

## Ecumenical Housing: Providing Housing and Services

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### **Summary:**

Over the last two decades child and family poverty has increased while resources for families at risk have decreased. Families in large urban areas, faced with increasing poverty and isolation, are at very high risk. Economic, and often racial, isolation leaves these families struggling amidst inadequate resources as they attempt to move their children into a position of strength. Without adequate, stable, safe housing families cannot meet their most basic needs. Beyond housing, families need access to the resources and services which help them gain the personal and job skills needed to gain economic self-sufficiency. This article reviews the development of one agency's work to provide the housing and support services low income single mothers need to help them move to a position of self-sufficiency.

**Keywords:** Low income housing, poverty, self-sufficiency, economic isolation

### **Article:**

Poverty is "one of America's more enduring social problems" (Scarpetti & Cylke, 1995). More than a fifth (20.5%) of America's children live in poverty. For African American children the number is even higher-39.9% (Children's Defense Fund [CDF], 1998). Children in female-headed single parent families are at the highest risk. Because of gender inequality and the low income of women, the biggest risk facing female-headed households is poverty (Schmitz, 1995). At a poverty rate of 49.3%, female headed single parent families are the country's poorest demographic group, with the greatest risk among Hispanic and African American families (CDF, 1998).

The recurrent debate over welfare reform has negatively impacted the most vulnerable. This has disproportionately included single parent families and children (Bryner, 1998). Lacking stability and resources, two-fifths (42%) of women who leave welfare often return within the first two years (Harris, 1996). The welfare debate and current changes go beyond the change from AFDC to Temporary Assistance for Needy Families (TANF). The debates and budget cuts include the basic safety net surrounding our poorest and most vulnerable, primarily children. Budget cutting policies which began in the 1980s resulted in cuts in public housing, Aid for Families with Dependent Children (AFDC), food stamps, and Medicaid (CDF, 1992). Conditions have worsened since the 1995 Republican "Contract with America" intensified budget cuts (Sanger, 1995) in programs that heavily impact single parent families (Gray, 1995).

National welfare policy and national housing policy are intertwined in their impact on family self-sufficiency (Salsich, 1997). American cities are facing a housing crisis (Schwartz, Bartlet, Ferlauto, & Hoffman, 1992). Public housing policies creating large projects have isolated families in inferior neighborhoods (Koebel, 1997), aggravating the problems. The number of very low income families (50 percent or less of area median income) who are paying more than 50 percent of their income for rent has reached a record 5.3 million in the United States (U.S. Dept., 1998). Single-parent female-headed families, congregated in metropolitan areas, struggle with economic (Jargowsky & Wilson, 1997) and social structures which limit the potential for economic growth.

Programs designed to help families move from TANF to self-sufficiency must recognize and address the

multiple needs of low income, primarily female-headed single parent families. Families without adequate housing do not have the resources to participate in employment or even job training. In order for families to gain the skills and knowledge needed, families must have financial and social supports (Schmitz, 1995) as well as stable, affordable housing (Salsich, 1997). This article provides a review of the development and expansion of a non-profit scattered site housing program designed to address the housing, resource, and social needs of low income, primarily single parent female-headed single parent households.

Ecumenical Housing Production Corporation (EHPC) is a not for profit corporation which constructs and rehabilitates housing for low income families. The housing consists of single family homes located in scattered sites throughout municipalities and neighborhoods primarily in St. Louis County. As of April 1998, EHPC owns and operates over 180 homes and houses well over 750 individuals including more than 500 children. From its inception in 1980, EHPC has endeavored to create an environment that fosters personal growth for the entire family. EHPC describes its management style as "pastoral," meaning that it gives equal emphasis to the needs of its resident families ("soft" management) as it does to the needs of its property ("hard" management). An ambitious supportive services program is aimed at strengthening families, improving parenting, and encouraging children's educational, emotional and psychological growth. In addition, EHPC helps heads of household empower themselves, improve their job skills and further their education in order to realize their fullest potential.

