

# **THE EMERGING ROLE OF FAITH-BASED ORGANIZATIONS IN THE LOW-INCOME HOUSING MARKET**

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The social, cultural, political, and market dynamics of America's urban areas have altered the institutional landscape, raising questions about the role of government in service delivery. New service delivery arrangements, particularly through nonprofit organizations, are more widely accepted. Faith-based organizations (FBOs) have become particularly important actors as a result of their traditional roles as producers and distributors of public goods and services. The Bush administration has advocated Charitable Choice—as noted in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA)—as a key component of the Faith-based and Community Initiative, and federal agencies increasingly rely on FBOs to provide a range of services. State governments are adopting similar policies. These fundamental changes in service delivery mechanisms raise important issues about both the effectiveness of the new arrangements (i.e., which services get delivered to what populations) and the potential politicization of FBOs.

Surprisingly little is known, however, about the impact of these changes, as most available information is anecdotal and based on media accounts. Thus, there is clearly a need for a more rigorous, objective, and comprehensive assessment of FBO involvement in service delivery (Hula, Jackson-Elmoore, & Reese, 2007).

Many nonprofit organizations, FBOs in particular, are engaging in a holistic approach to providing housing along with services that address needs that go beyond basic shelter (Cohen, Mulroy, Tull, White, & Crowley, 2004; Housing Plus Services Committee, 2002, 2006). The connection between housing and other social service activities is logical because housing activities build other types of community social capital (Hays, 2002). Faith-based housing activity predates or underpins most other social service provision.

This paper considers the nature of faith-based and secular service delivery models in housing and highlights several issues: (1) the relationships between faith-based and secular nonprofit organizations in providing housing services, (2) the institutions engaged in and the organizational arrangements used for delivering those services, and (3) implications for the

future. In addition, it reports the preliminary findings of an ongoing project that explores the role of FBOs in providing housing in inner cities.<sup>1</sup>

The focus of the current analysis is a comparison of faith-based and secular organizations functioning in the housing arena in Michigan.<sup>2</sup> Of particular interest are (1) organizational characteristics, (2) housing output in terms of projects and units, (3) perceived constraints on expanding organizational capacity, and (4) the network of partners and collaborators that the organizations operate within. Overall, the evidence suggests that FBOs are at least as productive as secular housing providers and make good partners for government agencies.<sup>3</sup>

It is against this backdrop that this analysis is presented. First, the paper discusses in detail the political, market, social, and other contextual factors that have helped to shape the nature of faith-based involvement in urban housing. Key themes from existing research literature are highlighted, as are the study's main research aims. A brief overview is provided of the study data and methods, followed by a discussion of findings and implications for future research, policy, and practice.

## **BACKGROUND**

The merging of religious and secular organizations in the delivery of social services is not a new phenomenon (de Toqueville, 1969; Hodgkinson & Weitzman, 1993; Netting, 1984; Wineburg, 1992). The most recent iteration of the discussion has roots in the mid-1970s, when there were calls for alternative service delivery mechanisms capable of bridging the gap between a government infrastructure that was sometimes viewed as inefficient, unresponsive, impersonal, and alienating, and the public it serves. By the 1980s, the discussion evolved into the relative value of privatization to encourage private market actors to assume service delivery roles typically reserved for the government (Gormley, 1991; Hula, 1988; Jackson, 1994; National Performance Review, 1993; Savas, 2000). The subsequent and related movement to nonprofit organizations in general and FBOs in particular is an alternative to the standard market model driven by for-profit actors. The reasoning behind this movement is that “mediating institutions” inherent in the nonprofit sector provide a unique promise and possibility not evident in other alternatives. Those mediating institutions most relevant to, and potentially capable of, addressing many pressing social problems include the family, neighborhood, church, and voluntary associations (Berger & Neuhaus, 1977).<sup>4</sup>

The service delivery role ascribed to FBOs is reinforced in judicial, legislative, and executive decisions. For example, a 1988 U.S. Supreme Court decision affirms that religious organizations

can be involved in the delivery of social services (Bowen v. Kendrick, 1988). Some scholars and practitioners have called for government funding of faith-based service delivery to help stabilize the funding in the sector (National Commission on Civic Renewal, 1998; Wineburg, 1993). Congress appears sympathetic to this move, as evidenced in the passage of PRWORA authorizing Charitable Choice as one of the components of the act (P.L. 104-193). The intent of Charitable Choice is to level the playing field for faith-based and community-based organizations to compete for federal funding for service delivery. President Bush's 2001 executive order establishing the Faith-Based and Community Initiative provides a mechanism to coordinate activities between the public and nonprofit sectors, with a particular emphasis on faith-based and community-based organizations. These actions and others signal government support for an expanded role for FBOs.

### **The Role of the Nonprofit Sector**

The evolution of the role of the nonprofit sector, and specifically FBOs, in housing is particularly relevant to this discussion.<sup>5</sup> The involvement of nonprofit organizations in the housing arena dates back to the late 1800s and early 1900s with the establishment of settlement houses and cooperatives for working families (Birch & Gardner, 1981; Keating, Rasey, & Krumholz, 1990). Growing momentum for community-based action set the stage for governmental initiatives to formalize the role of nonprofit organizations in the housing arena. In 1959, the federal Section 202 program provided an opportunity for nonprofit development of affordable housing for disabled and elderly populations. The federal government also established initiatives in the 1960s and 1970s that were supportive of nonprofit organization involvement in housing development.<sup>6</sup> Federal, state, and local governments continue to enlist the help of the nonprofit sector to alleviate the country's burgeoning housing pressures (Bishop, 1991; Bratt, Keyes, Schwartz, & Vidal, 1994; Goetz, 1992; Vidal, 1992).<sup>7</sup>

Community-based nonprofit organizations are viewed to be especially beneficial for innovation and localized, community-based development. They provide an opportunity for small-scale individualized development, which can be essential for some communities (Rubin, 1993). Because of their ability to address both the technicalities of physical development and the sensitivities of human/social service, community-based organizations are viewed as essential to neighborhood revitalization and a necessary player in the housing arena (Walker, 1993). Some researchers maintain that this assertion extends to FBOs as well, signaling a greater governmental desire and willingness to partner with faith-based and community-based organizations and to entrust them with the delivery of key public services. This trust may be attributed, in part, to the belief that nonprofit organizations in general and faith-based and

community-based organizations in particular embody a unique set of resources and strengths that can facilitate their work in the housing field (Vidal, 1995). For instance, FBOs (1) tend to be trusted by their communities, (2) can access both human and financial capital, (3) are cultural anchors within the community, (4) are capable of providing and creating leadership within the community, (5) have the capacity for relatively quick implementation, (6) are able to customize programs and services to address local conditions, and (7) can reach individuals and communities that might not otherwise be served (Bratt et al., 1994; Chaves & Tsitsos, 2001; Rubin, 1993).

### **Organizational Considerations**

The nonprofit housing sector continues to be diverse on a number of dimensions, including organizational and program characteristics, units produced, and level and sources of funding (National Congress for Community Economic Development [NCEED], 1999, 2005; Walker, 1993). The following discussion considers some of these similarities and variations.

The extant research suggests a number of factors that may affect the extent and nature of an organization's housing and other community service activities, including organization age, size, financial status, and location (Chang, Williams, Griffith, & Young, 1994; Chaves & Tsitsos, 2001; Devita, Platnick, & Twombly, 1999; Hall, 1992; La Barbera, 1992; Lincoln & Mamiya, 1990; Reese & Shields, 2000).<sup>8</sup> For example, older, larger, and more financially stable FBOs, which are often located in urban centers, have been more likely than other kinds of organizations to engage in service delivery. But does this apply to engagement in the housing arena, or are there other more pressing factors?

### ***Organizational Staffing***

A variety of nonprofit organizations function in the housing industry. For example, community development corporations (CDCs), both faith-based and secular, are central to housing provision. They range in staff size from as few as 10 to well over 1,100. This variability can make it difficult to compare capacity across organizations (National Alliance of Community Economic Development Associations [NACEDA], 2007). In 1990, the median staff size of CDCs nationally was seven paid employees (Walker, 1993). A 2005 national survey of CDCs found similar patterns, with the median size for these organizations of seven full-time staff, three part-time staff, and five volunteers (NCCED, 2005). Similar staff sizes have been observed for other types of faith-based and secular human service agencies (Clerkin & Grønbjerg, 2007). However, research indicates that FBOs and secular organizations involved in housing services for the homeless in Houston, Texas, had a mean of 27 and 39.9 paid staff, respectively. Furthermore,

FBOs were twice as likely to rely on volunteers rather than paid staff, whereas secular organizations had a 0.89:1 ratio of volunteers to paid staff (Ebaugh, Pipes, Chafetz, & Daniels, 2003). In general, research suggests that FBOs rely more heavily on volunteers and have a lower proportion of their budget covered through government funding than do their secular counterparts (Chaves, 2002; Cnaan, 1997; Ebaugh et al., 2003; Ebaugh, Pipes, & Chafetz, 2006; Hodgkinson & Weitzman, 1993; Monsma, 2002; Printz Platnick, 1998; Twombly, 2002). Some of the research shows a connection between paid staffing, use of volunteers, and percentage of government funding; nonprofit organizations that receive more government funding tend to rely more on paid staff for critical organizational functions and less on volunteers (Salamon, 1987a, 1987b; Smith & Lipsky, 1993; VanTil, 1988). The potential variability in organizational size, staffing, and funding merits additional attention.

