

## **REFLECTIONS ON THE EXPERIENCES OF PEOPLE LIVING WITH HOUSING COST-BURDEN IN MANHATTAN, KANSAS AREA**

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**Background:** The excerpts below are drawn from ten interviews that relate to cost-burden in some way. The interviews here come from a larger set conducted by the Community Solutions to Affordable Housing research team during 2017-2018. Most participants were recruited from a pool of people who attended the Community Solutions to Affordable Housing Forum sponsored by this research team on April 12, 2018. Further participants snowballed from contacts provided by forum attendees.

Each interview was recorded only after obtaining informed consent (per K-State Institutional Review Board requirements) from the participant. Each participant's identity is concealed. The initials below are pseudonyms and do not relate to individual's actual names. Only the individual's role in relation to housing is revealed.

The full notation of each interview is much longer and includes other content. The summaries below are brief excerpts that focus only upon themes relevant to affordable housing and the experience of living with cost burden.

The researchers identified themes in each person's interview by using a method of content analysis called "noting." In this process, the researcher listens to an interview three to six times, taking notes of what was said and documenting repetitions and emphasis. This is approximately a seven-hour process for each interview and helps to ensure that the individual's story is understood. Next the notation (similar to a transcript) is compared to a codebook of key concepts related to affordable housing; each code is drawn from the body of literature on affordable housing. If a concept is present, the researcher notes the code. Last, the notation is examined for other, not previously identified, emerging themes. A quantitative record of how often a theme arises in each interview is created. Concepts must occur at least three times in the interview to be identified as new, or emerging, themes.

This set of interviews is part of a larger project to gather a broad spectrum of experiences around housing in the Manhattan, Kansas area.

### **Interview with "J", a Rental Property Owner, who reflects upon what he knows of renters living with Cost-Burden and his own work as a Landlord**

**Theme: Landlord's property maintenance**

"For me personally, what I need to do is continue to maintain the houses, take care of tenants' concerns and keep the rents low enough to be affordable."

**Theme: Maintenance safety and health, safety concerns, people accepting problems because rent is less**

"Tied to maintenance, there is also fear of being turned in for being an undocumented alien, so people put up with substandard living conditions; Living with problems because rent is cheap...people accepting problems because rent is less [and they are cost-burdened]."

"[I have seen] tenants helping with maintenance [in order to stay in a place where rent is less]."

## **Interview with “K”, an LGBTQ Renter living with Disability, discusses factors that may lead a Renter to take on Cost-Burden**

### **Theme: Barriers to housing**

“Riley County has a huge poverty gap. I think marginalized communities like members of the gay community or people of color who don’t make as much money wind up getting filtered out .... Because they can’t afford it. We have all these institutional structures that limit personal resources that marginalized people can acquire.

Yuma is one street south of Colorado, and one more south is Ft. Riley Boulevard. Then south of the boulevard you have cheaper and more poor housing, then you have the linear trail. Yea, it’s kind of [like a progression]. Then you look at west side of town, there is new development, there are wealthy people... that is where... going to Manhattan High School, those whose dads were high up in the military who had moms and dads who were physicians, who came from wealthier homes, they live on the west side. And I think there is a stratification, and it’s not written into law – it’s social – but it has this long financial history of who owns what and who rents where. It is like water through a stream, you have it happen over and over again. Clearly there are problems that arise from it, if it is not directly a problem, but I don’t know the solution to it.

Housing in Manhattan is expensive. What affects LGBT community as a renter is not only [cost]. But as a gay couple, consideration is not only is your landlord going to be ok [with you being gay] because you don’t want to have to hide that from... in awhile it is going to become apparent, especially if you have neighbors... they are going to know. So yes, in one sense you can say you can rent anywhere and be safe. Also, though, it is very hard to prove my landlord evicted me or treated me poorly based on these grounds. It’s hard to quantify that data... hard to say definitely for sure they didn’t rent to me for those things.

