

Millersville University

Center for Public Scholarship & Social Change

Civic and Community Engagement Research Series

September 2023

Updated October 2023

The Impact of On-Site Resident Services on Residents' Quality of Life in Affordable Housing Developments

by

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For their assistance with research design, data organization, and data analysis, we acknowledge the invaluable contributions of Jenna Graeff, Lauryn Holland, Lyndsey Kregel, Samuel Mackey, Lael Marshall, Kylie Murray, Taryn Nardi, Sarah Qundes, Julissa Rodriguez, and Kristen Snyder.

INTRODUCTION

This report is the result of a collaborative partnership between Millersville University's Center for Public Scholarship & Social Change (CPSSC) and HDC MidAtlantic (HDC), an organization that constructs and rents affordable housing. HDC is interested in examining whether on-site resident services affect residents in three primary areas: (1) housing and economic stability; (2) health and wellness; and (3) community building and engagement. HDC's working hypothesis is that residents who utilize on-site resident services will experience improvement in all three areas, as well as a positive quality of life.

With the help of development staff, HDC distributed surveys to all residents in July 2022. Residents were requested to complete the surveys and to return them to the development staff by August 12, 2022. The surveys were then collected and delivered to CPSSC at Millersville University. A few residents preferred to mail their surveys directly to CPSSC.

A team of student research assistants, supervised by a faculty member, completed the work of transforming paper survey data into a usable database. The team transformed survey responses into numerical data, created the dataset in both Excel and SPSS formats, and conducted statistical analyses. In addition, the team also collated all the open-ended survey comments, organizing and sorting them by themes.

This report consists of four main sections: (1) an overview of survey respondents' demographics and their self-reported quality of life; (2) a statistical analysis of whether resident services have an impact on residents; (3) an analysis of the open-ended comments survey respondents provided; and (4) a summary of key findings and recommendations.

OVERVIEW OF SURVEY RESPONDENTS AND THEIR QUALITY OF LIFE

HDC MidAtlantic distributed surveys to all residential units in its developments – a total of 2,953 units. 687 surveys were completed and returned, yielding a response rate of 23.26%. A majority of survey respondents were women, 65 years and older, White, and non-Hispanic/Latino/a. Almost half of the survey residents lived in Lancaster County, and a majority lived in senior living properties. A majority of survey residents also lived in HDC properties which provide on-site resident services. Finally, the biggest percentage of survey respondents reported having lived 1-3 years at a HDC property, followed by those reporting a residence length of more than 10 years (see Table 1 on pgs. 21-22 for detailed numbers and percentages).

Survey respondents reported a very high and positive quality of life. Out of 19 survey statements measuring residents' housing and economic stability, health and wellness, and community building and engagement, only one item did not have a majority of respondents say that they strongly agree or agree with the statement (49.6% of survey residents strongly agreed or agreed with the statement "If I had an unexpected expense (e.g., someone in my family lost a job, someone got sick), I am confident that I could come up with the money to make ends meet"). More than 80% of survey respondents said that they strongly agree or agree with six statements. Given that a majority of survey respondents were age 65 and older, it is not surprising that issues of dealing with unexpected expenses and safety while walking at night were the lowest ranked statements (see Table 2 on pgs. 23-24 for detailed numbers and percentages).

We also calculated means for all 19 quality of life survey items. In transforming the responses into numeric data, we utilized the following scale – 1 for "strongly agree," 2 for "agree," 3 for "neither agree nor disagree," 4 for "disagree," and 5 for "strongly disagree." The means for all 19 survey items fell below "3," the midpoint. The mean scores were also congruent with the percentages of those who indicated they "strongly agree" or "agree" with the statement. The overall picture is one that reflects a high quality of life among survey respondents.

Finally, we put together survey items to create five clusters, as seen in Table 3 on pg. 25.¹ These five clusters relate to the areas of financial and housing stability, health and wellness, community engagement and belonging, quality of life and safety, and sense of agency. Each survey respondent earned a score for each cluster, combining their responses for all cluster survey items. For instance, if a respondent answered "strongly agree" for all four items in the financial & housing stability cluster, they would score a 4 for that cluster. Conversely, if a respondent answered "strongly disagree" for all four items in that cluster, their cluster score would be 20. Ideally, we would want respondents' cluster scores to be numerically towards the low end, indicating that they answered "strongly agree" or "agree" for most items in the cluster. In Table 4 (see pg. 26), we compare the survey respondents' mean and median cluster scores. We note, once again, that the respondents' mean and median scores are much closer to the numerically low end of each cluster scale, which indicates a positive quality of life. **Once again, the overall picture is one that reflects a high quality of life among survey respondents.**

IMPACT OF RESIDENT SERVICES ON RESIDENTS' QUALITY OF LIFE

In this section, we focus on our community partner's research question of interest: whether on-site resident services affect residents in three primary areas: (1) housing and economic stability; (2) health and wellness; and (3) community building and engagement. We examined three dimensions of resident services: (1) whether a development offered resident services (yes/no); (2) whether a resident indicated that they had ever used resident services (yes/no/not sure); and (3) whether a resident indicated that they had used resident services in the last 12 months (yes/no/not sure). We also examined quality of life in two different ways: (1) through each individual quality of life survey item; and (2) through clustering the survey items into five distinct categories of financial and housing stability, health and wellness, community engagement and belonging, quality of life and safety, and sense of agency. **Our overall findings indicate that resident services have some positive impacts on residents' quality of life, but that these impacts are, at best, modest.**

Impact of Presence of Resident Services

We began by examining whether the presence of resident services at a development affected residents' quality of life. On the survey, residents were asked to indicate the development at which they resided. Our team then went through the surveys and noted whether on-site resident services were available for each survey respondent's development. Effectively, we compared two groups: developments with on-site resident services and developments without.

We ran two different statistical tests² for this dimension. There were only two statistically significant³ results for the individual survey items, and both their impacts were very modest. For developments with on-site resident services, residents were more likely to agree that (1) they felt safe walking in their community at night; and that (2) if they feel that something is wrong in their community, they know that the people who are there will try to improve the situation.

In terms of feeling safe while walking in their community at night, residents at developments with resident services reported a mean of 2.44 while those at developments without resident services reported a mean of 2.76,⁴ meaning that residents at developments with resident services feel more positively about this issue. However, both group means lean towards the "agree" and "strongly agree" end of the scale, and while there is improvement, the differences are very modest. For the second quality of life factor, residents at developments with resident services reported a mean of 2.32 while those at developments with no resident services reported a mean of 2.37.⁵ As with the previous survey item, those with resident services feel more positively about this issue. Once again,

both group means lean towards the “agree” and “strongly agree” end of the scale, and the improvement is very modest. Overall, looking at individual survey items, the results show that the presence of on-site resident services does not have strong positive impacts on residents’ quality of life.