### ***Funding***

Nonprofit funding has received increasing attention in the research literature (e.g., Crittenden, 2000; Ebaugh, Chafetz, & Pipes, 2005a, 2005b; Grønbjerg, 1993; Salamon, 1987a, 1998; VanTil, 1988). Faith-based and secular organizations rely on a variety of funding sources, including the government, banks, foundations, individuals, and a range of other secular agencies and religious organizations (Walker, 1993). While FBOs tend to rely heavily on religious funding sources, secular organizations tend to rely more heavily on secular sources and the government for funding (Burt et al., 1999; Ebaugh et al., 2003). This may be due to a fear on the part of FBOs that receiving government funding will jeopardize or diminish religious missions (Chaves, 1999b; DiMaggio & Powell, 1991). However, evidence is mixed as to whether organizations actually alter their priorities, goals, and/or activities to satisfy funders (Ebaugh et al., 2005b; Garland, 1992; Monsma, 1996; Smith & Lipsky, 1993; Smith & Sosin, 2001).<sup>9</sup>

### **The Housing Arena**

Nonprofit organizations, whether faith-based or secular, can play a variety of roles in housing, which are not mutually exclusive: (1) providing actual housing units, (2) delivering wraparound and auxiliary housing services, (3) building political support for affordable housing,<sup>10</sup> and (4) undertaking a variety of broader community development activities (Briggs, 2004). The variety of ways in which nonprofit organizations can be involved in the production of housing units is summarized in Table A-1 (see Appendix A).

### ***Housing Production***

CDCs play a particularly vital role in the local landscape from housing construction and rehabilitation to real estate, industrial and small business development, to creating job opportunities

and a range of other supportive social services. Since the 1960s, CDCs have proliferated, including those established by and within the faith-based community. By the early 1990s, 2% of CDCs engaged in housing production were producing 25% of the sector's housing units. Nearly 50% of the CDCs accounted for less than 8% of units placed in production by the sector. Tables A-2 and A-3 (see Appendix A) highlight the housing units produced by CDCs over time as well as the growth in the number of CDCs and the proportion of FBOs engaging in the housing arena. Although once concentrated in the urban centers of northeastern and central states, by the early twenty-first century, CDCs were equally dispersed across the United States, with representation in rural areas and small cities as well as the traditional urban core (NACEDA, 2007; Walker, 1993). This geographic dispersion suggests an increased presence and opportunity for faith-based and secular involvement in housing services.

### **Capacity Building and Technical Assistance**

Faith-based and secular nonprofit organizations have noted a number of obstacles to their involvement in the housing arena, including financing and organizational capacity issues, such as training and technical assistance and general operating support (Vidal, 1992; Walker, 1993). Scholars and practitioners agree that building organizational capacity and providing sufficient and timely technical assistance to nonprofit organizations is vital to their continued success and ability to provide services in a systematic and sustained manner. In the housing arena, some CDCs have been reluctant to acknowledge capacity problems out of a fear that such an admission would negatively impact funding (Bratt & Rohe, 2005). Fortunately, technical assistance can come from a variety of other sources, including universities, consulting firms, or other private organizations. There has been a concerted effort on the part of all of these entities to increase technical assistance that will enhance the capacity of nonprofit organizations involved in the housing arena. The extent to which organizational capacity can be built will depend in large part on the willingness of the organization to seek and obtain necessary assistance.

### **Partnerships and Collaboration**

There are a variety of reasons why nonprofit organizations enter into partnerships and collaborations to provide housing services. For example, resource constraints may encourage neighborhood-based and/or small organizations to cooperate with other organizations to carry out programmatic goals (Reese & Shields, 2000). Many organizations, regardless of size, find that they need to partner with various funders to accomplish tasks and goals in the housing arena.<sup>11</sup>

Service providers can take distinct, categorical approaches to housing or more integrative, holistic approaches. Increasingly, nonprofit organizations are opting for the latter. Collaboration between government, nonprofit, and for-profit housing providers occurs at each level of government. The importance of collaboration and networks is even stronger for FBOs and other nonprofit organizations that are challenged in their capacity to provide housing units and related support services. For example, these organizations can increase their effectiveness and impact if they collaborate to (1) build an effective and representative board, (2) retain program staff in the face of uneven funding levels, (3) share expertise and other resources, (4) avoid duplication, (5) create linkages to disenfranchised constituencies in their communities, and (6) forge political alliances (Mitchell, Florin, & Stevenson, 2002, pp. 627–628).

Even with the potential benefits, nonprofit organizations are likely to find some hindrances to collaboration. For example, the mission, goals, and intended beneficiaries of participating organizations may be sufficiently distinct to cause some hesitation or unwillingness to work together on the part of potential collaborators. Funding sources and associated conditions may also make it difficult for some organizations to work together even when there is a sincere desire to do so (Guo, 2007; Mitchell et al., 2002). Organizations that already have a working knowledge of each other and a sense of trust are more likely to work together. This suggests that organizations may have some opportunity costs in developing necessary foundations to collaborate on housing and other projects.

## RESEARCH AIMS

At its most general level, this analysis seeks to discover whether there are systemic differences between FBOs and secular nonprofit organizations other than obvious faith orientation, and whether such differences impact the production and distribution of low-income housing. This question is at the heart of the public debate as to whether efforts to increase FBO engagement in the public sector are desirable. This preliminary analysis is organized around four specific questions:

- 1. How do FBOs compare with secular nonprofit housing organizations on general organizational characteristics?** This analysis tests the possibility that differences between FBOs and secular organizations are actually independent of faith orientation and can be better explained by traditional organizational variables, such as size, age, and budget.
- 2. How do reported housing production measures generated by FBOs compare with secular nonprofit housing organizations?** Output is measured on a variety of housing-specific indicators as well as broader measures of organizational activity.

- 3. How do FBOs and secular nonprofit organizations perceive constraints on expanding organization capacity?** Organizational-level perceptions of constraints provide important guides to the design of appropriate policy to further engage nonprofit organizations (both FBO and secular) in the low-income housing sector. This analysis also provides insight into organizational priorities of FBOs and secular nonprofit organizations and determines whether there are systematic variations in these priorities.
- 4. To what extent do FBOs and secular nonprofit organizations rely on similar networks of partners and collaborators?** This analysis compares working partners and collaborators of FBOs and secular nonprofit organizations, and provides preliminary evidence as to whether different organizational types mobilize different resources and collaborations into the overall public effort to provide low-income housing.

## **DATA AND METHODS**

The data reported in this paper were obtained from the Community Economic Development Association of Michigan (CEDAM), a nonprofit organization which is serving as an organizational partner for this research.<sup>12</sup> CEDAM provided raw data from a survey conducted via telephone and mail from October 2003 to April 2004. The survey population comprised CDCs in Michigan that were identified through multiple databases, including those of CEDAM and members of the Michigan Training and Technical Assistance Collaborative (MTTAC). A total of 176 surveys were distributed, with a 51% response rate.<sup>13</sup> The regional distribution of respondents matched that of the membership base throughout the state. Appendix B provides additional information on the survey population and methods.

The survey aimed to collect information on the impact of CDCs in Michigan's neighborhoods and communities. Although it is possible that there are CEDAM members that provide no housing or housing-related services, only 23 of the survey respondents produced no housing units and only 13 respondents provided no housing-related services. The survey collected baseline data on housing production, commercial development, open-space and/or green-space development, and community facilities development. Data were also collected on the services associated with housing, community building, and economic development provided by CDCs as well as technical assistance, capacity building needs, and general demographics. Respondents included both faith-based and secular CDCs;<sup>14</sup> thus, it was possible to isolate and compare the housing and community development activities of faith-based and secular CDCs as well as the service activities associated with those developments.

The use of CEDAM as a partner organization inherently limits the empirical focus of the initial portion of this research to the state of Michigan, an issue worthy of some discussion because



admittedly it reduces the generalizability of the findings. However, there are several advantages to a single-state approach. First, examination of changes in faith-based service provision within a state controls for state legislation in housing, community development, and public funding conventions. A single-state focus allows for in-depth understanding of the methods and outcomes of faith-based service provision. The community focus within a state captures the essence of service delivery activity in the housing arena and provides the type of in-depth analysis essential for understanding the institutional and organizational changes in power relationships resulting from innovations in service frameworks.

Second, Michigan represents several ideal factors that permit generalizing results. While often characterized as a classic Rust Belt state, there are many areas of Michigan that remain rural and/or where the primary source of income is tied to tourism and agriculture. Michigan, the eighth most populous state, also has a high percentage of minorities and ethnic groups concentrated in distinct geographical regions. There are areas of the state that are distinctly more liberal, whereas other areas are conservative in both political and lifestyle preferences. Many blue-collar communities in Michigan experienced in-migration from the South only a generation or two ago and remain distinctly working class, whereas other areas in the state have seen a suburban explosion of middle-class and upper-middle-class wealth. Thus, Michigan embodies a microcosm that is sufficiently heterogeneous in client groups and service providers to provide a good sense of changing modes of public service provision.

## **FINDINGS**

There is a good deal of speculation in both the research and popular literature that faith-based and secular nonprofit organizations differ on many basic organizational characteristics. In the following analysis, four distinct dimensions of these organizations are compared.<sup>15</sup> The first focuses on structural characteristics, such as size and organization age. A second set of indicators examines organizational activity and focus. The third dimension measures organizational perspectives on the environment in which it must operate. The fourth set of indicators presents evidence on actual levels of housing produced by each institutional type.<sup>16</sup>

Table A-4 (see Appendix A) compares faith-based and secular nonprofit housing organizations by years in operation, total employees, and annual budget. Although this table shows a great deal of variation in these basic structural indicators, secular status explains little of the observed variation. However, the central tendency data in this table are somewhat misleading in that they include a large faith-based nonprofit organization, which results in a set of average scores that give the impression that the “average” FBO is significantly larger than it actually is. Within the

table, the values presented in parentheses are the recalculated means if the single large organization is dropped from analysis. The recalculated means suggest that FBOs are somewhat smaller and have fewer employees than their secular counterparts. However, these differences are of smaller magnitude than differences within each category of organization, and certainly do not rise to the level of statistical significance. Interestingly, in this study, secular organizations relied on volunteers more than they relied on paid staff, as well as more than FBOs, which runs counter to findings in previous studies.

