously?" Sixty-five percent of respondents said that they preferred their current

city/town. Twenty-one percent reported being indifferent between the two municipalities, and fourteen percent reported preferring their prior city/town. We then asked, "How much do you prefer your current housing unit relative to where you lived previously?" Sixty-nine percent of respondents said that they preferred their current unit; twelve percent reported being indifferent between the two units; and nineteen percent reported preferring their prior unit.

Finally, we asked a question aimed at assessing how overall satisfaction might translate into successful long-term social integration. Specifically, we asked, "If you have a choice, how likely are you to stay where you are over the next five years?" Fifty-five percent of respondents reported that, given a choice, they would stay where they are. Twenty-seven percent of respondents indicated that there was a fifty-fifty chance they would move if they had an opportunity. Only eighteen percent said they would move if they had the chance. We did not differentiate between moving between housing units and moving communities. Again, these results did not appear to vary significantly if compared them to people moving from urban to suburban or people moving out of the most heavily urban areas.

CONCLUSIONS

Affordable housing policy in New Jersey has been profoundly shaped by the *Mount Laurel* decisions and the New Jersey Fair Housing Act. That policy development is ongoing and often controversial. To date, debate of these policies has occurred with relatively little empirical data regarding the residents of COAH-generated housing and their experiences. Our research should be viewed as a first step in improving the situation. Lacking a detailed demographic profile of affordable unit residents, it is not possible to ascertain accurately how representative this sample is of the overall population of residents living in affordable units. With a few notable exceptions, the respondents in our survey mirror households in the state in ways that we would logically expect them to, and differ from them in other areas where we would logically expect them to be different.

At the beginning of this research, we asked several basic questions. First, has the law, as implemented, resulted in mobility from highly urban to less urban places by households of low and/or moderate income? The resident of affordable units that we surveyed have, overwhelmingly, moved from more urban to less urban municipalities, although the degree of this shift depends on how one defines "urban." Overall, three-quarters of the survey respondents moved to municipalities with lower population density. A large majority of these were households with income below the state

median. In short, there is little question that surveyed households of low and moderate incomes moved from more to less urban settings.

Our research provided additional insights on the issue of mobility. For one thing, the move to less urban municipalities was strongly correlated with a shift to municipalities that had higher median household income. In fact, ninety-five percent of participants that moved ended up in a community with higher median income than where they lived prior to moving to their current housing.

Another finding of our research is that the moves to COAH-generated housing tended to concentrate participating households. Overall, forty-one percent of all movers concentrated in just five municipalities (Bedminster, East Brunswick, Lawrence, Mount Laurel, and Princeton).⁵⁰ As a point of comparison, the top five municipalities of origin included just fourteen percent of residents that later moved.⁵¹ This is important, given that a stated objective of the *Mount Laurel* decisions and New Jersey Fair Housing Act has been to increase access to all New Jersey communities for households of low and moderate income.

The second major research question we asked was whether access to employment improved as a result of moving to a COAH unit. It is important to remember that the survey was conducted during a very severe economic downturn with near record high unemployment. Reflecting this difficult economic environment, a large percentage (although still a minority) of respondents reported that employment was hard to find. This was true regardless of where they lived. Most respondents did not report either an increase or a decrease in access to employment after moving. In a declining job market, stable access to employment may not be a bad outcome. Individuals that did see a change in their access to jobs were much more likely to report increasing access than to report decreasing access. Even with the poor employment situation, respondents were far more likely to report being better off financially in their new community than where they lived previously. Given that access to employment has been a consistent focal point of debates around COAH and the *Mount Laurel* doctrine, it was unexpected to learn that most residents surveyed did not include access to employment as a reason for moving. Does this mean that employment access does not matter? Or, was access to employment not a current priority for these individuals because most of them were already employed? Answering such questions is important, and it would be worthwhile to conduct additional research on this point.

50. Includes both Princeton Township and Princeton Borough.

51. Originally, respondents in the sample came from a total of 145 communities. After moving, they were concentrated into just fifty-one communities.

Our third question was whether residents felt safer in their COAH unit than where they lived previously. We note that safety is determined by both features specific to the unit where one lives and characteristics of one's community. A large majority of respondents reported feeling very safe in their current residence, and approximately half of the residents reported feeling safer than in their prior location. Only a very small percentage of respondent reported feeling less safe than previously.