The homes produced by EHPC blend into established neighborhoods, and often are some of the most attractive homes on a block. Typically, tenants have average yearly incomes under \$11,000. Ninety-seven percent of EHPC's families are headed by women in their thirties, with three children, who qualify to participate in the federal Section 8 rental assistance program. More than one-third of the families who have lived in EHPC's units have been able to move from the welfare rolls into the economic and housing mainstream. Those who remain in EHPC properties become stabilized and experience individual growth, while their children live in safe, positive environments where they are able to make substantial progress in decent schools.

## **CREATION OF EHPC**

EHPC was born out of a serious public controversy over subsidized housing in St. Louis County. In the late 1970s, St. Louis County had an expanding population of nearly 1 million people and was experiencing significant job growth. By contrast, jobs and living conditions in the city of St. Louis, where the population hovered around 400,000, were declining (East-West Gateway, 1996).

A major school desegregation lawsuit in St. Louis was settled in 1980 by a consent decree that established a voluntary inter-district busing program (*Liddell v. Board of Education*, 1980). One element of the consent decree was a requirement that a plan be developed for using federal housing subsidies to help create integrated neighborhoods and thus eventually alleviate the need for the inter-district busing program (*Liddell v. Board of Education* consent decree, § 12.d). The St. Louis area regional planning agency, East-West Gateway Coordinating Council, had developed a draft plan for regional fair share housing, but had been unsuccessful in persuading member local governments to implement the plan (East-West Gateway, 1972). Meanwhile, an acrimonious public controversy broke out between St. Louis County government officials and the local office of the Department of Housing and Urban Development (HUD) over HUD's desire to provide federal housing subsidies for a proposed low income family apartment complex in Earth City, an unincorporated area along the Missouri River in the northwest corner of St. Louis County that was being developed as an office and light industrial park.

The confluence of these three events: (a) the fair housing element of the school consent decree, (b) the failure of the East-West Gateway regional housing plan, and (c) the public controversy over Earth City housing caused individuals who were active in local religious organizations as well as civic and social action organizations to begin a series of informal meetings over breakfast in 1979 at a popular meeting place in St. Louis County. Unsuccessful efforts to mediate a settlement of the HUD-St. Louis County housing dispute led to a decision to incorporate as a Missouri not-for-profit corporation and become a housing developer in St. Louis County. The

name, Ecumenical Housing Development Corporation, was chosen to emphasize three features agreed to by the founders of EHPC: (a) an ecumenical Judeo-Christian philosophy of pastoral stewardship, (b) an emphasis on housing, and (c) a desire to own and manage the housing that was to be developed. EHPC's stated objectives as it began operations were threefold: (a) make additional housing available for qualifying low income families; (b) demonstrate that rental housing for low and moderate income families can be a community asset and a positive contribution to neighborhoods in suburban St. Louis County; and (c) create a model of church, industry, and government working together to address a critical community and human problem (Gottman, 1980).

EHPC was incorporated out of a sense of frustration that little or no effort was being made in suburban St. Louis to offer housing for low income families in integrated environments. Despite its growth and relative affluence, St. Louis County had a serious and growing need for more affordable housing. The vacancy rate for all size and price rental units in St. Louis County was 2.1%, a vacancy rate largely caused by the "turnover," not by available units. The situation was particularly critical for low and moderate income families who needed more than one or two bedrooms. In August 1980, over 4500 families were on a waiting list maintained by the St. Louis County Housing Authority for public or assisted housing. Twenty percent of those families needed three bedroom units, but only thirteen percent of the approximately 6100 assisted housing units in St. Louis County had three or more bedrooms (Gottman, 1980). Over 20,000 families (8.2%) had incomes of less than \$5,000. Median family incomes were under \$10,000 in twenty-eight of the ninety-two municipalities in St. Louis County. The average price of a three bedroom home in St. LOU is County in 1979 was \$53,000. Because low income families could not afford home ownership, these families competed for and doubled up in available rental units costing 30-50% of their monthly family income (Tobin as cited in Gottman, 1980).

The founders of EHPC, a group of architects, contractors, lawyers, and community and religious leaders, sought to fill that gap by acquiring and rehabilitating existing single family homes in deteriorated condition that were scattered throughout the county. The hope was that properties could be purchased cheaply, and that some foreclosed properties might even be donated. The founders believed that some homes could be renovated with volunteer labor drawn from supportive civic and church groups. EHPC would select families to lease the homes. Section 8 assistance would pay the bulk of the rent.