Organizations were asked to identify which of 43 specific activities were areas in which they were active. These activities included housing (16 examples), business development (9 examples), social services (14 examples), and “other” (4 examples). Figure A-1 (see Appendix A) highlights examples of the range of housing-related activities in which these nonprofit organizations engage. Interestingly, the data indicate that faith-based and secular nonprofit organizations do not provide substantially different kinds of housing services, but rather engage in very similar activities. For a more comprehensive view, Table A-5 (see Appendix A) compares FBOs and secular organizations with respect to the number of functionally distinct activities they report; once again, the findings show little difference between faith-based and secular nonprofit housing organizations.

A closer analysis of specific activities, however, shows some differences between FBOs and secular organizations; namely, secular organizations exhibit a greater propensity to engage in advocacy activity, micro-business development, and business district development. FBOs are more likely to engage in leadership training, arts programs, and business operation.<sup>17</sup> Perhaps the most important comparison to be made between faith-based and secular housing nonprofit organizations is the actual production of services. The data reported in Table A-6 (see Appendix A) present small but very interesting differences between FBOs and secular organizations. In all cases, FBOs show somewhat greater levels of housing output (i.e., projects, units, and future units). This difference is greatest for future projects. The implication is that if these projections turn out to be accurate, then the gap between faith-based and secular housing unit production will increase in the future.

### **Measuring the Capacity of Faith-based and Secular Nonprofit Housing Organizations**

Contrary to what the literature suggests, organizations are quite willing to identify barriers or obstacles to their involvement in the housing arena. Among 90 organizations in the study sample, 79 (88%) reported at least one barrier to expanding the scope and capacity of their organization. Also, 50 organizations (56%) pointed to specific barriers within the local planning

process, and 32 (36%) identified barriers to obtaining needed training and technical assistance. Figure A-2 (see Appendix A) demonstrates that once again there is a strong agreement between faith-based and secular nonprofit providers as to major impediments to growth and expanded organizational capacity. While it is not surprising that there is significant consensus that the major impediment faced is a lack of operating funds, there is also a remarkable coherence across organizational types in perception of additional problems. FBOs and secular organizations perceive the same barriers to growth in housing production: operating funds, administrative capacity, land acquisition, and resources to fund projects.

One indirect indicator of organizational capacity is the range of deficiencies identified by organizations themselves. As noted above, the CEDAM survey asked nonprofit housing organizations to identify needed areas of technical assistance and training. These questions included, of course, housing concerns, but they also mentioned possible topics in community planning, commercial development, and commercial strip development. Faith-based and secular nonprofit housing organizations indicated similar preference to 19 of 20 possible areas of technical assistance. The single exception to this pattern for housing-related services was technical assistance in the area of tax credits. Here, FBOs expressed a need for more technical assistance than their secular counterparts. FBOs also expressed a need for more technical assistance for neighborhood planning and market studies in the area of community planning, which could have implications for housing activity. Figure A-3 (see Appendix A) highlights some of the key technical assistance needs identified by the organizations. There were no statistically significant differences with respect to 13 other categories of proposed training. There were, however, interesting differences in how organizations perceived barriers to obtaining needed technical support. Lack of knowledge, lack of time, and staff capacity were all cited as barriers to obtaining technical assistance.<sup>18</sup> FBOs are much more likely to identify funding as a major barrier to obtaining technical assistance. Interestingly, FBOs are much less likely to identify staff capacity as a problem, an issue worth pursuing in future research.

A similar pattern emerges with respect to perceived barriers to organization and project planning, providing further evidence that FBOs and secular organizations see different barriers to success. FBOs are more sensitive to perceived political and bureaucratic barriers than are secular organizations. FBOs also see more problems with local regulations, such as city ordinances, and FBOs are somewhat more concerned with funding issues.<sup>19</sup>

## **Organizational Networks**

A key issue surrounding efforts to engage FBOs in the production and distribution of publicly financed goods and services is the long-term impact such engagement might have on the potential for cooperative arrangements among low-income housing providers. This is, of course, an extraordinarily difficult question to examine empirically. Figure A-4 (see Appendix A) summarizes the reported partners by faith-based and secular nonprofit housing organizations. Again, there are some interesting differences between FBOs and secular organizations. Among FBOs, 10% reported banks as partners compared with 4% of secular organizations. In addition, FBOs are more likely to partner with “other” nontraditional partners (24% versus 8%). In contrast, secular organizations are more likely to partner with public agencies. This pattern holds for federal, state, county, and city agencies. The difference between secular organizations and FBOs is particularly clear for state agencies (16% versus 7%), county agencies (8% versus 0%), and city agencies (16% versus 10%).<sup>20</sup> There is no evidence as to whether variation in project partners represents organizational preferences or is somehow imposed by external constraints.

Figure A-4 also reports responses to questions about “problems” in obtaining financial support for projects. If agencies are seen as sources of problems, then a failure to partner with them likely has more to do with institutional constraints than internal preferences. Secular and faith-based housing providers have similar views of private foundations, corporations, and federal agencies. Approximately 20% to 22% of all nonprofit housing organizations see such organizations as sources of problems in financing projects. However, there seems to be no systematic difference between secular organizations and FBOs in expressing such concerns. Dissatisfaction with state agencies is a bit lower, with 18% of secular organizations and 14% of FBOs expressing concern. Major differences appear with respect to city and county agencies, where FBOs are much more likely to perceive city and county agencies as serious barriers to potential project financing. It is unclear whether these perceptions are the result of prior negative experiences or a general mistrust of government agencies. Future research and case study interviews will address this issue.

## **Summary of Findings**

- Overall, this analysis revealed very little difference between FBOs and secular organizations in what they do in the housing arena and how they do it.
- Faith-based housing providers anticipate more housing production in the future, based on projects currently planned. Whether this reflects optimism or is linked to actual commitments is difficult to discern at this point.
- Monetary resources are a greater barrier to FBOs than to secular organizations in housing production and service provision.

- Faith-based housing providers need more technical assistance on tax credit housing, neighborhood planning, and market studies than do secular housing providers.
- Faith-based housing providers are much less likely than secular housing providers to identify staff capacity as a problem.
- FBOs are more sensitive to perceived political and bureaucratic barriers in the housing arena than are secular organizations. FBOs also see more problems with local regulations.
- FBOs are more likely to have banks as partners and are more likely to partner with other nontraditional partners. Secular organizations are more likely to partner with public agencies.
- Faith-based housing providers are much more likely than secular housing providers to perceive city and county agencies as serious barriers to potential project financing.

Even with these noted distinctions, considerable similarities remain between FBOs and secular organizations in the provision of housing services.

### **IMPLICATIONS FOR RESEARCH, POLICY, AND PRACTICE**

While the public debate on the appropriate role of FBOs has been extensive and frequently heated, resolving key issues has been difficult because of a lack of reliable data on what FBOs do and how they do it. Indeed, the information base for secular nonprofit organizations is hardly any better. While some of the limits to the generalizability of data presented here have been noted, the analysis does offer two intriguing possibilities. First, much of the debate about the appropriateness of engaging FBOs relative to secular organizations in service delivery may overestimate differences between them. The two types of organizations are in fact quite similar in terms of structure, resources, partners, and perceived problems. These findings support the notion that FBOs may make good partners with government agencies, as FBOs appear to be at least as productive as their secular counterparts, and if future projections hold, these organizations could generate relatively more housing than secular organizations in the future. This finding is particularly salient given that faith-based nonprofit organizations are often smaller and underfunded relative to their secular counterparts. Indeed, it suggests that if observed disconnects between FBOs and potential partners (particularly local government) can be repaired, there is a high potential for increased housing service production by FBOs.

This analysis provides a framework for improved understanding of differences in service activities, and capacities, of faith-based and secular housing providers. It also provides a foundation to develop a better understanding of networks of U.S. housing-services providers. It is important to continue to highlight the unique capacities and roles of FBOs in housing service

provision. This and related research is important because an improved understanding of FBO activities and capacities can help identify capacity deficits that can be addressed through funding and training. Similarly, understanding service-provision networks will enhance the ability of federal, state, and local policy makers to target assistance and incorporate into policy the reality that services are provided by different types of actors. As such, it continues to be important to identify areas of potential cooperation between public, faith-based, and secular service providers.

## **Research**

Overall, the research has found that faith-based and secular housing providers are similar in their activities and approaches, with a few interesting differences. There are, however, a number of research questions not addressed by the data at hand, and attention to these may result in more nuanced findings that may indeed show important differences between faith-based and secular service providers. Several of these missing questions include the following:

- **Examination of clients served**—it is very possible that FBOs serve poorer, more challenging, or more isolated clients or neighborhoods, thus filling a policy gap left by secular and government providers.
- **Assessment of client satisfaction** with the quality and nature of services provided by different types of organizations is still necessary to determine if there are identifiable differences in the quality of services provided.
- **More extensive and detailed analysis of policy networks** among housing providers may show different cooperative approaches between faith-based and secular providers that have implications for service capacity. In addition, such analysis is needed to assess whether fostering networks among faith-based and secular providers might expand capacity for both types of organizations.<sup>21</sup>

The research also points to other questions that need to be addressed to enhance understanding of the interface between government and faith-based service providers. Such understanding will form the basis for improved public policy related to both funding and implementing housing provided by FBOs. These questions include the following:

- Secular organizations appear to have better relationships with governmental actors and seem more likely to have government funding. Is this the result of choice (e.g., FBOs are less comfortable with public funding because of the strings attached or the fear of diluting religious mission) or the result of systematic or unintended bias in the funding system? Research should explore the reasons FBOs are less likely to have public funding.
- Research should examine why FBOs are more likely to see local ordinances and zoning as barriers to housing provision. Are FBOs less skilled at addressing such issues? Is there something systematically different about the location of faith-based projects that leads to greater difficulty getting necessary permits? Are the problems

with local ordinances among FBOs related more to housing projects than services? A better understanding of the barriers or perceived barriers would allow public actors to begin to address these concerns.