Our next major research question initially posed was whether residents of COAH-generated housing believed access to schools had improved as a result of moving. Almost half of surveyed households that had children at home listed access to schools (or better schools) as one of their reasons for moving. A very large majority (eighty-five percent) of these households with children reported that access to schools was "very good." While most of these households with children reported that access to schools did not change when they moved, more than one-third (thirty-five percent) of these households reported that access to schools improved. This was approximately four times the number of households that reported a decline in access (eight percent).

Our next major research question was how COAH unit residency affected participants' social networks. The evidence on this point strongly suggests that the residents surveyed have been able to maintain and extend their social networks. A large majority of residents surveyed reported that they were able to maintain contact with friends from their prior location. This is despite the fact that more than one-third of residents report declining access to public transportation associated with their move to COAH housing. Furthermore, thirty-one percent of households reported having more friends in their new community than in their prior one—a figure that tended to increase as residents lived in their new community for a longer period.

Finally, our research sought to assess residents' overall satisfaction with their relocation to COAH housing, and whether they would stay in that housing if they had the chance to move. In examining this question we looked at current satisfaction, and satisfaction relative to where residents lived previously. We also gave residents a chance to distinguish between satisfaction with their housing unit and satisfaction with their community. These results indicate very high levels of satisfaction. A substantial majority of affordable housing residents surveyed tell us that: they like where they live; they like their housing units better than where they lived before; and, they like their new communities better than their old ones. Given the opportunity to move, a majority of respondents said they would prefer to stay where they are.

In most instances the results we have reported appear to be broad-based, meaning that we were not able to identify subgroups of the sample that might be influencing the results disproportionately. In all but a few analyses that have been discussed above, the subgroups we examined did not provide survey answers that differed from the broader sample in a statistically significant fashion, using widely-accepted testing procedures.

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APPENDIX I

New Jersey Residential Survey

1. What city or town do you live in? _____

2. For each of the following questions (a-e), check the box that applies best:

- | | | | | | |
|----|---|--|--|---|---|
| a. | How are the job opportunities in your area? | <input type="checkbox"/>
Good | <input type="checkbox"/>
OK | <input type="checkbox"/>
Not good | <input type="checkbox"/>
I'm not sure/
Does not apply/or
I choose not to
answer |
| b. | How safe do you feel in your current city/town? | <input type="checkbox"/>
I feel very safe | <input type="checkbox"/>
I feel moderately safe | <input type="checkbox"/>
I do not feel safe | <input type="checkbox"/>
I'm not sure/
Does not apply/or
I choose not to
answer |
| c. | How are the outdoor and or recreational opportunities in your city/town? | <input type="checkbox"/>
Good | <input type="checkbox"/>
OK | <input type="checkbox"/>
Not good | <input type="checkbox"/>
I'm not sure/
Does not apply/or
I choose not to
answer |
| d. | Overall, how much do you like where you live? | <input type="checkbox"/>
I like it a lot | <input type="checkbox"/>
It's OK | <input type="checkbox"/>
I do not like it | <input type="checkbox"/>
I'm not sure/
Does not apply/or
I choose not to
answer |
| e. | <u>If you have a choice</u> , how likely are you to stay where you are over the next 5 years? | <input type="checkbox"/>
I am likely to stay here | <input type="checkbox"/>
There is an equal chance that I could either stay here or move elsewhere | <input type="checkbox"/>
I am likely to move elsewhere | <input type="checkbox"/>
I'm not sure/
Does not apply/or
I choose not to
answer |

3. In general, how accessible are each of the following items/services (a-e) in your city/town? Please check the box that best applies:

		Not Accessible	Somewhat Accessible	Very Accessible	Does Not Apply
a.	Schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Grocery Shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Doctors/Health Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Day Care/Baby Sitting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Did you live in another town or city in New Jersey prior to where you are now?