EHPC chose to focus its efforts in the inner ring suburbs of Si Louis County for three reasons. First, many not-for-profits and for-profit housing developers were active in the City of St. Louis at that time, but none were active in St. Louis County. Second, board members wanted to support efforts to provide integrated, mixed-income housing in the suburbs. Finally, board members believed that the less crowded, predominately single family settings of the suburbs offered a better environment for family-oriented housing.

EHPC's founders and early Board of Directors recognized that the environment in which families live has a tremendous impact on their ability to move forward in their lives economically and psychologically. This belief is reiterated by Lawson and Wilson (1995).

The social and political isolation of the or has become more marked in the 1980's and 1990's. In the United States, poverty has become more urban, more concentrated, and more firmly implanted in inner-city neighborhoods in large metropolises, particularly in older industrial cities with immense and highly segregated numbers of blacks and Hispanics. Even the most pessimistic observers of urban life in America during the ghetto riots of the 1960's hardly anticipated the massive breakdown of social institutions in these neighborhoods and the severity of the problems of joblessness, family disruptions, teenage pregnancy, failing schools, and crime and drugs that now involve many of those who live in the inner city. (p. 694)

Therefore, the EHPC Board focused on building a comprehensive program in the inner ring suburbs rather than the central city.

Once in a stable environment, families served by EHPC could focus those areas of their lives that would lead to

economic independence, improved family life, and enhanced community living. In retrospect, the concept seems very simple. It was the implementation that proved difficult.

The board agreed to operate and oversee the acquisition, development and management functions until funds could be raised to hire a professional staff. Board members provided both policy direction and hands-on expertise.

Lynn Broeder, EHPC's initial staff consultant and first executive director who served from 1980 until 1993, recruited many of the persons who comprised the first board. EHPC began at a time when interest rates were in the high double digits. Because of its desire to avoid increasing the concentration of subsidized housing in impacted areas, EHPC concentrated its early efforts in stable inner ring suburbs in the central and southern parts of St. Louis County. The search for a place to start that would demonstrate the potential for subsidized family housing in stable suburban neighborhoods took approximately one and one half years, primarily because of the relatively higher costs for housing in such neighborhoods. On May 27, 1981, EHPC closed on the purchase of a duplex in Richmond Heights, a stable middle class suburb bordering the south-central portion of the City of St. Louis (Ecumenical Housing [EHPC], 1981).

### **PASTORAL MANAGEMENT: A BLEND OF "HARD" AND "SOFT" MANAGEMENT**

From the beginning, EHPC concentrated on working with families with children. EHPC's first two property managers were Roman Catholic nuns who brought a concern for, and background in, providing counseling and social services to resident families. In addition to helping families understand and discharge their responsibilities for paying rent on time and keeping their homes neat and clean, EHPC property managers provided equipment for families to care for their yards, and encouraged adult members to register to vote and become involved in neighborhood activities.

A grant from the United States bishops' Campaign for Human Development in the 1980s enabled EHPC to help tenants aspire to become community leaders. In the words of former property manager, Sr. Mary Ann NESTE, CSJ, "When our folks come to us their self-confidence is (tiny). They've been knocked down and stepped on. The opportunity to open the door for them is really exciting" (Kenny, 1988).

Property managers are responsible for traditional real estate management services, as well as the delivery of personalized tenant assistance. EHPC's family assistance program provides educational, job training, and financial management assistance, including helping with job applications, finding day care or transportation, or providing counseling when family crises occur. If a tenant's needs go beyond the experience and capability of the property manager, EHPC offers referrals to other community social service resources.

Combining traditional real estate management with personal family assistance is a complex and challenging task. EHPC's Property Management Committee in 1987 described the family assistance part of its management program as an art.