### **Policy and Practice**

Although many important research questions remain, the findings here have several implications for policy and practice relating to the interface between faith-based and public provision of housing services. The first issue relates to the question of public financing of faith-based service providers. Despite federal and state initiatives embodied in Charitable Choice and other programs, faith-based housing providers are less likely to use government funding (and concomitantly are more likely to partner with banks) and indicate greater concerns about and problems with interacting with government and governmental agencies. Regardless of whether these concerns are real or perceived, there appears to be a need for some sort of public action to smooth out these relationships.

FBOs see local politics and regulations as more problematic. To increase their role in housing provision, state and local actors may need to do more to alleviate some of these barriers or at least the perceptions of barriers. Such activities could include making FBOs more aware of funding opportunities and regulations, creating FBO ombudspersons or offices within state and local government agencies to facilitate funding, working with government regulations or red tape, zoning, and building permits, as well as government facilitation of partnerships between faith-based and secular providers.

FBOs also appear to need more technical assistance in several market-related aspects of housing provision: market studies, specific state housing program regulations, and local planning and zoning. This could be provided through workshops, but could also be alleviated by a cooperative or mentoring program where secular housing providers work with their faith-based counterparts on these issues.

Perhaps the most important and relevant policy finding of this research is that faith-based providers expect significantly more housing output than secular organizations in the future. Furthermore, FBOs are much less likely to identify staff capacity as a barrier and rely on and have significantly more volunteers. This suggests that at the least there is a still growing capacity in the faith-based sector for housing and perhaps other social services as well. If some of the funding and governmental relations barriers could be addressed, this capacity would be better realized.

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## NOTES

1. This analysis is part of a larger interstate project that explores the role of faith-based service provision in urban areas given changing political, market, social, cultural, organizational and institutional forces; assesses the extent of convergence in how and what FBOs, secular nonprofit organizations, and governmental institutions do in meeting the needs of urban populations; and examines the possible long-term impact of faith-based service provision on urban institutional arrangements.
2. Many of the organizations included in the study are community development corporations (CDCs).
3. Attention is given to FBOs in this study because they are involved in the provision of a number of social services, including housing, education, childcare, health, and economic development (Roozen, McKinney, & Carroll, 1984; Wineburg, 1996). Housing is a particularly important area of FBO involvement in social services provision for a number of reasons, including the reality that it is a service where FBOs have a long history of involvement. FBOs also use their experiences with housing services as a springboard to other community and economic development activities, including job and entrepreneurial training as well as business incubation and consultation (Cisneros, 1996; Heim, 1995; Hodgkinson & Weitzman, 1993; La Barbera, 1992; Lincoln & Mamiya, 1990; Reese & Shields, 1999, 2000).
4. Governmental and societal acceptance of nonprofit organizations in service delivery and other typical government roles is the result of two competing forces: the increasingly negative view of government and its capacity, coupled with the generally positive view of the ability of nonprofit organizations. Streams of this argument are evident in U.S. social policy passed at the federal, state, and local levels since the 1980s and continue to emerge in current policy discussions. While the case could be made for a discussion of faith-based and community-based organizations; the focus of this research is specifically the role of FBOs in housing provision.
5. See Figure A-5 (Appendix A) for highlights of select historical events that impacted the role of nonprofit organizations in the housing arena.
6. This included Section 221(d)(3) and 236 below-market-interest-rate programs: the Office of Economic Opportunity and the Model Cities Program, which was supportive of housing development corporations; the 1966 Special Impact Amendment to the Economic Opportunity Act, which officially led to the creation of CDCs; and Title IV of the 1974 Community Services Act, which authorized considerable funding for CDCs (Keyes, 1971; Mayer, 1984). Several federal demonstration programs that were eventually folded into the Community Development Block Grant program have provided considerable opportunities for CDCs in the housing arena.



7. Although there have been numerous opportunities for nonprofit organization involvement in housing, increasing pressure for community voice, combined with the privatization movement created additional pathways for nonprofit organization involvement in the housing arena (Boyte & Riessman, 1986; Hodgkinson & Lyman, 1989). From one perspective, one might argue that the introduction of Charitable Choice legislation and President Bush's faith-based and community initiatives were simply two more federal efforts to enlarge opportunities for nonprofit organizations. The caveat, of course, is that different types of nonprofit organizations were potentially gaining access. Although religious organizations had been subsumed broadly within the nonprofit realm, these latter federal initiatives specifically reach out to both faith-based and community-based organizations.
8. The research also indicates that with respect to FBOs, denomination, theology, pastoral characteristics, pastoral initiative, extent of political activities, and being located in a census tract with low educational attainment affects community service activities.
9. Where the impact may be noticeable is with regard to networking activity. Guo (2007) found that nonprofit organizations that relied on government funding were less likely to develop governing boards with strong community representation. This, in turn, might impact the ability of that organization to adequately network with other individuals and organizations in the community.
10. Building political support includes activities like political advocacy, grassroots organizing, and building coalitions with other organizations.
11. Organizations involved in housing production and the delivery of housing services work with an array of financing institutions, government grant and loan programs, foundation grants, national nonprofit intermediaries (e.g., Local Initiatives Support Corporation [LISC], Enterprise Community Partners, NeighborWorks America) as well as corporate and individual giving.
12. CEDAM is a voluntary association of CDCs, individuals, and other organizations focused on promoting and expanding community-based housing and economic development across the state of Michigan. CEDAM activities include building the capacity of CDCs and other community development partners; generating public and private resources for CDCs; providing a forum for member input in public policy debates; and bringing local, regional, and national organizations together to foster community-based economic development (CEDAM, 2004).
13. This is an adequate response rate and certainly within the range of response rates for other mail surveys administered to nonprofit organizations since the late 1990s (Babbie, 1990; Hager, Wilson, Pollak, & Rooney, 2003).
14. It should be noted that the survey did not contain a question indicating whether an organization was faith-based. Responding organizations were contacted via telephone and e-mail to identify the extent and nature of their religious or secular status. See Appendix B.
15. Table C-1 (see Appendix C) provides a comparison of faith-based and secular organizations on a number of dimensions.
16. Factor analysis was run to determine if there were any underlying constructs and revealed that all the activities loaded on a single factor.

17. See Tables C2 through C5 (Appendix C) for additional details.
18. See Tables C7 through C9 (Appendix C) for additional details.
19. See Table C-10 (Appendix C) for details. The implications of these barriers, real and/or perceived, are addressed elsewhere in this paper.
20. See Tables C11 and C12 (Appendix C).
21. It is important to note that these issues were excluded from the baseline survey conducted by CEDAM, but not from the researchers overall research agenda or subsequent data collection.

**APPENDIX A:  
TABLES AND FIGURES**

**Table A-1. Select Dimensions of Housing Unit Production, by Nonprofit Organizations**

Dimension	Example
Legal/Financial Arrangement	<ul style="list-style-type: none"> <li>• Owner-developer</li> <li>• General partner</li> <li>• Limited partner</li> </ul>
Level of Development	<ul style="list-style-type: none"> <li>• New unit creation</li> <li>• Unit rehabilitation (substantial, moderate, light)</li> <li>• Repair</li> </ul>
Type of Unit	<ul style="list-style-type: none"> <li>• Owner-occupied</li> <li>• Single-family rental property (1–4 units)</li> <li>• Multifamily rental property (medium- or large-scale building)</li> <li>• Cooperative</li> </ul>
Institutional Relationships (Partnerships/Cooperation)	<ul style="list-style-type: none"> <li>• Public sector</li> <li>• Financial institutions</li> <li>• Nonprofit organizations</li> </ul>
Extent of Involvement	<ul style="list-style-type: none"> <li>• Ad hoc (project-by-project)</li> <li>• Ongoing program management</li> </ul>

Source: Walker (1993)

**Table A-2. Percentage of Community Development Corporations Producing Housing Units between 1988 and 1990**

Number of Housing Units	Percent
Up to 10	48.7
11–25	26.5
26–50	14.5
51–100	5.7
101–200	2.7
More than 200	1.7

**Table A-3. Community Development Corporation Proliferation and Housing Production, 1998 and 2005**

	1998	2005
Number of CDCs	3,600	4,600
Percent faith-based CDCs	14%	25 %
Housing units produced by CDCs	650,000 <sup>a</sup>	1.2 million

<sup>a</sup> An estimated 109,000 of those housing units had been produced by FBOs, accounting for approximately 17% of all housing units produced by nonprofit community organizations at that time. Using similar data from 1991, Walker (1993) estimated that by 1990, CDCs (no distinction between religious and secular) had accounted for 15% of all housing units produced. For the 1995 data, Habitat for Humanity accounted for another 30,000 units, resulting in over 31% of housing units produced that can be attributed to the faith-based community. Source: (Fannie Mae Foundation, 2001; NCCED, 1999, 2005).