As women, you also want to make sure that.... Not only do we live in a world where gay people are vulnerable to violence, but women are more vulnerable to violence at the hands of predominantly men. Masculine women experience violence predominantly by the hand of men four times the rate of hetero-normal looking women. So, also the neighborhood in which you live in is important for safety and for how comfortable you feel. If you live in a neighborhood where you don’t feel safe, or where you have to keep an eye out... that takes a toll, that is a cost that is incurred – although not financial directly. I could be a financial cost if you have to pay more to live somewhere else because you feel safe there. And I know that for myself it is not uncommon, when my partner and I are together, if we go out to Aggieville at night after getting Cold Stone [ice cream], not uncommon for a car of frat dudes to drive by and say ‘Dykes’ or whatever. And so living in neighborhoods with people like that is not something we find desirable. So, okay, figuring out what the neighborhood is like and if it is something that I see a bunch of college bro’s sitting on their patio shot-gunning bears, I probably won’t live in that neighborhood for many reasons but that’s one of them – because I don’t want to experience violence, or harassment or get cat-called or whatever. So I think that also is a housing concern.

I would say that [housing in Manhattan, Kansas] favors those with money, and it disfavors anyone from the marginalized population. I don’t think that’s unique to Manhattan. I think that is the state of our country in most areas. I think we are symptomatic of the illness that is prejudice against disabled people. WE are symptomatic of the institutions of racism and homophobia and transphobia. I think it’s a structural illness that Manhattan has succumbed to.”

### **Theme: Historic Homes, Neighborhoods**

“...Old homes, cut-up apartments, create problems for use and [higher] electricity costs.”

## **Interview with “M”, a Legal Advocate for Renters, many of “M”’s clients have Cost-Burden**

### **Theme: Landlords taking advantage of assistance**

“Landlords like this almost all the time, the landlords who rent these places [least expensive] maintain a list of all the local charities that will help [renters] pay their rent when they can’t pay. These landlords know that even if they are renting for \$300 a month, they know that if that person can’t pay the rent, because inevitably they can’t, they know who to send them to, to get their \$300 that month. And that pisses me off. Because the slum lord who is ‘being nice’ is basically guaranteed payment and when they can’t get any more payments then they move out and the landlord helps someone else out. It’s a cycle. God help Shepherd’s Crossing... they are enabling this type of landlord to stay in business. Now inevitably if you got rid of this landlord, and this landlord has a lot of properties, then people who can only afford \$300 in rent would not be able to live here [in Manhattan, Kansas].

It’s a hidden epidemic and you don’t see it. Because people who are in this cycle, they are the worst of the worst [poorest]. It’s created when we fertilize it with people with big hearts. Whoever thought kindness would breed that. [Clients have said]: ‘But my landlord’s a nice guy. He’s been good to me. I just went to Shepherd’s Crossing to help me with my rent this month. I didn’t think you would tell me that I should get out of there.’ [Regarding charities as a solution]: It’s a short-term fix. But from the perspective of a long-term solution his doesn’t help. It makes it worse – a lot worse.”

### **Theme: Maintenance and safety condition**

“There is affordable housing, but it comes at a cost... so affordability is not the only issue, of course, [there is] safety and other issues. And even affordable is not just about money. This problem manifests itself in other ways in the courts like the child getting injured if the child had been there [or] someone getting hurt on the porch....”

[Regarding injury cases and undocumented renters]: “I see a lot of these cases, and we can’t take them.... So we had this giant corporation [an employer] and this trailer park, and the landlords know they can have undocumented residents, and they charge them a whole lot more than \$300 a month, but the people that live there pay it anyway because it is [more] affordable. And if they come to me and I say I can’t help you because you have to sign a statement and prove your citizenship or I can’t open a file....You know what I mean. It’s a cycle going on. There are other local churches and other nonprofits where these landlords know exactly where to send their people to. So [these landlords] are guaranteed a monthly income above others. That is sickening.”

“Inspections are a joke, and contribute to poor, inadequate housing, inspectors pass these houses because standards are so low.”