Comparing developments with on-site resident services to those without on-site resident services for the five clusters, we found no statistically significant results. What this tells is we cannot confidently say that the presence of resident services has an impact on residents’ quality of life when measured by the cluster method.

Impact of Usage of Resident Services

Residents’ Usage of Resident Services at Any Point in Time

If presence of resident services does not have an impact, what about residents’ usage of resident services? Here, we examine the results in two different ways. First, we compare three groups of residents: (1) those who said they had used resident services at any point in time; (2) those who said they had not used resident services at any point in time; and (3) those who said they were not sure whether they had used resident services at any point in time. Second, we compare a different trio of residents: (1) those who said they had used resident services in the last 12 months; (2) those who said they had not used services in the past 12 months; and (3) those who were not sure they had used services in the past 12 months. As with the presence of resident services, we ran two different statistical tests in comparing these two groups.⁶

We turn first to the dimension of “having ever used resident services at any point in time” and its impact on individual quality of life survey items. We present the statistically significant ANOVA results in Table 5 (see pg. 27-28).⁷ To help understand the results in this table, we will discuss the first table item in detail. When asked if they felt healthy enough to do their usual activities in the past 30 days, those who had not used resident services at any point scored a mean of 1.88 compared to a mean of 2.12 for those who said they were not sure. There is a mean difference of 0.235, where those who had never used resident services were closer to the “strongly agree” point of the scale.

Looking at Table 5, we see two main trends. One, the group of survey respondents who had used resident services at any point scored more positively, regardless of which group they were compared to. There was only one exception – which is for the quality of life item “whether resident feels that they are in full control of what they do.” Here, those who said they had used resident

services at any point scored less positively (1.74), compared to those who said they had not used resident services at any point (1.55). Second, when comparing those who had not used services at any time to those who were not sure, those who had not used services at any time scored more positively. The first trend makes intuitive sense. The second trend, however, requires more of an explanation. We posit that possibly, for those who said they were “not sure” about their usage of resident services in the past 12 months, they experienced ambiguity in life generally. By contrast, feeling sure about whether one had used resident services in the past 12 months – even if the answer was “no” – indicates a sense of sureness. Once again, we point out that even when there were statistically significant mean differences, all these differences were, at best, modest.

Continuing with the dimension of “having ever used resident services at any point,” we examined the impact of this dimension on residents’ quality of life, using the five clusters instead of individual survey items. We present the statistically significant results in Table 6 (see pg. 29).⁸ The two main trends previously discussed still hold. Not only did residents’ mean cluster scores hover around the positive end of the scale, but once again, all statistically significant results were modest.

Residents’ Usage of Resident Services in the Past 12 Months

We now turn to the dimension of “having ever used resident services in the past 12 months,” and begin with its impact on individual quality of life survey items. We present the statistically significant ANOVA results in Table 7 (see pg. 30-31).⁹ To help understand the results in this table, we once again discuss the first table item in detail. When asked if they felt safe walking in their community at night, those who had used resident services in the past 12 months scored a mean of 2.16 compared to a mean of 2.54 for those who had not used resident services in the past 12 months. There is a mean difference of 0.379, where those had used resident services in the past 12 months were closer to the “agree” point of the scale. Continuing with the same quality of life survey item, we also see that there is a difference between those who said they had used resident services in the past 12 months compared to those who said they were not sure. Those who had used services scored a mean of 2.16, while those who said they were not sure scored a mean of 2.87 – a difference of 0.708. Here, those who had used services scored closer to the “agree” point of the scale while those who were not sure scored closer to the “neither agree nor disagree” point. Finally, we also see a difference between those said they had not used resident services in the past 12 months compared to those who said they were not sure. Those who had not used services scored a mean of 2.54, while those who were not sure scored a mean of 2.87 – a difference of 0.329. Interestingly, as discussed

earlier, those who had not used services in the past 12 months scored more negatively, towards the “neither agree nor disagree” point of the scale. Those who had not used services in the past 12 months scored more positively, slightly more towards the “agree” point of the scale.

As with the previous dimension of usage, the same two trends hold – namely, that the group of survey respondents who had used resident services during the past 12 months scored more positively, regardless of which group they were compared to. Second, when comparing those who had not used services during the past 12 months to those who were not sure, those who had not used services scored more positively. Once again, we point out that even when there were statistically mean differences, all these differences were modest.

Finally, continuing with the dimension of “having ever used resident services during the past 12 months,” we examine its impact on residents’ quality of life, using the five clusters instead of individual survey items. We present the statistically significant results in Table 8 (see pg. 32).¹⁰ The two main trends previously discussed still hold. Not only did residents’ mean cluster scores hover around the positive end of the scale, but once again, all statistically significant results were modest.

OPEN-ENDED SURVEY COMMENTS

Our overall statistical analysis of survey results show that survey respondents were generally enjoying a high quality of life. They also showed that while on-site resident services had some positive impacts on residents’ quality of life, these impacts were modest. Were there issues that survey respondents felt were important to them – issues that were not addressed in the individual survey items? In this section, we focus on the comments that survey respondents provided.¹¹ We compared two main groups – residents who said they “liked living at HDC,” versus residents who said they “did not like living at HDC.” Out of a total of 340 comments, the majority (211; 62.1%) focused on residents’ frustrations and complaints (see Table 9 on pgs. 33 and 34 for the different topics residents addressed). We find that both groups generally addressed similar issues – having to do with maintenance, interactions, and cost of living. What differed was how they utilized different lenses of interpretation towards these issues.