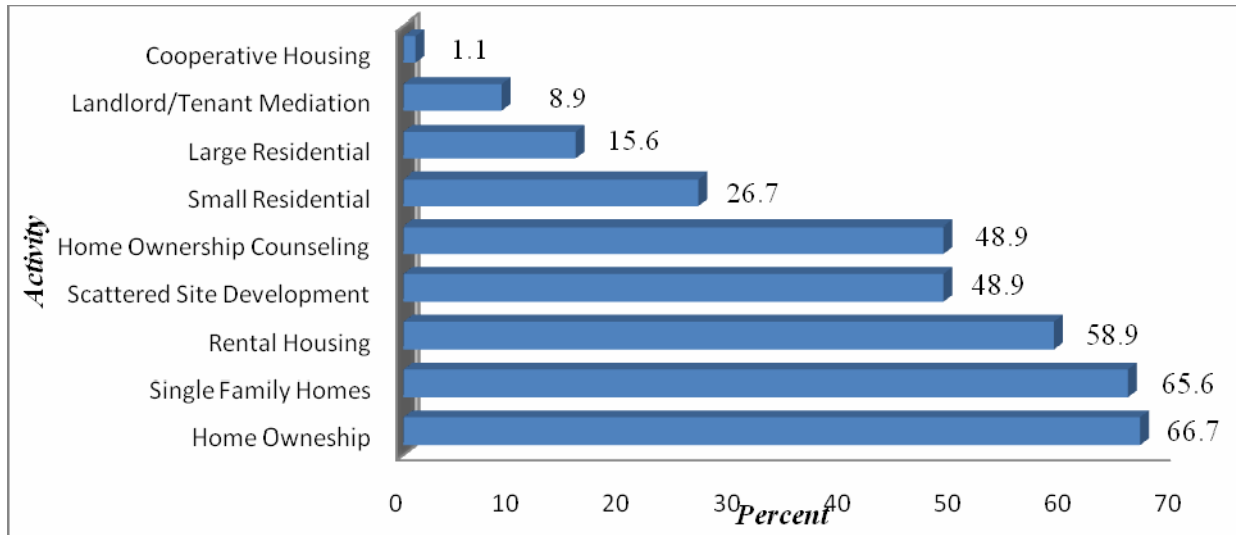
**Table A-4. Structural Characteristics of Secular and Faith-Based Housing Providers**

	Organization Type	N	Mean	Std. Deviation	t-Test Significance
Number of Years in Operation	Secular	48	21	12	.45
	Faith-based	27	19	8	
Total Employees	Secular	46	15	40	.53
	Faith-based	27	25 (6)	95	
Ratio of Volunteers to Employed Workers	Secular	41	.0140	.07	.01***
	Faith-based	23	.0017	.01	
Annual Budget	Secular	42	\$2,323,652	\$3,434,243	.51
	Faith-based	26	\$3,728,840 (\$1,157,993)	\$13,217,195	

\*\*\* Significant at the 0.01 level

( ) recalculated values after dropping one very large faith-based nonprofit.

**Figure A-1. Housing Activities of CEDAM Members<sup>a</sup>**



<sup>a</sup> This figure includes home ownership counseling, which the CEDAM survey characterized as a social service and 8 of the 16 housing development activities. The 8 housing development activities included on the survey that are not identified in this figure include HOPE VI (2.2%), land trusts (7.8%), SRO housing (6.7%), asbestos removal (5.6%), lead paint (25.6%), elderly housing (22%), AIDS housing (13.3%), and disability housing (17.8%).

**Table A-5. Activities of Secular and Faith-Based Housing Nonprofits<sup>a</sup>**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
Total Number of Reported Activities	Secular	51	7.3	4.0	.56	.717
	Faith-based	29	6.9	4.1	.76	
Total Number of Reported Housing Activities	Secular	51	3.4	3.1	.43	.631
	Faith-based	29	3.3	2.8	.52	
Total Number of Reported Nonhousing Activities	Secular	51	3.4	3.1	.43	.912
	Faith-based	29	3.3	2.8	.52	

<sup>a</sup> The differences were measured by computing a t-test between the mean number of organizations within each type reporting activity in that area.

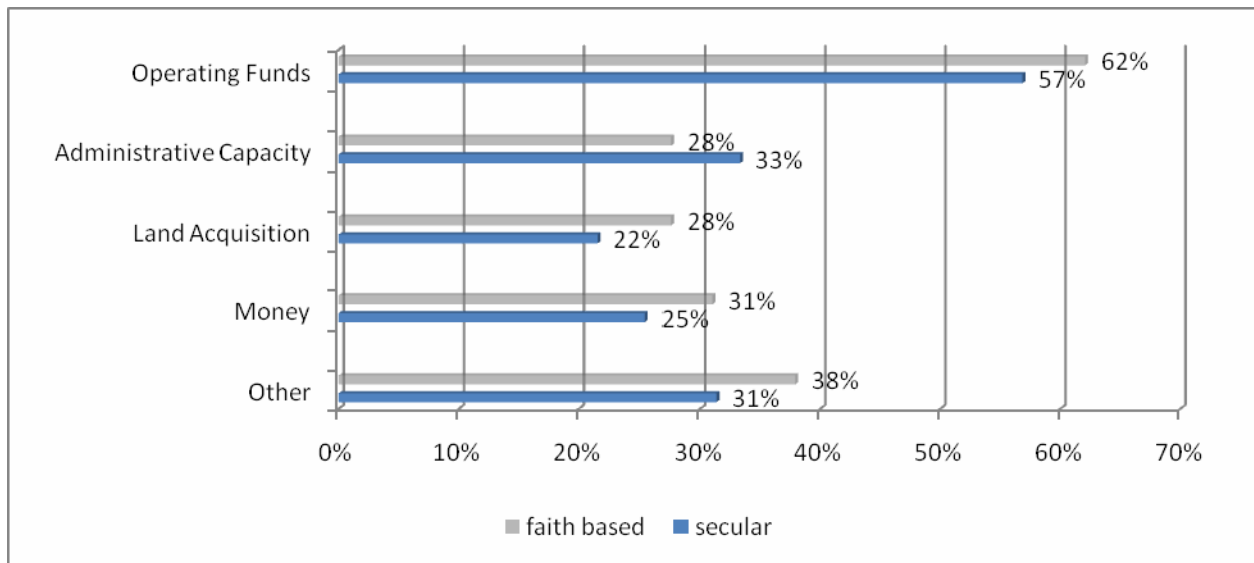
**Table A-6. Housing Output<sup>a</sup> from Secular and Faith-Based Housing Nonprofits**

	Organization Type	N	Mean	Std. Deviation	t-Test Significance
Total Number of Existing Housing Projects	Secular	41	2.2	1.4	.11
	Faith-based	19	2.8	1.2	
Total Number of Units in Existing Projects	Secular	51	57	89	.77
	Faith-based	29	63	84	
Total Number of Units in Future (i.e., planned) Projects	Secular	51	34	62	.09*
	Faith-based	29	63	87	

\* Significant at the 0.10 level. Significance levels at 0.10 are reported due to the relatively small number of respondents. It is possible that the study is underpowered to detect true relationships, if any exist. A larger number of respondents may have revealed greater differences.

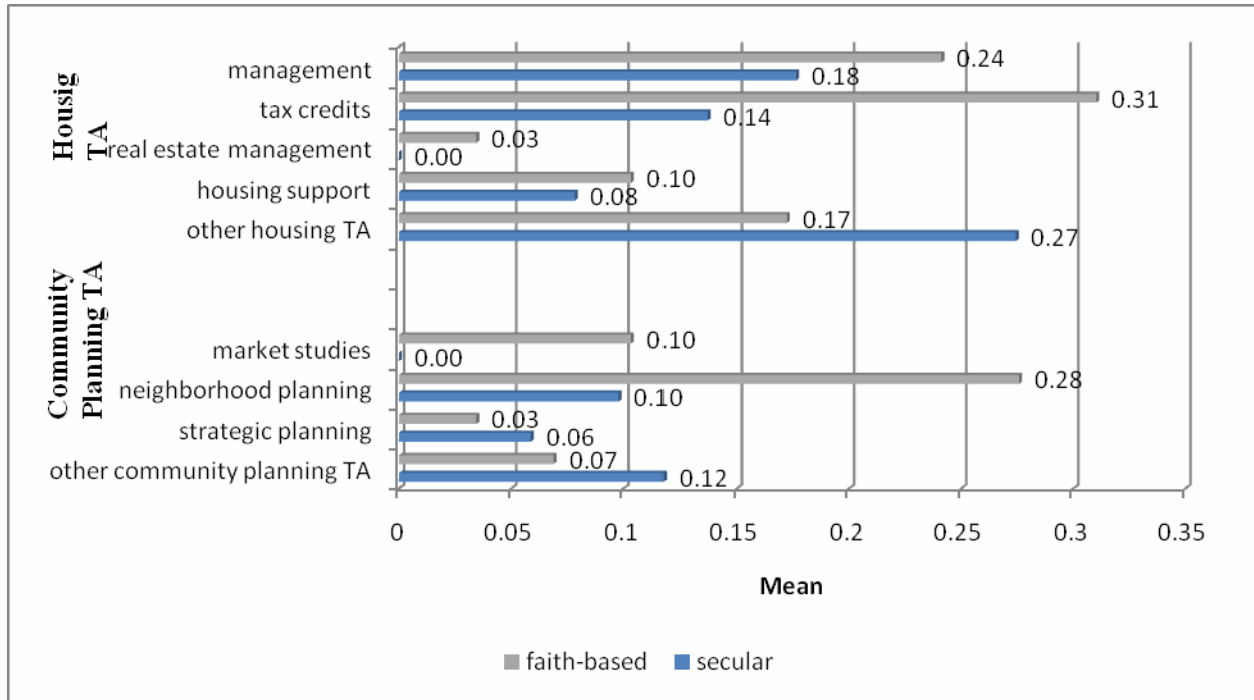
<sup>a</sup> Output represents housing projects, units in existing projects, and projected units in future projects.