- | | |
|--|----------------------------|
| <input type="checkbox"/> YES, I lived elsewhere in New Jersey | PLEASE GO TO QUESTION 5 |
| <input type="checkbox"/> YES, but I have lived out-of state since then | PLEASE GO TO QUESTION 5 |
| <input type="checkbox"/> NO, I never lived elsewhere in New Jersey | PLEASE SKIP TO QUESTION 16 |
| <input type="checkbox"/> I'm not sure, or prefer not to answer | PLEASE SKIP TO QUESTION 16 |

5. Prior to where you are now, which New Jersey city/town did you live in most recently? _____

6. To the best of your recollection, what year did you move to the town/city you now live in? _____

7. Why did you move? Please check all factors that were important:

- I moved to find better quality housing
- I moved to have more space
- I moved to find more affordable housing
- I moved to find better job opportunities
- I moved to be closer to public transportation opportunities
- I moved to find a more scenic neighborhood
- I moved to find better schools for my children
- I moved to be closer to community amenities such as parks, libraries, or museums
- I moved to be closer to shopping and other businesses
- I moved to find a safer neighborhood
- I moved to be closer to family or friends
- I was forced to move due to sale or demolition of my unit, eviction, etc.
- I moved for other reasons. Please explain briefly _____

8. Relative to where you lived previously, how has accessibility for each item or service listed below (a-e) changed since your move?

		My current town/city is			Does Not Apply/I Prefer Not to Answer
		Less Accessible	About the Same	More Accessible	
a.	Schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Grocery shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Doctors/health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Day care/baby sitting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Parks, libraries, and other amenities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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9.	Overall, how do you like your current <u>city/town</u> relative to where you lived previously?	<input type="checkbox"/> I prefer where I live now better	<input type="checkbox"/> I am indifferent between the two places	<input type="checkbox"/> I preferred where I lived before	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
10.	Overall, how do you like your current <u>housing unit</u> relative to where you lived previously?	<input type="checkbox"/> I prefer my current unit better	<input type="checkbox"/> I am indifferent between the two units	<input type="checkbox"/> I preferred my previous unit	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
11.	How safe do you feel in your current city/town relative to where you lived previously?	<input type="checkbox"/> I feel SAFER in my current city/town	<input type="checkbox"/> I feel ABOUT AS SAFE in my current city/town as where I lived previously	<input type="checkbox"/> I feel LESS SAFE in my current city/town than where I lived previously	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
12.	Do you believe that you have greater job opportunities than where you lived previously?	<input type="checkbox"/> YES, my job opportunities are better than where I lived previously	<input type="checkbox"/> My opportunities are ABOUT THE SAME as where I lived previously	<input type="checkbox"/> NO, my job opportunities are worse than where I lived previously	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
13.	After moving, have you been able to stay in contact with friends you had in the old community?	<input type="checkbox"/> YES, I have been able to stay in touch with all my friends	<input type="checkbox"/> I have been able to stay in touch with some of my friends	<input type="checkbox"/> NO, I have not been able to stay in touch	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
14.	Do you have as many friends in your current town as in your previous town?	<input type="checkbox"/> I have MORE FRIENDS now than where I lived previously	<input type="checkbox"/> I have ABOUT THE SAME NUMBER OF FRIENDS as where I lived previously	<input type="checkbox"/> I have FEWER FRIENDS than where I lived previously	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
15.	Are you financially better off today relative to where you lived previously?	<input type="checkbox"/> YES, I am financially better off than where I lived previously	<input type="checkbox"/> ABOUT THE SAME as where I lived previously	<input type="checkbox"/> NO, I am financially worse off than where I lived previously	<input type="checkbox"/> I'm not sure/ Does not apply/ I choose not to answer
16.	Are you currently a homeowner or a renter?:	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Renter		
17.	Do you have children under the age of 18 at home?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

18. Are you currently employed?	Yes	No	Does not apply
19. If no, are you seeking employment?	Yes	No	Does not apply
20. What is your age? _____			
21. What was your total annual <u>household</u> income (i.e. income for everyone in the household from all sources, before taxes)? Please estimate to the best of your ability.			
less than \$10,000			
\$10,000 to \$24,999			
\$25,000 to \$34,999			
\$35,000 to \$49,999			
\$50,000 to \$74,999			
\$75,000 to \$99,999			
\$100,000 to \$149,999			
more than \$150,000			
I don't know or choose not to answer the question.			
22. What is your highest level of education completed?			
Less than high school graduate			
High school graduate or GED			
Some college or associate's degree			
Bachelor's degree or higher			
I don't know or choose not to answer			
23. How would you describe your ethnicity?			
Caucasian/European descent			
African American/Black			
Hispanic/Latino/Latina (White)			
Hispanic/Latino/Latina (Black)			
Asian			
Native American/Alaska Native/South Pacific Islander			
Middle Eastern (please specify) _____			
Other: (please specify) _____			
I don't know or choose not to answer			