Residents Who Said They “Liked Living at HDC”

Feelings About the Development/ Overall Positive Experience

Many people living at the HDC properties commented on their positive experiences, indicating a wide range of reasons. These included positive interactions and experiences with staff

and other residents, development safety, and the development being a good place for children. Numerous respondents commented that they enjoyed living at their current apartment. While many people pointed to specific interactions or to people they felt made a positive difference, several people explained how, overall, they have enjoyed their time at HDC. Below are two examples of such responses:

I plan to spend my life here for the rest of life. I'm very happy here and I can't imagine going anywhere else. (Female, 65 years old or older, senior living community)

I like living here very much. (Female, prefer not to disclose age, senior living community)

Positive interactions with both management and maintenance staff members added to the community-like atmosphere. Often, when people commented on staff interactions, they specified specific people or offices they found helpful. For example:

Although I have went to manager Linda some because she is kind, easy to talk to, fair and very knowledgeable for the most part I am very happy here. (Female, 65 years or older, unknown living community)

I feel safe here, the maintenance is great. Debbie Evans is awesome, caring, compassionate, takes care of our need as much as she can. (Female, 65 years or older, senior living community)

Building security and safety helped to provide peace of mind for those living at HDC developments. Several residents explained that they felt safe in their buildings. Below are two examples:

I would not move, because it would be hard to live somewhere else that has the benefits that you receive here. I like the security of the building. (Female, 65 years or older, senior living community)

Right now it's the most convenient, safest, comfortable, and away from the most catastrophic events going on. Most people are friendly. (Female, 65 years or older, senior living community)

One person living in an HDC Mid-Atlantic development explained how she appreciated her apartment due to its location:

Well I have a 9 years old daughter, and the school district is the best for her to grow up. And the good community is perfect to give her a better opportunity to a good best chance of life. In conclusion I love it because it is in a excellent environment for kids (Female, 35-44 years old, general living community)

Affordability/Finances

One of the goals of affordable housing is to hopefully help residents put themselves in a better financial position. By spending a smaller percentage of their income on housing costs, residents are then able to save more. Multiple residents commented on how they felt their rent is affordable and fair:

The rent is very reasonable. There are a lot of programs available. The apts. are comfortable (Female, 65 years or older, senior living community)

I selected this residence because I felt with the rent would take of myself on my social security income. It was also not of the city in a country setting, Which I liked very much. It was important to me to find a place where I could stay in control. If rent don't go too high for me, I believe I've found it here at Rockford Chase (Female, 65 years or older, general living community).

Several survey respondents specifically pointed out how they appreciated the income-based rent HDC offers, as illustrated in this example:

I do appreciate the paying according to my income. (Female, 55-64 years old, senior living community)

However, even though multiple people felt that the rent was reasonable, many also expressed their hope that living at a HDC development is temporary. They would like to be able to move out once they can afford to do so. Specifically, many people mentioned wanting to own their own home someday.

Yes. Once I get more stable. On my feet (money). I anticipate moving out. (Female, 45-54 years old, general living community)

I would like to buy my own home someday. I am in the process of going back to school to further my career. So that I am able to afford my own home. (Female, 35-44 years old, general living community)

Only upon purchasing a house. (Male, 35-44 years old, general living community)

I do dream about owning my own house one day. (Female, 35-44 years old, general living community)

Make opportunity exists that I could purchase my own home the that would be to reason for leaving. (Female, 65 years or older, general living community)

Positive Resident Relationships

Through living at HDC, some residents were able to create meaningful positive relationships with their neighbors. Multiple residents commented that they liked their neighbors.

Very nice people. Always willing to help each other (Female, 65 years or older, senior living community)

Everyone is so friendly (Female, 65 years or older, senior living community)

I love it here and I have great neighbors (Female, 65 years or older, senior living community)

Several residents elaborated further, alluding that the relationships they have formed with their neighbors have helped to build a sense of community.

The neighbors that I have here have really made me feel welcome and have gone out of their way to help me when I needed it (Male, 55-64 years old, general living community)

I am happy living here, have made friends, love my apartment, feel safe! (Female, 65 years or older, senior living community)

I like the way people look out for one another. If you are not seen for a while they check up on you. (Female, 65 years or older, senior living community)

Age

Several residents commented on their age as a reason for staying at an HDC development. Some older individuals said that living at their development was convenient for them, and they would want to stay there until they pass away or need assisted living care.

Would like to stay here till I die. If I can afford it and remains safe, clean, friendly, and pest free. (Female, 65 years or older, senior living community)

Will stay until I die or need nursing care (Female, 65 years or older, senior living community)

Health/Mobility

Several residents also indicated they were satisfied with the level of accessibility in their apartments.

I live in a handicapped unit before I moved it was very hard to find a place like this. It's very convened for me + my daughter she w/c bound. (Female, 65 years or older, general living community)

I have MS and live next to my in laws, I also have great Healthcare take. (Female, 65 years or older, general living community)

In addition, many residents said they only plan on moving out when they need an increased level of care.

Only when comes the time that I can't function by myself anymore, then, I'll move out to go to a nursing home. (Female, 65 years or older, senior living community)

Because of health issues there may come a time when I would consider relocating closer to my hospital in Hershey and would be very happy to continue living in a HDC community. (Female, 65 years or older, general living community)

Maintenance/ Staff

Many survey respondents commented on how much they liked their current management and staff. They pointed out that the staff are friendly and kind, and how they seem to have the residents' best interests at heart.

The manager here is definitely looking out for the residents and is very helpful and attentive to our needs. So is the resident resource lady. (Female, 65 years or older, general living community)

The staff is great. If you have a problem, they will try their best to fix it or take care of it to the best of their ability. (Female, 45-54 years old, general living community)

When residents commented on their positive experiences with staff members, they often referred to specific individuals who helped them. As mentioned earlier, this shows that for many of the residents, it is the interpersonal relationships that are of utmost importance.

We have a wonderful manager Janet. We also have Ana, very courteous and thoughtful to all. (Female, 65 years or older, senior living community)

The management and George, and Staff Cindy – Jen do, a very good job, there always there, for me. (Female, 65 years or older, senior living community)

I feel that Debbie Evans is always ready to help however she can when I have any issue. She is a friendly face in a crowd of strangers. I feel like she will take a few minutes to stop and chat. She is a gem. Frank Parson is the best maintenance man. He responds quickly to any problems without complaint. He is like a jack of all trade and knows when to call in an expert. (Female, 65 years or older, senior living community)

Location of Apartments/ Developments

Finally, several residents commented on how much they liked the locations of their developments. Many of these comments focused on the convenience of having stores and various services close by.

I like the closeness of the city with the many businesses nearby. There is a park close by to walk in. There is the bus services. (Did not disclose gender, did not disclose age, senior living community)

Nice people, close to stores, church, and banks... (Female, 65 years or older, senior living community)

Residents Who Said They “Did Not Like Living at HDC”

Affordability/ Finances

Multiple people commented on how, even though they would like to move out, they cannot afford to. A few people pointed out that current state of the economy and the housing market has affected their ability to move.

At this point the economy is stopping me from moving out! The rent prices in Hershey are very oppressive. I can afford my 778.00 rent right now here in Willow Ridge. (Female, 55-64 years old, general living community)

I have no money to buy a house and no family that can take me in (as of now). (Female, 65 years or older, did not disclose living community)

Many survey respondents felt rent is too high and that it just kept going up. This results in some respondents feeling as though they are just getting by.