## **Interview with “O”, a Regional Planning Advocate, reflecting upon people moving further out to avoid Cost-Burden**

### **Theme: Physical Aspects of Housing**

“Because of my work at a regional level, I think – I still think that an important component of this is – not to say that we are going to solve the affordable housing problem in Manhattan – I think you need to look regionally. I think in smaller communities, housing is more affordable.

It's easier to put in the infrastructure because the terrain [to the east of Manhattan] – it's not hills over there. So it's an opportunity to meet more affordable housing needs. Again, it's not in the city of Manhattan. The census bureau has a concept of the urbanized area. And blue township is in the Manhattan urbanized area. You can get census information about people living inside that boundary.

But people don't think about where that boundary is....People don't care. People vote with their feet – so they look for neighborhoods that meet their needs, and the cost of housing and so on. So it doesn't matter whether it's in the city of Manhattan or not in the city of Manhattan; it's meeting the needs of people in the Manhattan area. So your study shouldn't be focused on inside the Manhattan boundaries – it should be focused on the Manhattan area.

I keep trying to push this idea – Manhattan, you have an opportunity to grow, but if you think all that growth is going to happen within your city limits, you've got a problem because of the cost of development in the city, because of the taxes in the city.... In fact, the comprehensive plan of the city says that. Infill development and higher density, they estimate could cover a population growth of about 2,000, but the projected population growth is going to be more like 20,000-something. The assumption in the comprehensive plan is that they are going to live in Blue Township or someplace else. Because there isn't any place in the city of Manhattan that can accommodate that kind of growth. Assuming we grow.

The comprehensive plan was funded by Pottawatomie and Riley counties. It's an urban comprehensive plan.... But I'm always the voice 'think regional.' Most things don't stop at jurisdictional boundaries. Most people don't know where those jurisdictional boundaries are...things don't stop there. Workforce comes from all over the place. Pollution, dealing with pollution doesn't stop at jurisdictional boundaries. Flooding doesn't stop at jurisdictional boundaries. The highway system, transportation do not stop at jurisdictional boundaries. It makes sense that people work together at a regional level. That is what I preach. The public vote with their feet – they look at where the schools are, what the cost of housing is, the character of the neighborhood is, and it doesn't matter to them whether it's in the city limits or out of the city limits. That is not important. Forty percent of the people who work in Manhattan are outside [of Manhattan for dwelling].”

## **Interview with “P”, an Older Adult Renter reflecting upon friends who are Cost-Burdened**

### **Theme: Senior Housing**

[Regarding what she knows about others in her age group]: “Most of my friends are lucky to still be alive, most of them have their houses. Some of them [live in] rentals up on the hill. Some of them are just not affordable. They have to be very, very careful because a lot of them cannot afford ... you know, don't have a nest egg saved. They weren't fortunate enough to have the income coming in, or a husband who was well-maintained. It was hard for some of them. “

### **Theme: Senior housing affordability in light of healthcare costs**

“Hospital costs are high – they won't take you if they don't have adequate insurance. I'm fortunate I have Tricare and social security. Some people don't. All they have is Social Security. And they don't have insurance. And you try to get insurance, but there are just too many roadblocks. So the people that need it can't get it. And people can't get it if they can't afford it. Everyone should be able to get insurance but our system doesn't work that way. KanCare, and some of those, you have to fight tooth and nail to get them and a lot of times they deny them – and there shouldn't be a reason to. If they can't afford insurance – give them a break. It's not good, it's just not good.”

[Regarding how it relates to housing]: "... if they can't afford the insurance they can't afford good housing either. One overlaps the other. You try to find a place that is nice, decent, like for older people... they don't want to be alone. That's why I moved in here. People choose to be where there are people and [it's] affordable."