All of our tenants need EHPC's help-or they wouldn't be here, There's a wide variation in their individual needs-some need just a little help to rebuild their lives and work their way out of poverty. Others, while doing their best for themselves and their families, will never be self supporting.... [T]his doesn't mean that they won't have far better lives because of our efforts. And by having their children in the better schools of EHPC neighborhoods we do, in the long run, help to break the cycle of poverty and dependence. (EHPC, p. 1, 1987)

Because of the long waiting lists for public and subsidized housing in both St. Louis City and County, EHPC has had from its inception the mixed blessing of an extraordinarily strong demand for its houses. As a result EHPC has been able to focus its admission policies on selecting motivated tenants who accept EHPC's philosophy of striving for self sufficiency (EHPC, 1987). However, EHPC staff also have to face the anguish of families who are told there is no room for them.

In the selection process, EHPC staff and board members early on faced the question of whether to require applicants to be employed or in school as a condition for selection as tenants. In recommending against such requirements, the Property Management Committee stated:

This sounds like a simple issue-but becomes quite complex. For one thing, as part of our mission we deliberately seek out families with children. Many of them are single-parent families with small children. We don't think mothers with young children should be forced to leave the home.

There are other problems with employment, Many of the entry level jobs are only part time, minimum wage jobs. The hiring companies ... don't have to pay any fringe benefits.... Unfortunately, as soon as one of our tenants takes one of these jobs they lose their medicaid health benefits for the whole family. (EHPC, p, 3, 1987)

A management program featuring regular personal contact with tenants to encourage and enable them to maximize their potential as families and as individuals is labor intensive and expensive. EHPC estimates that it costs approximately \$200 per unit per month to provide personal family enablement programs. That cost is in addition to the \$450 per unit per month needed to amortize loans, maintain property, and pay core staff (EHPC, 1997). Funding for the "soft" management family support efforts must come from sources outside the rental stream and traditional housing assistance programs. EHPC has raised this money primarily from religious and charitable organizations. As the number of units increases, the amount that must be raised annually. increases correspondingly.

### **SOCIAL SERVICE PROGRAM EXPANSION**

The social service programs at EHPC have expanded greatly since the early 1980s. In the beginning, family service programs were limited primarily to those that could be provided by the property managers, But EHPC's staff and board recognized over time that, in order for its families to be successful, a broader range of services had to be provided.

In late 1992 funding was secured from the Housing Resource Commission of St. Louis County to begin the Partners in Self-Sufficiency Program (PSS). PSS is a program that provides scholarships for career education and employment training, as well as day care and transportation to help tenants reach self-sufficiency. In addition to this direct monetary support, monthly group meetings and regular mail and phone contact enable EHPC staff and participating residents to offer and receive encouragement, motivation, and support. Personal goals, obstacles encountered, and losses suffered are discussed in the group meetings. Residents often receive positive feedback and reinforcement in these sessions (Schmitz, 1997, p. 4). The PSS has had extraordinary success in moving almost 70% of its participants from welfare to work, by combining resources and a humanistic approach to addressing real life issues.

Sex education classes for mothers and daughters have been added to EHPC services, as have money management and job interview counseling programs. EHPC also has developed educational enrichment programs that allow parents and children to spend time together while participating in art projects and story telling, or while visiting the science and art museum.

EHPC also has seasonal programs that have evolved during its existence. Holiday Friends is a program that provides gifts and Christmas trimmings for members of every tenant family so that they 'can have an enjoyable holiday season. The Back-to-School Program provides back to school supplies to over 200 children every year. Also, an annual family picnic is a social gathering for tenant families, staff and board members.

Perhaps the program that best demonstrates EHPC's commitment to families and children is the summer camp, which has become a mainstay of the organization. By securing camp scholarships, EHPC provides an opportunity for children between the ages of 6 and 16 to attend overnight camp for a week. Not only is this fun,

but it offers an enriching learning experience for the children. It also provides a respite for single mothers who are burdened with heavy responsibilities, which is sorely needed in families that all too often have had a series of crises and setbacks. Nearly 100 children participate in this program every year.

In addition, The Youth Mentor Program was started in 1997, focusing on teenagers living in EHPC homes in the hopes of positioning them for success. Success might be college, vocational school or some other type of meaningful endeavor. Field trips to colleges in Missouri and Illinois have occurred and tutoring and mentoring are available.