Even if you work part-time, rents for just an efficiency apartment is too high. (Female, 65 years or older, senior living apartment)

Only drawback is that each year my rent is raise because I no longer work my financial is a little tight my children are helping me for now. (Female, 65 years or older, general living community)

My supplemental income is not enough to cover all my needs. (Female, 55-64 years old, senior living community)

While some people appreciated the income-based rent, others pointed out that they often felt penalized by it. They described how their efforts to get ahead are stifled by rent increases and worry about having to leave their current apartment.

With the cost of living so high for food and gasoline as a senior citizen, I would not be able to survive financially if I had not a part-time job, but then I am penalized for that by a huge increase in the rent I pay just for an efficiency so am really not surviving any better than if I had no job. (Female, 65 years or older, general living community)

Retired 79 yr. Live on SS butt when you get increase in SS your rent goes up \$25.00 and then you lose things because income is to high. That is bull senior lose out on a lot of things for everyday living. (Female, 65 years or older, senior living community)

If I somehow get more money, I'll be above the income limit and probably will have to move (Male, did not disclose age, senior living community)

Conflict

Several survey respondents commented on instances of conflict between residents. These tensions, in their experiences, can create unwelcome environments, and sometimes escalated to physical altercations.

I like living here, but do not like being threatened by one person because I don't do things her way. She has already punched a few ladies, and she is promising the same to me. (Female, 55-64 years old, general living community)

But the people that live here are very difficult. Very negative. Busy bodies. I never been around such bickering and complaining and trying for you to take sides to dislike people. I try to ignore, but you almost have to become nasty! Not all like that, but the few that act like that, own the building, are constantly getting into other's business. Mind your own! Otherwise, it could be a good experience. (Female, 55-64 years old, senior living community)

At my age I'm tired of the pettiness from the other women in the community- Always have to have drama when others try to live peacefully... (Female, 65 years or older, did not disclose living community)

Many respondents also expressed frustration that their reports and complaints regarding instances of stalking and harassment had not been addressed.

I have been STALKED by a man since the first day. Advice by police: do not talk to STALKER. I have always ignored him. I live alone and I like it that way! I've been told he won't hurt me but I'm very uncomfortable and he takes my privacy away. He does not live here but HOVERS over me in an apt nearby. I'm only away from him when I leave. He hears everything in this building. I have tried to get away from this kind of situation. VERY NOSEY! (Female, 65 years or older, senior living community)

People are allowed to harass or stalk their neighbors with few to no consequences while the victims who report it are threatened with "violations". (Female, 65 years or older, senior living community)

There is definitely drama. I am usually able to stay out of it. I've been verbally attacked within the last month by someone who thought I disrespected their laundry. I did a police report but didn't tell Beth because I didn't want to have anymore interaction with the person. If the person knew I reported it, more problems could result. (Female, 35-44 years old, general living community)

Respondents also commented on their belief that rules were often not evenly enforced. This has resulted in many residents feeling frustrated with other residents, as well as staff members.

I like living here but I feel like the rules aren't the same for each tenant, depends on who you are. (Female, 65 years or older, general living community)

I've been living here at heritage Point Apartments Since the beginning, now with new tenants and rules are not being followed as order, property is starting to look bad. (Female, 45-54 years old, general living community)

There are rules listed but not enforced. People just ignore them and not made to do the right thing. (Female, 65 years or older, senior living community)

Health/Mobility/Accessibility

Several survey respondents expressed views that suggested concerns due to health, mobility, and accessibility issues. They were concerned that as they age, their apartment community will no longer be able to accommodate them and their needs:

I will be 60 years old and disabled I might need a wheelchair...” (Female, 55-64, general living community)

I'll need a place with less steps in the future. -2 bedrooms I'd like to have a washer/dryer. (Female, 55-64, general living community)

I have lived here almost 11 yrs with no problems living on the 3rd floor. I am now 62 with 2 arthritic knees and back problems. It is now hard for me to do the stair. My son does all the lifting. I am not the only person struggling with the steps. We need a mini elevator or something to help get our packages and ourselves up the steps we only have 3 or 4 apts for handicap. There are other people besides myself who need the same help getting to their homes as I do. (Female, 55-64, general living community)

We need walk in showers. (Female, 65 years or older, senior living facility)

A handful of residents raised more serious complaints about accessibility, such as a lack of accommodations for those who need it:

There were days when we didn't have access to the elevator. Many tenants use canes and walkers, and even wheelchairs. Since this happened, the elevator has been working. It is essential to always have a working elevator. (Female, 65 years or older, general living community)

I needed a disability apartment and she would not give me one. There were plenty available at the time. I struggle with high cabinets and bars in closets. (Female, 65 years or older, general living community)

Maintenance

With regard to maintenance, many residents mentioned the personal maintenance problems they had in their apartments. They echoed repeatedly that these problems took a very long time to be addressed and fixed.

I want to live in a place where when things need to be fixed it doesn't take months. (Female, 55-64, senior living community)

For several years we have gone several days when we have no hot water. (Female, 65 years or older, general living community)

When something, like an appliance, needs replaced, you are ignored. (Female, 65 years or older, general living community)

Interestingly, several residents complained that maintenance has too much access to their homes, with many asking for prior notification when maintenance plans to visit.

Maintenance has too much access to come into your home. Trees were torn down behind our homes without being notified. Nothing has been done to keep the weeds and bugs from taking over. (Female, 55-64, general living community)

I think it would be nice if pre-notified when someone is coming in (unless emergency of course) so could feel 'safe'- protected + relaxed. (Female, prefer not to say, senior living community)

Staff Shortcomings/Lack of Experience/Neglect of Residents

A handful of residents mentioned that their development had been suffering from a lack of adequate staffing, which was in turn affecting their quality of life.

Have been without in-house manager for long periods. (Female, 65 years or older, senior living community)

This building is very short-staffed. If something needs fixing, you wait a long time for maintenance. (Female, 65 years or older, senior living community)

I would be very satisfied if our office and maintenance were FULLY and properly staffed. You have ONE person running the office and ONE maintenance guy. How is that fair for them to have a constant full plate working. (Female, 25-34, general living community)

Other residents voiced their concerns with lack of responsiveness from staff when issues were brought to their attention.

Office staff does nothing when you complain. (Female, 65 years or older, senior living community)

I have been going back and forth to the office with complaints and they take forever to resolve my issues. (Female, 45-54, general living community)

HDC, Office of Aging were told of things happening in here & absolutely nothing was done. I believe some people are afraid of backlash from HDC. (Female, 65 years or older, senior living community)

I feel hopeless, no matter how many times I call to report what's going on in my building, what issues I'm having, or even when I call to corporate, nothing gets resolved. EVER. (Female, 25-34, general living community)

Additionally, many residents mentioned that there were various rules in place at their building, but they were not properly or evenly enforced.