## **Interview with "Q", a Renter living with Cost-Burden, but looking forward to a higher income**

### **Theme: Employment and Finances**

[Regarding housing in Manhattan, KS]: Weird mix of too much, but not enough. There isn't a problem with, I think, finding a place to stay. But depending on your income or level of comfortability that can vary. They are of varying quality – and too high prices. I know. Most apartments I've lived in... they are put together to house people, not necessary to be comfortable – thin walls, small places. I don't think I've ever been in a place where I didn't hear another tenant – places where I heard them stomping above me or hearing them below me, or hearing the door slam or whatever. I know they are getting ready to build these places on Bluemont across from Popeye's Chicken – built quickly for the fall semester, and I can image how small those apartments are – they will be shiny and new for now. I know these places around here are built to house people – but not built as a comfortable place. And if you are looking for a place like that you are paying \$800 bucks a month for that. And I'm paying \$800 bucks for this?? You can buy a house [meaning monthly mortgage payment] for that. Manhattan – prices are extremely high, and options are low if you can't meet those financial burdens as far as low-income housing. I know we have like three to four [low-income] apartment communities. There are super-long wait lists. So if you need a place quickly that meets your income which is low, then you are in big trouble here.

If you don't have a car, you have to have a place to live (nearby). We're talking twice or three times the payment of a place like Ogden. It comes with territory of K-State, and Ft. Riley, and now NBAF. It's not going to get any cheaper, it will probably rise up.

Regarding future...I expect my income to rise significantly....I could stay in apartments and be very comfortable. But I could say with more money I can get a nicer apartment or a home, and it comes with expanding prices. It's a tradeoff. With a certain income I can pay \$800-\$900 bucks a month. I could deal with all kinds of problems with buying a home, and you have to pay property taxes and now you are responsible for dealing with that heat and that air conditioning. Some people make enough money – want to stay in an apartment and don't want to deal with all that. I'm at the point where I'm ready to deal with that. I want to own something. Because you can be dealing with landlords but not getting anything out of it. Hopefully I will reach that point very very soon where yes, it's going to be more income, but I know I'm going to get a home that doubles what I am paying right now. I want to stop paying rent. Paying rent is fine while you are in school, or you plan to leave Manhattan area soon, then it's no problem. But if you plan to plant some roots here, renting is probably not where you want to be."

[It would be great if housing in Manhattan was]: "...more affordable, for everybody, not just for people who make tons of money. If the housing, people who control the housing, took into consideration the overall makeup of the town that would be great. Let's stop paying games with our more needy. Let's make sure there is housing for them, so they can contribute to this town. Right now you are going to have situations where people are going to be out in the streets and not have places to stay, so they are going to go out and be deviant – commit crimes, just because they don't have a place to stay. That's it. It's fundamental thing. They want a place to stay and be able to afford it. If MHK is able to take care of everybody and not just military, K-State, then it's going to be a great housing situation.... Until that happens we are going to have

the same situation if not worse in the coming years. It's either going to be stagnant or worse until they take into consideration low-income folks.

You can tackle affordability to address the income disparity, or you have to start tackling providing more jobs for people in this town so people can be able to live. Macro issues like minimum wage and things like that. I think being in education I won't make a ton of money....I think I will always be a person who has an issue with affordability unless I stay in a one-bedroom apartment the rest of my life. I don't plan on doing that. I am always going to be somebody who will be concerned about it. I think people need to put fire to the people's feet who control that stuff so we can provide more affordable housing for people. That's my whole thing... looking out for other people...."

## **Interview with "R" a Renter who lives with her Husband, their Young Child, and an Adult Friend and she experiences Cost-Burden**

### **Theme: Desirable housing, and solutions to housing**

"Apartment sizes [need] to meet needs for a non-traditional family. In this case [my] family size is non-traditional.

[Housing should be] affordable and safe and taken care of by whoever you are renting from. The property should be well-maintained. That should be a thing....It shouldn't require every room in the house to be occupied by somebody who has a job. It should be affordable in a way that if you are a family that is starting out, and not a professor or somebody who owns a business...you can still have housing that is OK for you....

[She decided not to renew a lease, this is her response to 'why?']: "... at that point my friend was going to be living with us and there wasn't enough room. Plus drama with upstairs renters. We had the basement and they had the whole house. [My friend] doesn't help with the bills, they got evicted from their place because they had a pet and their landlord basically said to get rid of the pet or move out of the apartment. They are very mentally ill, so they can't work a full-time steady job, but they took us in to help us when we were younger, so we took them in and they are basically our family.

