

3232 ECONOMIC OPPORTUNITY ACT AMENDMENTS OF 1967

edness of \$513 while only eight applicants reported an average indebtedness of \$380. The total monthly payments for participants were \$881, and \$140 for applicants, and the average monthly payment for all participants was therefore \$24, while it was only \$4 for applicants.

TABLE 3.9.—*Applicant and participant automobile ownership, purchases, indebtedness and monthly payments*

	Applicants	Participants
Total reporting.....	36	36
Reported now owning a car.....	16	3
Reported owning a car.....	20	33
Purchased in past year.....	11	30
Total price paid.....	\$3,520	\$18,438
Average price paid ¹	320	614
Total indebtedness.....	3,044	11,306
Average indebtedness.....	380	513
Payments per month ²	140	881
Average payments per month.....	13	29

¹ All averages are based on those reporting purchases, in debt, or making payments.

² 2 applicants and 2 participants reported a total of \$250 indebtedness which they were going to repay at the end of the year, and 1 applicant reported no regular repayment schedule.

Housing

Table 3.10 shows that 11 applicants and 19 participants owned their homes at the time of this survey. Only one applicant and five participants had purchased homes in the previous year. Thus before the inclusion of the participants in the program, there were 10 applicants and 14 participants owning homes; this difference might be understandable in terms of the difference in ages between the two groups, or could have resulted by chance in sampling.

People who rent homes are usually not expected to maintain them, and this was the general rule among the families surveyed. However, since rents are so low, about \$17 per month for the participants, the landlords did not make many improvements in the rented houses, nor even maintain them very well. As indicated in Table 3.10, 14 applicants and 14 participants rented their homes, and 11 applicants and three participants received their homes rent free. The author observed that many of the applicants not paying rent at the time of the survey intended to pay rent should they obtain some additional income. That is, the landlords were giving them free rent, but there was an understanding that if they obtained employment or entered the WE and T Program, they would remain in the house, but pay rent. Once again, as with school lunches and supplies, there were informal institutional arrangements which served to diminish the change in participant's real income when he entered the WE and T Program.

TABLE 3.10.—*Applicant and participant homeownership, rental arrangement, and improvements*

	Applicants	Participants
Ownership:		
Own present residence (number).....	11	19
Total value owned residences.....	\$12,300	\$19,950
Average value ¹	\$1,118	\$1,050
Number purchased in past year.....	1	5
Total value.....	\$500	\$4,950
Average value.....	\$500	\$990
Total indebtedness.....	\$60	\$2,240
Average indebtedness.....	\$60	\$448
Rental:		
Rent (number).....	14	14
Average rent per month.....	\$14.60	\$16.90
Rent free (number).....	11	3
Home improvements:		
Number doing none.....	34	16
Number doing some.....	2	20
Total value.....	\$270	\$2,642
Average value.....	\$135	\$132

¹ All average values are for only those owning, purchasing, renting, or making some improvements, respectively.