I like living here but I feel the rules aren't the same for each tenant, depends on who you are. (Female, 65 years or older, general living community)

We have a lot of rules here but they are not carried out. (Female, 65 years or older, senior living community)

Family/Move to be Closer to Family

When asked whether they plan to move, many people living at HDC Mid-Atlantic explained how they wished to move to be closer to family elsewhere.

I have lived here for 30 years. I am moving to be closer to my daughter and family. I have some health issues and getting up in my age and she is my only family. (Female, 55-64 years old, general living community)

I have no family here. I would like to move out of state to be close to family. (Female, 55-64 years old, senior living community)

Some residents explained that their apartment does not feel like home to them. This may be due to them considering somewhere else home or that they simply do not feel comfortable in their development.

I would like to move closer to Philly that's my home very home sick. (Female, 65 years or older, senior living community)

Some residents also commented that they are only staying in the area to be closer to family members, but would rather move somewhere else.

The only reason for staying, Because of my family! (Female, 65 years or older, general living community)

Lack of Security/Safety

Many residents voiced their complaints and issues with a lack of security or safety in their communities. For example, a handful of residents questioned whether new residents were subject to background checks before being approved to move into the community.

Background checks on new residents not enforced periodically. (Female, 65 years or older, senior living community)

I would like to know if there are background checks on the people moving in here. Or is it they can afford rent and told to come on in." (Male, 55-64, senior living community)

Additionally, many survey respondents complained about the amount of smoking going on in their developments, as well as inside buildings. Problems with drugs, such as Cannabis, were mentioned as well. Many residents cited a concern for their health, as well as a lowered quality of life. In addition, residents expressed frustration that nothing was being done about these issues.

The housing complexes are good but they should work more on the problem of drugs that are in them. (Female, 45-54, general living community)

Feel degraded and threatened by the environment; inhaling others' smoke not my idea of a safe and productive environment; want safe and secure parking. (Female, 65 years or older, senior living community)

I do like living here and I like my apartment but there is so much smoking. Everytime I leave my apartment I run into someone smoking. And that makes me feel very sick. (Female, 35-44, general living community)

I love my apartment, but I do not like what is happening in this building. I have heart disease, and worry that I might get second hand smoke cancer, because of all the smoking in this place. (Unknown gender and age, senior living community)

I do like living here and I enjoy my apartment but there is so much smoking. Everytime I leave my apartment I run into someone smoking. And that makes me feel very sick. (Female, 35-44 years old, general living occupancy)

Being a non-smoker myself, it is very distressing to go through a clous of cigarette smoke each time I enter or leave my home (at times I know they're out there even without opening my door). It seems to seep through the door. (Female, 45-54 years old, general living occupancy)

The rent keeps going up, enough to buy a home with a year and less drug dealers next door. Reporting it to the front office does no good. Pot smokers here over Welling also. (Male, 65 years or older, general living community)

The community it is not the problem it is having a neighborhood to dood smoking pot banging doors at time cursing everyone for anything etc etc. (Female, 45-54 years old, general living occupancy)

Other residents expressed concern with general security matters, for example, particularly with feeling unsafe.

Not enough is done for the safety of the people in here. They put cameras in each hallway. They won't even check them when somebody steals something. They are too busy with other projects. (Female, 65 years or older, senior living community)

I don't go outside at night. (Female, 65 years or older, senior living community)

There are too many regulations being broken by many residents. (Female, 65 years or older, senior living community)

Nowhere else to go/Feeling Stuck at HDC

Some survey residents said they would like to move, but were unable to do so due to lack of other options.

Fifteen years ago this was a friendly senior community with a few younger handicapped. Since then it has become a younger, bickering group. The rules are not enforced. There is thievery – keep your doors locked with you inside. There is no other place to go in this area. (Female, 65 years or older, senior living community)

Privacy and Intrusion

Several residents discussed how they felt they do not have privacy and that there was too much intrusion into their personal lives.

I don't like that they know everything about me financially. It's very intrusive. (Female, 55-64 years old, general living community)

Too much intrusion into my life. Reserch lying inspection etc my money. Having to do this survey. It was presented as optional when in fact, it mandatory. (Female, 55-64 years old, general living community)

Multiple residents pointed out that this intrusion into their lives was both physical and non-physical.

People need to mind their own business + stop gossiping. Stop asking personal questions + surveys like this one! (Male, did not disclose age, senior living community)

Maintenance has too much access to come into your home. (Female, 55-64 years old, general living community)

Restrictions

Many survey residents pointed out that the rules and restrictions in the developments made them feel like children. They explained that this was incredibly frustrating and made them feel undignified.

I feel like there is a lot of rules for this place that makes it not a good place for families with children. (Gender non-conforming, 25-34 years old, general living community)

Also we are inundated by restrictions, limitations like we are 8 years old – that is insanely aggravating. (Female, 65 years or older, senior living community)

Activities/Loneliness

Several residents said that they would enjoy having more planned activities and shared common spaces with other people. They expressed that lack of interaction with others often results in them feeling isolated from everyone.

There is no activities here that we can participate in. Consequently, life here is sometimes boring. (Female, 65 years or older, senior living community)

A community room you have to pay to use. It's locked the rest of the time. No where to hang out + get to meet + know the neighbors. Management talks about making it better. Picnic tables, etc., etc. but its all talk! (Male, 55-64 years old, general living community)

Would like to go back to having more social events i.e. Bingo, trips, Holiday events, etc. (Female, 65 years or older, senior living community)

The lack of a front porch, the lack of outside seating no benches nothing how can we have community if there is not even enough room to put a chair on the front porch? I don't know if this design was on purpose (surely it was) but this makes me want to move! (Female, 45-54 years old, general living community)

it is lonely being alone in the apartment 23 hours a day. I go for lunch at the Senior Center (across the way) but cannot spend more time there because it is too cold and I need my recliner. (The Community Room of the apartment and house is also too cold.) (Female, 65 years or older, senior living community)

Need of Bigger/ Better Space

Many people living at HDC Mid-Atlantic developments explained that they would like to live somewhere with more space at some point. They also commented on how they wish they could have more outdoor space.

I've lived here for 20 years and it has been at this residence...my son was 5 years old. And I have grandchildren now. I do like for them to be to play in a backyard. I'd like to sit on my porch and have cook-outs." (Female, 45-54 years old, general living community)

Would love to have more space as my kids get older. (Female, 35-44 years old, general living community)

RECOMMENDATIONS AND CONCLUSION

We reiterate our three major findings in this report. First, survey respondents exhibited a high quality of life. Second, the impact of on-site resident services is, at best, modest on residents' quality of life. Third, the concerns of HDC development residents – whether positive or negative – focused on what we call “the tasks and issues of daily living” – focusing on maintenance, accessibility, safety, and interactions with neighbors.