We looked into affordable housing and Section 8 housing, while I was a student we looked at Jardine... but because I have a roommate that wasn't a family member or a child, they said we don't qualify...like we couldn't all live together. I couldn't live in Jardine without my family – [my friend] is like our family now, we've lived together so long. We do Christmas with our family, Thanksgiving with our family. So we all function together. I wouldn't even think about not living together – that's just not an option. And so when all of these places that are affordable, you would have to live without this person for an arbitrary reason..."

[Regarding strict definitions of family]: "... you have a family but not the "legal" term of family... Just because they're not related to us in whatever way they want [my friend] to be related to us, they can't live with us. We tried to do the disability route, but that is a really long complicated process for them, that ends with a lot of "Let's try to place you in these jobs" and it can be months upon months upon months and deciding whether their mental illness is debilitating enough to qualify for this or that. That's just hard for somebody to go through."

### **Theme: Rental Rates**

"Rental rate increases [are] difficult to bear, [feel like we're] being priced out of the market, continuously moving [to find a place we can tolerate and afford]."

## Interview with “X”, a Person living Homeless and unable to handle Cost-Burden

### **Theme: Homeless challenges**

“There are people in this town, I’m not going to mention any names or anything like that, but it’s pretty much...they feel pity, they try to help a person out wherever they can. Other people are just indifferent, don’t care either way. And then other people that are ‘cruelly’ unsupportive. They see a homeless person, they are so far up on their pedestal that [he didn’t finish the statement]... it’s pretty much like that.”

“One time when I was living out of my vehicle, when I had a driver’s license, I was sleeping out of it, even, and at least a couple times, they saw that I was homeless. I didn’t really have a place to clean up. I didn’t really have good hygiene....Having money, being able to go to a laundromat, that was kind of a rare luxury for someone like me.”

[One memory of people that were cruel]: “I was sleeping one night in my vehicle. While I was asleep, someone woke me up out of a dead sleep, kicked my car door, said ‘Hey, you homeless [expletive]...’ He kept kicking my door – this guy wanted to start trouble. He wanted a fight. And that fight would have happened if it wasn’t for his buddy. He had a buddy with him, and his buddy grabbed him, and he looked back at me and said, ‘Hey, I’m sorry. He’s having a rough time right now. If you could let this go, I would appreciate it.’ I was pretty worked up, I wanted to fight. I was getting pretty aggravated and I was wanting to take him on.

It’s just one memory. It’s not the only one.

But then I’ve known other people who had to sleep outdoors and in alleys, and yea they had people who messed with them. At least a couple friends who got messed with just like me by people who actually had money to their name. Nice cars, nice clothes, gold watches so to speak. People with money who act like that, too. It’s one thing for an average Joe that is just fed up with certain things... but when you have someone with money and prestige harassing homeless people like that. If you ask me, that right there is very unacceptable. The rich boy might have been looking for trouble, but who winds up getting arrested?? Not the person with money (pause). Not the person with money, but the person who is in dire straits and can’t even afford a lawyer for themselves.

... I used to work for the City of Manhattan, I’ve met with a lot of people who worked for city hall – and for the most part – especially the ones who have prestigious jobs – they are kind of arrogant, stuck-up, they are in their own little world....I’ve even heard some of them referring, in slanderous or at least in unfriendly ways – refer to people as trailer trash, gutter trash, bums, leeches of society so to speak. I’ve heard them refer to them as that. You ask them if they even know what these people’s circumstances are, and they say, ‘Well, they just need to get a job.’ They don’t even know about the people’s struggles; they even care about the people’s struggles; they just like where they’re at and they don’t want it to change. And for the most part, a lot of the places... look at places where city commissioners, the mayor, they live in nice neighborhoods, they don’t have to see any of this. They like their nice cushy jobs, they like the money they make, they like the cars they drive, they like the houses they live in. They don’t even want to consider the possibility that life’s not like that for other people – and they don’t want to even think about themselves in those kinds of positions. So what do they do? They turn a blind eye at it, they scoff at it, and I’ve even heard people at city hall that I was not working with but work under – talking about people like they are nothing but trash that has to be thrown away. Yep. And like I said, at least a couple of the names I heard them calling homeless people, or people that don’t make as much money as them as gutter trash, trailer trash, with abusive tones....”