**Figure A-2. Impediments to Growth and Expanded Organizational Capacity<sup>a</sup>**

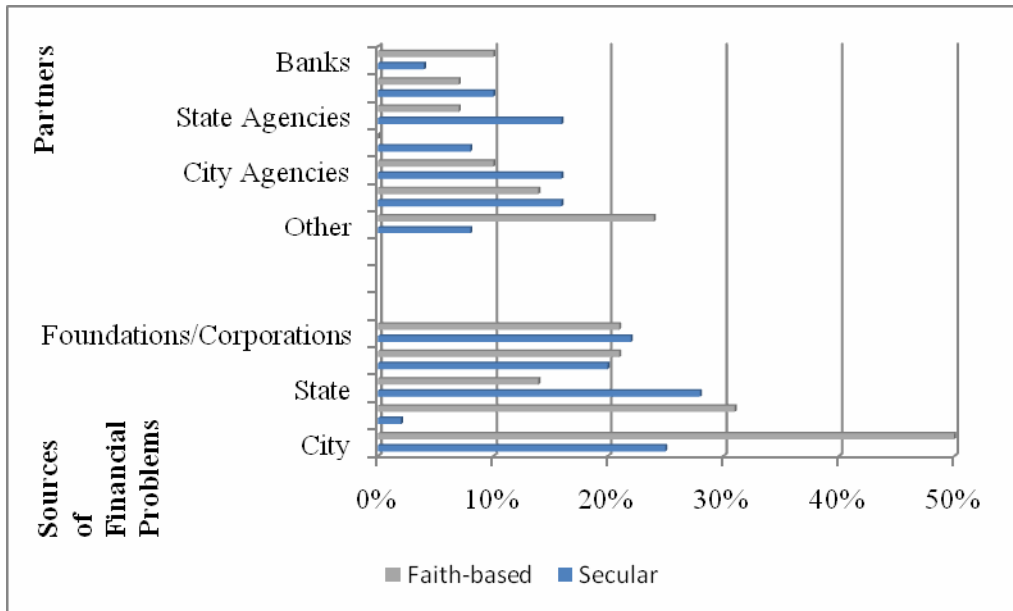


<sup>a</sup> See Table C-6 (Appendix C) for additional details.

**Figure A-3. Technical Assistance Needs**



**Figure A-4. Partners and Sources of Financial Problems**



**Figure A-5. Historical Overview of Select Events and Activities Influencing Nonprofit Organization Involvement in the Housing Arena<sup>a</sup>**

<b>Late 1800s– Early 1900s</b>	<b>1959</b>	<b>1962– 1967</b>	<b>1966</b>	<b>1968</b>	<b>1974</b>	<b>Mid- 1970s– 1980s</b>	<b>1980s</b>	<b>1988</b>	<b>1990s</b>	<b>1996</b>	<b>2001</b>
Settlement Houses and Cooperatives for families	Federal Section 202 program (affordable housing, disabled, elderly)	Ford Foundation Gray Areas pilot program	Special impact amendment to the 1964 Economic Opportunity Act (creation of community development corporations [CDCs]) Demonstration Cities and Metropolitan Development Act (Model Cities Program)	Housing and Urban Development Act (Section 236 program)	Community Services Act—Title IV Housing Act (Section 8)	Widespread interest in privatization; particularly in housing, with increasing focus on nonprofits	Federal housing assistance decreased; Number of community based housing providers increased	<i>Bowen v. Kendrick</i> —U.S. Supreme Court decision affirming faith-based organization involvement in service delivery	Renewed interest in nonprofit service provision, growth in CDCs and housing production by CDCs	Charitable Choice Component of Personal Responsibility & Work Opportunity Reconciliation Act	Executive Orders establishing Faith-based and Community Initiative (FBCI) and centers to coordinate FBCI activity

<sup>a</sup>This overview is intended to be illustrative and not exhaustive.

**APPENDIX B:  
ADDITIONAL INFORMATION ON DATA AND METHODS**

**DATA**

The survey used for this analysis was based on the population of CEDAM and Michigan Training & Technical Assistance Collaborative (MITTAC) members; thus, it is a census of all organizations of this type. This membership list and hence the survey population included three fourths of the community-based housing providers in Michigan. Thus, while it did not represent the population of low-income housing providers in the state, it was sent to the complete membership of CEDAM/MITTAC, the only extant list of low-income housing providers. It is important to note that the representativeness of this sample of organizations that provided housing services in Michigan was actually higher because community-based housing providers were the organizations that actually joined CEDAM. Because this membership list was as close to a census as one could reasonably expect, no sampling was required. CEDAM has six regions organizing their membership. The regional location of survey respondents closely matched overall member location, indeed the ranking of regional representation was identical (see Table B-1). Given the representativeness of respondents no weighting was necessary.

**Table B-1. Regional Distribution of Survey Respondents and CEDAM/MITTAC Membership**

Michigan Region	Respondents	Population
Upper Peninsula	6%	3%
Northern Lower/Thumb	6%	5%
Southwest	15%	15%
Central	10%	13%
Southeast	23%	20%
Detroit	40%	44%
N	90	176

CEDAM’s membership comprises Community Development Corporations (CDCs), Community Housing Development Organizations (CHDOs), financial institutions, city governments, state agencies, consultants, national intermediaries, community action agencies, and various Habitat for Humanity affiliates around the state. Members include the following:



- Community development corporations
- Other community-based nonprofit organizations
- Community action agencies
- Municipalities
- Financial institutions
- Training and technical assistance providers
- Consultants
- Higher education institutions
- Private developers
- Law firms
- Concerned individual community members

MITTAC comprises organizations and agencies providing training and technical assistance to Michigan nonprofit organizations and local units of government that are engaged in sponsoring, producing, and/or operating affordable housing and other community development activities.

The raw survey data were provided to the research team by CEDAM as an Excel spreadsheet containing quantitative and qualitative data. The complete CEDAM survey is available at [www.gusp.msu.edu](http://www.gusp.msu.edu). The research team cleaned the data, developed a corresponding codebook, and prepared data files suitable for quantitative analysis using the software SPSS and qualitative analysis by the software NVivo7. A cursory review of the data indicated that respondents likely included both faith-based and secular CDCs; however, there was no coding to differentiate between faith-based and secular service providers in the original data set. The research team contacted each organization that had responded to the CEDAM survey to determine whether it was faith-based or secular and this variable was added to the database. Common sense suggests that the faith orientation of an organization cannot be determined by name alone. Although it may be less apparent, a simple examination of organizational mission statements is also fallible because an organization may not be explicit about its religious intent and purpose. Empirical findings support this as well (Ebaugh, et al., 2003). This research uses self-identification measures to determine whether an organization is faith-based or secular.

Among the 90 organizations, 29 identified themselves in the follow-up phone call as faith-based, 51 as secular, and 11 organizations could not be reached to verify their status. Based on this organizational self-identification, it was possible to isolate and compare the housing and community development activities of faith-based and secular CDCs as well as the service activities associated with those developments.

## CONTEXT

This research is the initial part of an ongoing project focusing on the impact of faith-based service provision and urban governance. Although the larger research employs surveys, face-to-face interviews, and case studies, only baseline survey data provided by CEDAM are presented here (an original survey designed by the research team and case studies are still ongoing). The research is essential to the study of faith-based service provision for two reasons. First, there is a dearth of extant quantitative research on the topic. While the national study by Chaves (1999a) provides critical information on faith-based community development activities, the questions were not designed to obtain the detailed service information necessary to understand the changing nature and extent of faith-based service and effects of government funding. Second, many existing case studies provide limited and nongeneralizable snapshots of the activities of just a few, often atypically large and well-resourced, FBOs. The overall research design builds on existing databases to provide generalizable data, amenable to statistical analysis, on FBO service providers. It will provide the framework for subsequent studies, which will be necessary to get a more complete sense of innovations in faith-based service provision and the changing nature of relationships between the government and faith-based organizations.

### Indicator Construction

The analysis presented in this paper was based on a set of indicators that were constructed to permit the comparison of means between secular organizations and FBOs active in the low-income housing sector. Statistical comparison was based on an Independent Samples t-Test that compared the mean scores of two groups on a given variable. Statistical significance of observed difference was estimated based on the results of Levene's Test for Equality of Variances to assure the two groups had approximately equal variance on the dependent variable.

*Structural characteristics*, such as years in operation, total employees, total volunteers, and annual budget, were reported directly by responding organizations. Table A-4 reported this data. The activities of secular and faith-based housing nonprofits were determined based on organizational responses to whether they were involved in specific activities within four general areas: housing development, business development, social services, and “other.” Specific activities included the following:

- *Housing development*: rental housing, cooperative housing, home ownership, single room occupancy housing (SRO), elderly housing, housing for people with AIDS, housing for people with disabilities, single family housing, small residential, large residential, scattered site, land trust, Hope VI, lead paint abatement, and asbestos removal

- *Business Development*: commercial development, industrial development, incubator development, business operation, Brownfield redevelopment, small business loan program, small business technical assistance, micro enterprise development, and business district/main street revitalization
- *Social Services*: day care, summer camp, youth programs, drug abuse programs, teen/parent counseling, landlord/tenant mediation, crime prevention, cultural programs/centers, arts programs, voter registration, advocacy, home ownership counseling, leadership training, job counseling/job training
- *Other services*: mixed-use development, energy conservation, Community Reinvestment Act (CRA)

Counts of involvement were then made as follows, and are reported in Table A-5 and Figure A-1:

***Housing production for secular and faith-based housing nonprofits*** was based on organizational responses to a set of questions about current and future projects with regard to the number of existing housing projects, number of units in each project, and total number of future (i.e., planned) units. The sum of these responses was reported in Table A-6. Organizations were also asked “what hurdles do you face as a nonprofit in the housing arena in building capacity and growing?” Open-ended responses were coded as follows: operating funds, administrative capacity, land acquisition, money, and “other.” An indicator was created for each coding category. When an organization cited a hurdle in a particular category, that indicator was given a value of 1. The mean of each indicator was interpreted as the proportion of organizations identifying a particular type of hurdle. These data are presented in Figure A-2 as impediments to growth and expanded organizational capacity.

All organizations were asked to list ***needed technical assistance*** in four areas: housing development, community and neighborhood planning, commercial development, and commercial strip revitalization. The open-ended data were coded as follows:

- *Housing development*: management, tax credits, real estate management, housing support, other
- *Community and neighborhood planning*: market studies, neighborhood planning, strategic planning, other
- *Commercial development*: financing, procedural-operational, staff development, other
- *Commercial strip development*: design assistance, staff development, business development, other

An indicator was created for each coding category. When an organization cited a technical assistance need in a particular category, that indicator was given a value of 1. The mean of each

indicator was interpreted as the proportion of organizations identifying a particular type of needed technical assistance. These data are reported in Figure A-3.