We conclude this report with two main recommendations. First, we recommend that HDC consider ways of explaining more clearly to residents what constitutes on-site resident services and how residents can utilize these programs. In the survey, we asked residents about their knowledge about on-site resident services, and we share the results in Table 10 (see pg. 35). More than a majority of respondents who answered this question said that they were not aware of the eviction prevention program, the Hope & Opportunity Fund, the financial education services, and the resident leadership services. The most well-known resident services program is community events, and even here, close to a quarter of survey respondents said they were not aware of it. There needs to be more widespread outreach and engagement with residents, helping them to understand the programs and referral services that fall within the purview of resident services. For survey respondents who were aware of resident services' programs, it is interesting to note that their opinions are quite positive. More than a majority said that the programs (with the exception of financial education services) made their residence “a much better” or “a little better” place to live (see Table 11 on pg. 36). It is possible that if residents are aware of the programs and referral services available through on-site resident services, we might see a stronger impact of on-site resident services on their quality of life.

Our second recommendation is that HDC consider reaching out to residents and assuring them that there are no negative outcomes of using resident services. In analyzing the open-ended survey comments, we noticed that several residents voiced concerns about their tenure at a HDC development, worrying about whether they would be asked to move elsewhere. For instance, one respondent explained that while they were aware of the resident services HDC offers, they worry about the consequences of using them.

I am fine with the facilities here. I like the location and believe I would be able to access the supports I may need as I age in place. I am concerned that I may not be welcomed to stay if I become too dependent. This worries me about HDC. (Male, 65 years or older, senior living community)

Many of the residents share a keen understanding of their lack of options when it comes to housing, and many also understand some of the negative stereotypes that the general public holds towards those who live in affordable housing. During the process of administering and collecting surveys, a few residents chose to mail their surveys back directly to Millersville University. They were concerned about having their survey responses open to view, with their names attached, by HDC staff. The faculty member leading this projection also had conversations with two residents who shared their concerns that questions of emotional, mental, and psychological wellness were included on the survey. They felt that the general public is prone to viewing people living in affordable housing as struggling with mental illness.

As the final phase of this project, the team at the Center for Public Scholarship & Social Change plans to conduct 10 in-depth interviews. The team is reaching out to survey respondents who indicated their willingness to participate in an interview on their surveys. We hope to gain more insight into residents' thought processes and perceptions of on-site resident services and why they do or do not avail themselves of these programs and referrals. Our goal is to complete an addendum to this report and submit it to HDC MidAtlantic by the end of December 2023.

Table 1

Demographics of Survey Respondents (n=687)
(Percentages in Parentheses)

Residents' Gender	Female	500 (75.4%)
	Male	160 (24.1%)
	Other	1 (0.50%)
Residents' Age	25-34	20 (3.1%)
	35-44	35 (5.4%)
	45-54	34 (5.2%)
	55-64	110 (16.8%)
	65 or older	455 (69.6%)
Residents' Racial and Ethnic Background	Caucasian/White	399 (65.7%)
	African American	103 (17%)
	Other	105 (17.3%)
Whether Resident is Hispanic, Latino, or Latina	Yes	136 (25.1%)
	No	406 (74.9%)
Residents' County	Lancaster	311 (49.4%)
	Berks	120 (19.1%)
	Other	198 (31.5%)
Residents' Development Type	Senior	410 (65.3%)
	General	218 (34.7%)
Whether Residents' Development Has Resident Services	Yes	493 (78.5%)
	No	135 (21.5%)

Table 1 (Continued)

Demographics of Survey Respondents (n=687)
(Percentages in Parentheses)

Whether Development Has Been In HDC Portfolio for 5 Years or Longer	Yes	561 (88.9%)
	No	70 (11.1%)
Length of Time Residents Have Lived in HDC Property	Less Than a Year	90 (13.3%)
	1-3 Years	178 (26.2%)
	4-5 Years	108 (15.9%)
	6-10 Years	146 (21.5%)
	More Than 10 Years	157 (23.1%)

Table 2

Survey Respondents' Quality of Life

Survey Item	Number of Respondents	Percentage who said they "strongly agree" or "agree" (means in parentheses)
I feel confident that I am able to handle my personal problems.	674	90.2% (1.65)
I feel that I am able to control the important things in my life.	678	88.5% (1.67)
Overall, I feel satisfied with my apartment.	669	88.5% (1.66)
I am in full control of what I do.	675	87.0% (1.68)
I feel safe walking in my community during the daytime.	674	86.6% (1.69)
I am confident that my housing situation is stable.	671	85.8% (1.80)
My household has the ability to make financial ends meet.	664	79.7% (1.96)
I feel that in general my mental health and emotional well-being is good.	677	78.9% (1.92)
During the past 30 days, I have felt healthy enough to do my usual activities most of the time.	674	78.5% (1.94)
I feel a sense of joy in my life.	651	78.3% (1.94)
I am satisfied with the quality of my life.	675	76.3% (1.97)
I feel confident in my ability to achieve my financial goals.	667	76.2% (1.99)
I feel a sense of belonging here.	668	73.5% (2.06)
I feel that in general my ability to handle stress is good.	677	72.6% (2.06)
I feel that in general my physical health is good.	676	67.6% (2.18)
I feel that I can make a positive difference in this apartment community.	667	66.3% (2.18)

Table 2 (continued)

Survey Respondents' Quality of Life

Survey Item	Number of Respondents	Percentage who said they "strongly agree" or "agree" (means in parentheses)	
If something is wrong in my community, I know that the people who live here will try to improve the situation.	669	62.2%	(2.33)
I feel safe walking in my community at night.	667	52.9%	(2.50)
If I had an unexpected expense (e.g., someone in my family lost a job, someone got sick), I am confident that I could come up with the money to make ends meet.	653	49.6%	(2.62)