Finally, the State of Missouri recently awarded EHPC a "Case Management" grant to provide services to 60 current welfare recipients living in EHPC homes. This welfare-to-work project is the latest evolution in service delivery for EHPC. While the organization has great reservations about the new federal law and the state's implementation of that law, it decided to cooperate with state officials in creating a program to move TANF recipients to work within the short time frame of the law. A tight structure of training, job readiness and employment search was created. EHPC is working with both job training organizations and employers to ensure that participating EHPC families will be able to secure jobs and avoid any potential negative consequences.

With its growing awareness of the difficulties of reversing the effects of years of abuse, poor education and poverty, EHPC's board and staff realized the need to expand its program. The focus now is on the entire family unit and "success" now is seen as a series of small interlocking steps involving two generations. EHPC operates with a yearly budget of more than \$2 million. Currently, there are 23 paid staff persons and more than 1,000 active volunteers, including tenants, who work in a variety of positions.

### **PROGRAM IMPACT ON CHILDREN AND POVERTY**

EHPC has engaged in ongoing evaluation by outside evaluators to determine the impact that EHPC's housing and related services programs have on the families. Preliminary results indicate that the impact is extremely positive. Early evaluation (Kelly, 1994) found that EHPC's combination of a stable housing environment and comprehensive "soft management" services can add considerable economic value to the lives of its resident families, as well as to society in general. In addition to the value families obtain by becoming self sufficient, the leveraging effect on government assistance savings is staggering. Using a present value analysis, Kelly estimated that if just 25% of EHPC's 150 single parent families in 1994 broke the cycle of poverty, became self sufficient, and remained so until all children reached the age of 18, the amount of public funds (pre-TANF) that would be saved because these families remained off welfare would exceed \$50 million (Kelly, 1994, p. 14).

Subsequent evaluation (Schmitz, 1997) of families living in EHPC housing and participating in the Partners in Self-Sufficiency Program provides evidence of continued program success. Women participating in the program exhibit a dramatic decrease in reliance on AFDC/TANF. Of the 37 women in the program for 1996/97, 16 (43%) were receiving AFDC when they entered the Program. By 1998 only 3 (8%) women were receiving TANF; one because of disability. The vast majority (92%) of the women were employed full or part time compared to 51% at entry. The research indicates that the women are able to maintain their employment because they live in stable, safe housing connected to the resources and supports needed to gain personal and job related skills.

The combination of stable, safe and adequate scattered site housing with resources and support moves the women forward. The comments of the women provide a qualitative context on the program components which have assisted the women.

- I like the fact that the house is blended in with people who are working class, that encourages me. Because I was on welfare when I first started renting. And now just living in the area that I live in helped encourage me which I finished school to do better. Because people around me were working and had that education. So, just being in that environment was encouraging.
- It is a big jump from the city to the county and then the school districts are different. . . I mean it makes

you just work harder to get it. You know, you're like, how can you possibly sit at home and do nothing. I've got to get this and that and do this.

- You do have to get adjusted to it. You see the other people in the neighborhood do it and you got to keep up (Schmitz, 1997, p. 11).

The program has engaged and impacted the children and youth as well.

- It [the children's activities] just gives them something to look forward to. I mean not only just going out on field trips. I mean they just want to, like participate. And my daughters are even older. And most teenagers want to stop going. And I have two teenagers and they 'still want to (Schmitz, p. 16).

The move precipitated growth for the women and the children. They increased their belief in their own ability to change. The women have moved forward with their education and training through structured support and thoughtful provision of resources.

Kelly (1994) describes the EHPC model as "community based, family oriented, economic development.... EHPC is much more than housing. It is the use of housing to make individuals and their families productive citizens" (p. 2).

In human terms, the value of a home cannot be over estimated. With a home comes shelter from the natural and unnatural elements, drugs, crime and violence. A home also provides a safe place to care for children; a clean, safe place to prepare nutritious meal; a place where people are protected from accidents and infectious diseases; a place to store and maintain clothing; a quiet place to study and plan; and an address to receive information and benefits, (Kelly, 1994, pp. 2, 4)

## **PROGRAM RESULTS**

EHPC began by developing quality scattered site housing. It has grown into a holistic housing network which moves low income families from concentrated poverty to mixed income neighborhoods. This move broadens the horizons of the women as well as the children. Over the years EHPC's services have expanded to meet the multiple needs of the families—support, education, training.