Organizations were asked to identify *partners/collaborators* for future housing development projects. Open-ended responses were coded into the following categories: banks, federal agencies, state agencies, county agencies, city agencies, individuals or private sector partners, and other partners. An indicator was created for each coding category. When an organization cited a type of partner for a particular category, that indicator was given a value of 1. The mean of each indicator was interpreted as the proportion of organizations identifying a particular type of partner.

*Sources of financial problems* were measured based on organizations' responses to the survey question asking them to identify sources of financing that they were having difficulty accessing. Open-ended responses were coded into the following categories: foundations and corporations, federal agencies, state agencies, county agencies, and city agencies. An indicator was created for each coding category. When an organization cited a type of funding source, that indicator was given a value of 1. The mean of each indicator was interpreted as the proportion of organizations identifying a particular type of needed technical assistance. The data for partners and sources of financial problems are reported in Figure A-4. These indicators also form the basis of the tables presented in Appendix C.

**APPENDIX C:  
SUPPLEMENTAL TABLES**

**Table C-1. Characteristics of Secular Organizations and Faith-Based Organizations**

	<b>Organization Type</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Std. Error Mean</b>	<b>t-Test Significance</b>
Year Founded	Secular	48	1986	12	1.7	.45
	Faith-based	27	1988	8	1.6	
Number of Years in Business	Secular	48	21	12	1.7	.45
	Faith-based	27	19	8	1.6	
501(C)3 Status <sup>a</sup>	Secular	51	1	.000	.000	.33
	Faith-based	29	1	.18	.03	

(continued)

**Table C-1. Characteristics of Secular Organizations and Faith-Based Organizations  
(continued)**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
Annual Budget	Secular	42	\$2,323,652	\$3,434,243	\$529,915	.51
	Faith-based	26	\$3,728,840	\$13,217,195	\$2,592,105	
CHDC Status <sup>a</sup>	Secular	48	1	.49	.07	.48
	Faith-based	29	1	.73	.14	
Total Employees	Secular	46	14.5	40	5.9	.53
	Faith-based	27	24.56	95	18.3	
Total Number of Full-time Employees	Secular	42	8.76	21	3.2	.29
	Faith-based	24	4.08	5.4	1.1	
Total Number of Volunteers	Secular	42	.12	.55	.085	.51
	Faith-based	24	.04	.2	.042	
Total Number of Part-time Employees <sup>a</sup>	Secular	42	4.4	15	2.4	.15
	Faith-based	24	.92	1.1	.22	
Total Number of Employees with Benefits	Secular	37	4.9	10.9	1.8	.49
	Faith-based	22	3.2	4.0	.8	
Total Number of Employees without Benefits	Secular	37	5.9	22	3.7	.42
	Faith-based	21	.95	1	.24	
Ratio of Volunteers to Employed Workers	Secular	41	.0140	.07	.01	.01***
	Faith-based	23	.0017	.01	.001	
Total Number of Existing Housing Projects	Secular	41	2.2	1.4	.21	.11
	Faith-based	19	2.8	1.2	.28	
Total Number of Units in Existing Projects	Secular	51	57	89	13	.77
	Faith-based	29	63	84	16	
Total Number of Units in Future Projects	Secular	51	34	62	9	.09*
	Faith-based	29	63	87	16	
Technical Assistance Budget <sup>a</sup>	Secular	40	\$9,456	\$16,610	\$2,626	.30
	Faith-based	21	\$24,810	\$65,576	\$14,310	
Training Budget	Secular	30	\$20,095.00	\$55,732.830	\$10,175	.72
	Faith-based	20	\$10,395.00	\$26,525.390	\$5931	
Total Number of Reported Activities	Secular	51	7.6078	3.68824	.51646	.12
	Faith-based	29	6.2759	3.61442	.67118	

(continued)

**Table C-1. Characteristics of Secular Organizations and Faith-Based Organizations (continued)**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
Percentage of Legal Services Paid at Market Rate	Secular	34	.51	.450	.077	.040**
	Faith-based	21	.25	.420	.092	
Percentage of Legal Services Paid at Reduced Rate	Secular	31	.43	.426	.076	.535
	Faith-based	20	.35	.414	.093	
Percentage of Legal Services Provided Free	Secular	29	.43	.405	.075	.162
	Faith-based	25	.59	.435	.087	
Annual Legal Budget <sup>a</sup>	Secular	40	\$4,528.18	\$6,707	\$1,060.402	.19
	Faith-based	22	\$11,173.55	\$22,241	\$4,741.975	

\*\*\* Significant at the 0.01 level, \*\* Significant at the 0.05 level, \* Significant at the 0.10 level.

<sup>a</sup> t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-2. Housing Development Activities of Secular and Faith-Based Nonprofit Organizations**

	Organization Type	N	Proportion Yes	Std. Deviation	Std. Error Mean	t-Test Significance
Rental Housing	Secular	51	.53	.504	.071	.435
	Faith-based	29	.62	.494	.092	
Cooperative Housing	Secular	51	.00	.000 <sup>a</sup>	.000	—
	Faith-based	29	.00	.000 <sup>a</sup>	.000	
Homeownership	Secular	51	.67	.476	.067	.918
	Faith-based	29	.66	.484	.090	
SRO Housing	Secular	51	.06	.238	.033	.859
	Faith-based	29	.07	.258	.048	
Elderly Housing	Secular	51	.24	.428	.060	.952
	Faith-based	29	.24	.435	.081	
AIDS Housing	Secular	51	.12	.325	.046	.795
	Faith-based	29	.14	.351	.065	
Disability Housing <sup>b</sup>	Secular	51	.24	.428	.060	.117
	Faith-based	29	.10	.310	.058	

(continued)

**Table C-2. Housing Development Activities of Secular and Faith-Based Nonprofit Organizations (continued)**

	Organization Type	N	Proportion Yes	Std. Deviation	Std. Error Mean	t-Test Significance
Single Family Housing	Secular	51	.69	.469	.066	.557
	Faith-based	29	.62	.494	.092	
Small Residential <sup>b</sup>	Secular	51	.29	.460	.064	.210
	Faith-based	29	.17	.384	.071	
Large Residential	Secular	51	.16	.367	.051	.822
	Faith-based	29	.14	.351	.065	
Scattered Site	Secular	51	.51	.505	.071	.819
	Faith-based	29	.48	.509	.094	
Land Trust	Secular	51	.10	.300	.042	.663
	Faith-based	29	.07	.258	.048	
Hope VI	Secular	51	.02	.140	.020	.454
	Faith-based	29	.00	.000	.000	
Lead Paint Abatement	Secular	51	.24	.428	.060	.952
	Faith-based	29	.24	.435	.081	
Asbestos Removal	Secular	51	.04	.196	.027	.563
	Faith-based	29	.07	.258	.048	
Condos to lease to own	Secular	51	.04	.196	.027	.094*
	Faith-based	29	.03	.186	.034	

\* Significant at the 0.10 level.

<sup>a</sup> t cannot be computed because the standard deviations of both groups are 0.

<sup>b</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-3. Proportion of Organizations Reporting Specific Social Service Provided, by Organization Type**

	Organization Type	N	Proportion Responding Yes	Std. Deviation	Std. Error Mean	t-Test Significance
Day Care	Secular	51	.16	.367	.051	.858
	Faith-based	29	.17	.384		
Summer Camp <sup>a</sup>	Secular	51	.04	.196	.027	.320
	Faith-based	29	.10	.310	.058	
Youth Programs	Secular	51	.20	.401	.056	.418
	Faith-based	29	.28	.455	.084	
Drug Abuse Counseling	Secular	51	.04	.196	.027	.563
	Faith-based	29	.07	.258	.048	
Teen Parent Counseling <sup>a</sup>	Secular	51	.02	.140	.020	.709
	Faith-based	29	.03	.186	.034	
Landlord/Tenant Mediation	Secular	51	.12	.325	.046	.211
	Faith-based	29	.03	.186	.034	
Crime Prevention	Secular	51	.14	.348	.049	.665
	Faith-based	29	.10	.310	.058	
Cultural Programs/Centers	Secular	51	.10	.300	.042	.663
	Faith-based	29	.07	.258	.048	
Arts Program	Secular	51	.02	.140	.020	.101
	Faith-based	29	.10	.310	.058	
Voter Registration	Secular	51	.02	.140	.020	.687
	Faith-based	29	.03	.186	.034	

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-4. Proportion of Organizations Reporting Specific Business Development Services, by Organization Type**

	Organization Type	N	Proportion Responding Yes	Std. Deviation	Std. Error Mean	t-Test Significance
Commercial Development	Secular	51	.24	.428	.060	.773
	Faith-based	29	.21	.412	.077	
Industrial Development	Secular	51	.02	.140	.020	.687
	Faith-based	29	.03	.186	.034	

(continued)



**Table C-4. Proportion of Organizations Reporting Specific Business Development Services, by Organization Type (continued)**

	Organization Type	N	Proportion Responding Yes	Std. Deviation	Std. Error Mean	t-Test Significance
Incubator Development	Secular	51	.04	.196	.027	.916
	Faith-based	29	.03	.186	.034	
Operate a Business <sup>a</sup>	Secular	51	.04	.196	.027	.090 *
	Faith-based	29	.17	.384	.071	
Brownfield Redevelopment	Secular	51	.14	.348	.049	.677
	Faith-based	29	.17	.384	.071	
Small Business Loan program	Secular	51	.08	.272	.038	.441
	Faith-based	29	.03	.186	.034	
Small Business Technical Assistance	Secular	51	.12	.325	.046	.492
	Faith-based	29	.07	.258	.048	
Micro Enterprise Development <sup>a</sup>	Secular	51	.18	.385	.054	.029**
	Faith-based	29	.03	.186	.034	
Business District/Main Street Development	Secular	51	.22	.415	.058	.055*
	Faith-based	29	.07	.258	.048	

\*\* Significant at the 0.05 level, \* Significant at the 0.10 level

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-5. Proportion of Organizations Reporting Other Services, by Organization Type**

	Organization Type	N	Proportion Responding Yes	Std. Deviation	Std. Error Mean	t-Test Significance <sup>a</sup>
Mixed Use	Secular	29	.14	.351	.065	.492
	Faith-based	51	.18	.385	.054	
Energy Conservation	Secular	29	.24	.435	.081	.822
	Faith-based	51	.16	.367	.051	
Community Reinvestment	Secular	29	.14	.351	.065	.658
	Faith-based	51	.18	.385	.054	

<sup>a</sup> Equal variance assumed based on result of Levene's Test for Equality of Variances.