Table 3

Quality of Life Survey Items in Each Cluster

Cluster	Survey Items
Financial & Housing Stability (Range of 4 to 20)	<ul style="list-style-type: none"> - whether resident feels confident in their ability to achieve their financial goals - whether resident feels their household has the ability to make financial ends meet - whether resident feels confident that if they had an unexpected expense, they could come up with the money to make ends meet - whether resident feels confident that their housing situation is stable
Health & Wellness (Range of 4 to 20)	<ul style="list-style-type: none"> - whether resident felt healthy enough to do their usual activities in the past 30 days - whether resident feels that their physical health is good - whether resident feels that their ability to handle stress is good - whether resident feels that their mental health and emotional well-being is good
Community Engagement & Belonging (Range of 3 to 15)	<ul style="list-style-type: none"> - whether resident feels that if something is wrong in their community, they know that the people who are there will try to improve the situation - whether resident feels that they can make a positive difference in their apartment community - whether resident feels a sense of belonging in their apartment community
Quality of Life & Safety (Range of 4 to 20)	<ul style="list-style-type: none"> - whether resident feels safe walking in their community during the daytime - whether resident feels safe walking in their community at night - whether resident is satisfied with their apartment - whether resident feels a sense of joy in their life
Sense of Agency (Range of 3 to 15)	<ul style="list-style-type: none"> - whether resident feels that they have control over the important things in their life - whether resident feels that they are able to handle their personal problems - whether resident feels that they are in full control of what they do

Cluster	Mean Score	Median Score
Financial & Housing Stability (Range of 4 to 20)	8.41	8.00
Health & Wellness (Range of 4 to 20)	8.10	8.00
Community Engagement & Belonging (Range of 3 to 15)	6.56	6.00
Quality of Life & Safety (Range of 4 to 20)	8.14	8.00
Sense of Agency (Range of 3 to 15)	4.99	5.00

Table 5 Whether Resident Has Ever Used Services at Any Point and Their Quality of Life
(Statistically Significant ANOVA Results)

Quality of Life Survey Item	Mean	Difference
Whether resident felt healthy enough to do their usual activities in the past 30 days		
No	1.88	
Not Sure	2.12	(0.235)
Whether resident feels safe walking in their community at night		
Yes	2.24	
No	2.57	(0.326)
Yes	2.24	
Not Sure	2.77	(0.523)
Whether resident feels that they have control over the important things in their life		
No	1.60	
Not Sure	1.81	(0.211)
Whether resident feels that their ability to handle stress is good		
No	1.92	
Not Sure	2.36	(0.443)
Whether resident feels that their mental health and emotional well-being is good		
No	1.84	
Not Sure	2.10	(0.255)
Whether resident feels that they are satisfied with the quality of their life		
No	1.89	
Not Sure	2.11	(0.226)
Whether resident feels that they are in full control of what they do		
Yes	1.74	
No	1.55	(-0.192)
No	1.55	
Not Sure	1.88	(0.325)

Table 5 (Continued) Whether Resident Has Ever Used Services at Any Point and Quality of Life
(Statistically Significant ANOVA Results)

Quality of Life Survey Item	Mean	Difference
Whether resident feels their household has the ability to make financial ends meet		
Yes	1.91	
Not Sure	2.24	(0.326)
No	1.89	
Not Sure	2.24	(0.352)
Whether resident feels that they can make a positive difference in their apartment community		
Yes	2.03	
No	2.23	(0.199)
Yes	2.03	
Not Sure	2.35	(0.320)
Whether resident feels a sense of belonging in their apartment community		
Yes	1.90	
Not Sure	2.23	(0.333)
Whether resident feels a sense of joy in their life		
Yes	1.85	
Not Sure	2.10	(0.248)

Table 6

Whether Respondent Has Ever Used Services at Any Point In Time and
Quality of Life

(Statistically Significant ANOVA Results)

Quality of Life Cluster	Mean	Difference
Financial & Housing Stability		
Yes	8.26	
Not Sure	9.23	(0.97)
No	8.19	
Not Sure	9.23	(1.04)
Health & Wellness		
No	7.67	
Not Sure	8.97	(1.30)
Community Engagement & Belonging		
Yes	6.15	
Not Sure	7.04	(0.89)
Quality of Life & Safety		
Yes	7.72	
Not Sure	8.77	(1.05)
Sense of Agency		
No	4.77	
Not Sure	5.45	(0.68)

Table 7 Whether Resident Has Used Services During the Last 12 Months and Quality of Life
(Statistically Significant ANOVA Results)

Quality of Life Survey Item	Mean	Difference
Whether Resident felt safe walking in their community at night		
Yes	2.16	
No	2.54	(0.379)
Yes	2.16	
Not Sure	2.87	(0.708)
No	2.54	
Not Sure	2.87	(0.329)
Whether Resident feel that they have control over the important things in their life		
Yes	1.61	
Not Sure	1.85	(0.240)
No	1.63	
Not Sure	1.85	(0.218)
Whether Resident feels that their physical health is good		
No	2.09	
Not Sure	2.40	(0.307)
Whether Resident feels that their ability to handle stress is good		
No	1.99	
Not Sure	2.31	(0.323)
Whether Resident feels that they are satisfied with the quality of their life		
No	1.91	
Not Sure	2.19	(0.284)
Whether Resident feels that they are in full control of what they do		
Yes	1.66	
Not Sure	1.96	(0.298)
No	1.58	
Not Sure	1.96	(0.380)

Table 7 (Continued)

Whether Resident Has Used Services During the Last 12 Months and
Quality of Life
(Statistically Significant ANOVA Results)

Whether Resident feels their household has the ability to make financial ends meet		
Yes	1.90	
Not Sure	2.26	(0.362)
No	1.91	
Not Sure	2.26	(0.345)
Whether Resident is satisfied with their apartment		
Yes	1.54	
Not Sure	1.82	(0.284)
Whether Resident that they can make a positive difference in their apartment community		
Yes	1.98	
No	2.23	(0.253)
Yes	1.98	
Not Sure	2.34	(0.359)
Whether Resident feels a sense of belonging in their apartment community		
Yes	1.82	
No	2.12	(0.294)
Yes	1.82	
Not Sure	2.24	(0.420)
Whether Resident feels a sense of joy in their life		
Yes	1.81	
Not Sure	2.09	(0.285)

Table 8

Whether Respondent Has Used Services in the Past 12 Months and
Quality of Life

(Statistically Significant ANOVA Result)

Quality of Life Cluster	Mean	Difference
Financial & Housing Stability		
Yes	8.17	
Not Sure	9.23	(1.06)
No	8.30	
Not Sure	9.23	(0.93)
Community Engagement & Belonging		
Yes	5.99	
No	6.75	(0.76)
Yes	5.99	
Not Sure	7.02	(1.03)
Quality of Life & Safety		
Yes	7.49	
No	8.20	(0.71)
Yes	7.49	
Not Sure	8.96	(1.47)
No	8.20	
Not Sure	8.96	(0.76)
Sense of Agency		
Yes	4.86	
Not Sure	5.59	(0.73)
No	4.83	
Not Sure	5.59	(0.76)

Table 9

Topic of Residents' Comments on Surveys (n=340)

Comments That Highlighted Satisfaction and Praise (n=129; 37.9%)