The staff continually refines and changes the program in response to the needs of the families. The lessons learned provide a model for developing similar programs in other localities. Housing, support, and resources underlie the need to empower the most vulnerable families to move toward self-sufficiency. EHPC's model of housing with resources and supports identifies the basic building blocks for successful empowerment of low income women and children.

The intangibles of self esteem and self confidence grow immeasurably from the support and guidance of EHPC programs and staff. Success is measured in a series of small interlocking steps that build upon themselves. EHPC and its unique service delivery method provide, in essence, two critical assets to its families: hope and opportunity. Hope that there is a better life for everyone in the family, particularly the children. Opportunity, realistic opportunities to achieve the dreams and goals to which these families strive.

## **CONCLUSION**

In reflecting on EHPC's almost 20 years of existence, one is left with ambivalent feelings, On one hand, EHPC can be proud of its ability to provide good quality housing in safe and stable neighborhoods to 180 families, including over 500 children. EHPC's program clearly has made a significant difference in their lives. However, when this accomplishment is measured against the fact that approximately 38,000 such families were seeking decent housing in metropolitan St. Louis (and 5.3 million families nationwide) in 1995, one realizes that EHPC's success is a drop in the proverbial bucket. In addition, the energy expended in raising the additional \$200 per unit per month to provide the services package is considerable. A way must be found to leverage the

EHPC model.

Two approaches are being pursued by EHPC. The first one involves a public-private partnership organized by EHPC to combine resources and revitalize an entire neighborhood, Castlepoint, in north St. Louis County. Approximately 5000 people reside in Castlepoint, a predominantly African-American community. While average household income in 1990 was \$30,820, about 14% earned less than \$10,000. EHPC has joined with St. Louis County government, The Monsanto Fund, not-for-profit service providers, and local neighborhood organizations to prepare a revitalization plan. This expansion of service delivery area, while leveraging EHPC's program, will stretch the limits of EHPC's resources.

A second leveraging effort is the creation of a management company that would extend the EHPC management program to units supported by a capital partner that raises money to invest in low income housing tax credit (LIHTC) supported housing developments. Should a contract be negotiated, EHPC's inventory of housing units receiving its services would double within one year. EHPC's board approved the management plan concept in August 1998. Under the plan, a new asset and property management organization will be created by EHPC with the following objectives: (a) integrate support service delivery in its operation on a day-to-day basis, (b) achieve a level of financial self sufficiency that will sustain the organization beyond the initial five year plan, (c) impact resident families' lives in a positive way through the delivery of individualized services, and (d) ensure client satisfaction in the form of retained management contracts from owners and surveys from owners' tenants under our control.

EHPC's model of directly linking housing and support services is an effective vehicle to attack poverty. This direct link, as opposed to casual, indirect referrals, enables EHPC staff to form the critical relationships with the families that foster their growth and enable problems to be dealt with in a proactive manner. As EHPC looks to the future it realizes the need to find different ways to create the nurturing and caring "EHPC Environment." The important fiscal aspect that is critical to understand is that it costs EHPC over \$200 per family per month to deliver its social services component in addition to approximately \$450 per unit per month to maintain its properties. Tenant rents and Section 8 vouchers cover the physical maintenance costs. But resources to fund the social services component must be raised every year from charitable contributions and the public sector. While the annualized costs of these individualized support services approach \$2,500 per family, this figure pales in comparison to the public costs for a family being forced into a homeless shelter at \$1,800 per month (Kelly, 1994, p. 4), a child in the juvenile justice system at \$2,000 per incidence (p. 8), or the birth of a premature child because of inadequate prenatal care at \$1,000 per day of ICU care (p. 7).

The 38,000 families searching for decent housing in metropolitan St. Louis are a strong motivating force behind efforts to expand and replicate EHPC's program. True leverage must come from greater recognition of the link between decent housing and stable family environments, Governmental assistance for housing and for social services should be linked to serve holistic programs such as that offered by EHPC, rather than funding separate efforts, as has been the case in the past.

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