**Table C-6. Impediments to Achieving Organization Mission<sup>a</sup>**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
Operating Funds	Secular	51	.5686	.50020	.07004	.654
	Faith-based	29	.6207	.49380	.09170	
Administrative Capacity	Secular	51	.3333	.47610	.06667	.599
	Faith-based	29	.2759	.45486	.08447	
Land Acquisition	Secular	51	.2157	.41539	.05817	.549
	Faith-based	29	.2759	.45486	.08447	
Money	Secular	51	.2549	.44014	.06163	.599
	Faith-based	29	.3103	.47082	.08743	
Other	Secular	51	.3137	.46862	.06562	.557
	Faith-based	29	.3793	.49380	.09170	

<sup>a</sup> No statistically significant difference.

**Table C-7. Training Needs in Housing**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
<b>Housing</b>						
Management	Secular	51	.0980	.30033	.04205	.663
	Faith-based	29	.0690	.25788	.04789	
Tax Credits <sup>a</sup>	Secular	51	.1373	.34754	.04867	.993
	Faith-based	29	.1379	.35093	.06517	
Real Estate Management	Secular	51	.0000	.00000	.00000	Cannot be computed
	Faith-based	29	.0000	.00000	.00000	
Housing Support <sup>a</sup>	Secular	51	.0392	.19604		.171
	Faith-based	29	.1379	.35093	.06517	
Other	Secular	51	.2353	.42840	.05999	.952
	Faith-based	29	.2414	.43549	.08087	
<b>Community Planning</b>						
Management	Secular	51	.0000	.00000	.00000	Cannot be computed
	Faith-based	29	.0000	.00000	.00000	
Tax Credits	Secular	51	.0980	.30033	.04205	.663
	Faith-based	29	.0690	.25788	.04789	

(continued)

**Table C-7. Training Needs in Housing (continued)**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
Real Estate Management <sup>a</sup>	Secular	51	.0392	.19604	.02745	.159
	Faith-based	29	.0000	.00000	.00000	
Housing Support <sup>a</sup>	Secular	51	.1176	.32540	.04556	.321
	Faith-based	29	.2069	.41225	.07655	
Other	Secular	51	.0000	.00000	.00000	Cannot be computed
	Faith-based	29	.0000	.00000	.00000	

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-8. Proportion of Organizations Identifying Needed Technical Assistance**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
<b>Housing</b>						
Management Total	Secular	51	.1765	.38501	.05391	.492
	Faith-based	29	.2414	.43549	.08087	
Tax Credits Total	Secular	51	.1373	.34754	.04867	.090*
	Faith-based	29	.3103	.47082	.08743	
Real Estate Management Total	Secular	51	.0000	.00000	.00000	.326
	Faith-based	29	.0345	.18570	.03448	
Housing Support Total	Secular	51	.0784	.27152	.03802	.708
	Faith-based	29	.1034	.30993	.05755	
Other Total	Secular	51	.3137	.54736	.07665	.288
	Faith-based	29	.1724	.38443	.07139	
<b>Community Planning</b>						
Market Studies <sup>a</sup>	Secular	51	.0000	.00000	.00000	.083*
	Faith-based	29	.1034	.30993	.05755	
Neighborhood Planning <sup>a</sup>	Secular	51	.0980	.30033	.04205	.066*
	Faith-based	29	.2759	.45486	.08447	
Strategic Planning	Secular	51	.0588	.23764	.03328	.613
	Faith-based	29	.0345	.18570	.03448	
Other	Secular	51	.1176	.32540	.04556	.464
	Faith-based	29	.0690	.25788	.04789	

(continued)

**Table C-8. Proportion of Organizations Identifying Needed Technical Assistance  
(continued)**

	Organization Type	N	Mean	Std. Deviation	Std. Error Mean	t-Test Significance
<b>Commercial Development</b>						
Financing <sup>a</sup>	Secular	51	.0980	.30033	.04205	.219
	Faith-based	29	.2069	.41225	.07655	
Procedural-Operational <sup>a</sup>	Secular	51	.0980	.30033	.04205	.219
	Faith-based	29	.2069	.41225	.07655	
Staff Development <sup>a</sup>	Secular	51	.0980	.30033	.04205	.219
	Faith-based	29	.2069	.41225	.07655	
Other <sup>a</sup>	Secular	51	.0980	.30033	.04205	.219
	Faith-based	29	.2069	.41225	.07655	
<b>Commercial Strip Development</b>						
Design Assistance <sup>a</sup>	Secular	51	.0392	.19604	.02745	.159
	Faith-based	29	.0000	.00000	.00000	
Staff Development <sup>a</sup>	Secular	51	.0196	.14003	.01961	.454
	Faith-based	29	.0000	.00000	.00000	
Business Development <sup>a</sup>	Secular	51	.0392	.19604	.02745	.159
	Faith-based	29	.0000	.00000	.00000	
Other <sup>a</sup>	Secular	51	.0392	.19604	.02745	.159
	Faith-based	29	.0000	.00000	.00000	

\* Significant at the 0.10 level

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-9. Barriers to Receiving Needed Technical Assistance**

	Organization Type	N	Mean	Std. Deviation	t-Test Significance
Funding <sup>a</sup>	Secular	51	.1373	.34754	.090*
	Faith-based	29	.3103	.47082	
Lack of Knowledge	Secular	51	.0588	.23764	.859
	Faith-based	29	.0690	.25788	
Lack of Time <sup>a</sup>	Secular	51	.0588	.23764	.505
	Faith-based	29	.1034	.30993	

(continued)

**Table C-9. Barriers to Receiving Needed Technical Assistance (continued)**

	<b>Organization Type</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>t-Test Significance</b>
Staff Capacity	Secular	51	.0784	.27152	.125
	Faith-based	29	.0000	.00000	
Other	Secular	51	.1569	.36729	.858
	Faith-based	29	.1724	.38443	

\*Significant at the 0.10 level

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-10. Perceived Barriers to Project Planning Process**

	<b>Organization Type</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>T-Test Significance</b>
Zoning <sup>a</sup>	Secular	51	.0588	.23764	.286
	Faith-based	29	.1379	.35093	
Lot size, availability, cost <sup>a</sup>	Secular	51	.1569	.36729	.860
	Faith-based	29	.1724	.38443	
Bureaucracy/Politics	Secular	51	.1569	.36729	.010*
	Faith-based	29	.4138	.50123	
Citizens/NIMBY <sup>a</sup>	Secular	51	.0784	.27152	.718
	Faith-based	29	.1034	.30993	
Ordinance problems <sup>a</sup>	Secular	51	.0784	.27152	.044**
	Faith-based	29	.0000	.00000	
Financial	Secular	51	.0588	.23764	.188
	Faith-based	29	.0000	.00000	
Other	Secular	51	.0980	.30033	.663
	Faith-based	29	.0690	.25788	

\*\* Significant at the 0.05 level, \* Significant at the 0.10 level

<sup>a</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-11. Categories of Project Partners Identified, by Organization Type <sup>a</sup>**

	<b>Organization Type</b>	<b>N</b>	<b>Proportion of Organizations Identifying Partner Type</b>	<b>Std. Deviation</b>	<b>t-Test Significance</b>
Banks <sup>b</sup>	Secular	51	.04	.20	.32
	Faith-based	29	.10	.31	
Federal Agencies	Secular	51	.10	.30	.66
	Faith-based	29	.07	.26	
State Agencies <sup>b</sup>	Secular	51	.16	.37	.22
	Faith-based	29	.07	.26	
County Agencies <sup>b</sup>	Secular	51	.08	.27	.04**
	Faith-based	29	.00	.00	
City Agencies	Secular	51	.16	.37	.51
	Faith-based	29	.10	.31	
Individuals or Private-Sector Partners	Secular	51	.16	.37	.82
	Faith-based	29	.14	.35	
Other Partners <sup>b</sup>	Secular	51	.08	.27	.08*
	Faith-based	29	.24	.44	

\*\* Significant at the 0.05 level, \* Significant at the 0.10 level

<sup>a</sup> Based on partners identified over a series of current and projected projects. Organizations are assigned a score of 1 for each partner type if they identify that partner type in any reported project.

<sup>b</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

**Table C-12. Sources of Financial Problems Identified, by Organization Type <sup>a</sup>**

	<b>Organization Type</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Std. Error Mean</b>	<b>T-Test Significance</b>
Foundations and Corporations	Secular	51	.22	.42	.06	.928
	Faith-based	29	.21	.41	.08	
Federal Agencies	Secular	51	.20	.40	.06	.909
	Faith-based	29	.21	.41	.08	
State Agencies	Secular	51	.18	.39	.05	.658
	Faith-based	29	.14	.35	.07	
County Agencies <sup>b</sup>	Secular	51	.02	.14	.02	.177
	Faith-based	29	.10	.31	.06	
City Agencies <sup>b</sup>	Secular	51	.25	.44	.06	.161
	Faith-based	29	.41	.50	.09	

<sup>a</sup> Organizations are assigned a score of 1 for each source of financial problem they identify.

<sup>b</sup> Indicates t-test computed with group variance not assumed to be equal across groups. Otherwise equal variance assumed. Assumption used based on result of Levene's Test for Equality of Variances.

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