<u>Topic</u>	<u>Number of Comments (percentage in parentheses)</u>	
Feelings about development/ Overall positive experience	42	(32.6%)
Maintenance/staff	28	(21.7%)
Age	16	(12.4%)
Health/mobility	15	(11.6%)
Want to own their own home	9	(7.0%)
Affordability/finances	8	(6.2%)
Location of apartments/development	6	(4.6%)
Positive resident relationships	5	(3.9%)
TOTAL	129	(100.0%)

Comments That Highlighted Frustration (n=211; 62.1%)

<u>Topic</u>	<u>Number of Comments (percentage in parentheses)</u>	
Conflict	34	(16.1%)
Staff shortcomings/neglect of residents	28	(13.3%)
Health/mobility/accessibility	21	(10.0%)
Affordability/finances	16	(7.6%)
Lack of security/safety	16	(7.6%)
Family/want to be closer to family	15	(7.1%)
Activities/loneliness	15	(7.1%)
Need of a bigger/better space	12	(5.7%)
Drugs	12	(5.7%)
Cleanliness	8	(3.8%)
Restrictions	7	(3.3%)
Pets	7	(3.3%)
Parking	7	(3.3%)
Maintenance	5	(2.4%)

Table 9 (continued)

Topic of Residents' Comments on Surveys (n=340)

Comments That Highlighted Frustration (n=211; 62.1%)

<u>Topic</u>	<u>Number of Comments (percentage in parentheses)</u>	
Lack of privacy	5	(2.4%)
Nowhere to go/feeling stuck at HDC	2	(0.8%)
Judgment/stigma of using services	1	(0.5%)
TOTAL	211	(100.0%)

Table 10 Respondents' Awareness of Resident Services Programs and Referrals

Program	Number of Respondents	Number Who Said They Were Not Aware Of Program (Percentages in Parentheses)
Hope & Opportunity Fund	522	365 (69.9%)
Financial education services	521	350 (67.2%)
Eviction prevention program	520	307 (59.0%)
Resident leadership services	532	296 (55.6%)
Services to help apply for Benefits	557	212 (38.1%)
Food access services	544	171 (34.1%)
Community events	548	132 (24.1%)

Table 11

Respondents' View of Resident Services' Programs' Impact

Program	Number of Respondents	Number Who Said The Program Made Their Residence “A Much Better” or “A Little Better” Place to Live (Percentages in Parentheses)
Community events	258	178 (69.0%)
Services to help apply for benefits	237	161 (67.9%)
Food access services	233	155 (66.5%)
Resident leadership services	188	102 (54.3%)
Hope & Opportunity Fund	150	79 (52.0%)
Eviction prevention program	185	93 (50.3%)
Financial education Services	161	73 (45.3%)

ENDNOTES

- (1) We ran Cronbach's Alpha for each cluster to ensure that the items were clustered appropriately. This statistical measure helps us assess whether a collection of items consistently measures the same characteristic. Generally, a Cronbach's Alpha of 0.70 and above indicates sufficient consistency for the cluster of items. The Cronbach's Alpha for the clusters were as follows (in parentheses): financial and housing stability (0.814), health and wellness (0.852), community engagement and belonging (0.838), quality of life and safety (0.710), and sense of agency (0.852). All five clusters met the statistical standard for consistency.
- (2) We ran both chi-square and independent samples t-test statistics. Since the dependent variables are ordinal level data, chi-square tests would be the most appropriate statistic. However, since survey responses were skewed towards particular categories, the assumptions of chi-square tests were not met for many of the individual survey items (i.e., many cells did not fulfill the requirement of having an expected value of more than five). Thus, we decided to treat and interpret the dependent variables as interval/ratio variables, and conducted independent samples t-tests.
- (3) Statistical significance indicates that differences in the results are most likely real and not a result of chance. Generally, a significance level of 0.05 and below is the accepted standard for determining statistical significance. For instance, a significance level of 0.05 indicates that there are 5 out of 100 chances that the result differences are due to chance. A significance level of 0.01 indicates that there are 1 out of 100 chances that the result differences are due to chance. As many social scientists have pointed out, statistical significance results need to be taken with a grain of salt. While the results might be statistically significant, the size of the differences might not be meaningful enough to make a difference in practical terms.
- (4) The significance level for this survey item is 0.012 (two-tailed).
- (5) The significance level for this survey item is 0.05 (two-tailed).
- (6) We ran both chi-square and ANOVA statistics. As with (2), since the dependent variables are ordinal level data, chi-square tests would be the most appropriate statistic. Once again, since

survey responses were skewed towards particular categories, the assumptions of chi-square tests were not met for many of the individual survey items (i.e., many cells did not fulfill the requirement of having an expected value of more than five). Thus, we decided to treat and interpret the dependent variables as interval/ratio variables, and conducted ANOVA tests.

(7) The significance levels for the statistically significant findings are as follows:

healthy enough to do their usual activities in the past 30 days	(0.047)
feels safe walking in their community at night	(< 0.001)
feels they have control over the important things in life	(0.019)
feels that their ability to handle stress is good	(< 0.001)
feels that their mental health and emotional well-being is good	(0.017)
feels that they are satisfied with the quality of their life	(0.036)
feels that they are in full control of what they do	(<0.001)
feels their household has the ability to make financial ends meet	(< 0.001)
feels that they can make a positive difference in their apartment community	(0.005)
feels a sense of belonging in their apartment community	(0.005)
feels a sense of joy in their life	(0.035)

(8) The significance levels for the statistically significant findings are as follows:

financial and housing stability	(0.003)
health and wellness	(< 0.001)
community engagement and belonging	(0.007)
quality of life and safety	(< 0.001)
sense of agency	(0.003)

(9) The significance levels for the statistically significant findings are as follows:

feels safe walking in their community at night	(< 0.001)
feels they have control over the important things in life	(0.010)
feels that their physical health is good	(0.016)
feels that their ability to handle stress is good	(0.006)
feels that they are satisfied with the quality of their life	(0.011)
feels that they are in full control of what they do	(< 0.001)
feels their household has the ability to make financial ends meet	(< 0.001)
is satisfied with their apartment	(0.015)
feels that they can make a positive difference in their apartment community	(0.003)
feels a sense of belonging in their apartment community	(< 0.001)
feels a sense of joy in their life	(0.022)

(10) The significance levels for the statistically significant findings are as follows:

financial and housing stability	(0.007)
health and wellness	(0.008)
community engagement and belonging	(0.002)
quality of life and safety	(< 0.001)
sense of agency	(< 0.001)

(11) We deciphered written comments on the surveys to the best of our ability. We also reproduced the text as it was written by the respondents themselves.