## **Interview with “S”, a Student Renter living with Cost-Burden**

### **Theme: Emotions**

[Feels]: “Nervous challenging landlords.”

“[I lived in a place] not comfortable, not healthy to live in because lacks temperature control. I filled out the report form, city inspector, and he responded that day. It was back in December that he responded, but I was just nervous. I didn’t get back with him until March, that’s when I built up the courage. I didn’t care if the landlords get mad at me, I’m doing this. He seemed knowledgeable. I hope he’s telling the truth about the codes. I trusted... he at least tried to do his job well.

Part of [being nervous] is it’s personal. I don’t want to upset anyone. I don’t like conflict. But my friend texted her friend who works in housing in town, and that person asked who is [my] landlords, and she said ‘That surprises me. They are really great people.’ I suppose they have a great reputation in the community. They did nice things for us – they gave us Christmas stockings, they gave me a desk. It doesn’t matter if they do friendly, nice things. We still deserve heat.”

[Regarding fears of retaliation and awkwardness]: “I had nowhere else to go, so I didn’t know if they could kick me out, or maybe ... instead of [acting] friendly if I walk next door to pay the rent, they [could] give me the cold shoulder. That would have made me uncomfortable, I just hated it.

They tried to be helpful, our breakers would go out all the time, especially when we had 3 space heaters going on at the same time. They would help. [But at one point] the landlord sent us a very angry email, ‘We were nice to you. If there were an issue with the window you should let us know.’ And they asked ‘Who took the batteries out of the smoke alarms?’ So they tried to turn it around on us. I didn’t respond.”

## **Interview with “W”, a Renter who shares a house with Roommates to avoid Cost-Burden**

### **Theme: Employment and Finances**

“... I work in retail, and retail will fluctuate depending on the season – depending on sales, in as far as work hours they are able to give people. You’ll be going along fine getting 40 hours a week (or 35 and up) then suddenly the students are back, and they hire a bunch of people at the lowest they can get them – and you’ve been there awhile, but your hours get cut. They’ve been raising minimum wage at [my workplace]. You start at \$11. I started when it was \$8 an hour, and it has bumped up since then. I’m just now getting over \$12 an hour. They made a pledge that they will raise the minimum wage, and they will get bumped up every year so the base would be \$14 an hour, which is insane to me. But they do it in weird little steps that they decided to bump up everyone that was not \$11 an hour, and everyone else got 50 cents more, and I was \$11.57 at the time. I’ve been there for at least a decade at the point, and those who haven’t been there long are making close to what I’m making. Then, how does that make you feel?”

“ I make close to \$20,000 a year with just [my retail job], and [my part time jobs] bumps that up to \$24,000. I am in the lower tier of income. So there is that. Money doesn’t stretch. Some of these places I have to travel to [for theater jobs] so that’s gas – all of those things you don’t think about come into play – eating out so you can get to rehearsals on time. It never seems like the extra money accumulates for me to think about the future. So, yea...”

At [my friend’s] house, I pay \$200 a month. Then I have student loans that take out a chunk every month. I pay for car insurance, all those sorts of things. At the end of the month it’s a little scary, and I’m paycheck

to paycheck, even though I'm doing a lot – I feel like I'm running around with my head cut off. Nothing is ever steady. Even though I get to direct two shows a year, those are stipends – not an hourly wage theatre job....”

**Themes: Employment, Roommates needed for survival**

[Regarding if his friend was not here and he moved away tomorrow]: I would probably talk with more friends about what I can do for them. I would find someone I wanted to live with. I don't think there would be a situation where I could handle it on my own right now. I'm either going to win the lottery or I'm going to start dealing with a [romantic partner] that has a family and a house already and lets me do what I need to do. The most successful people are doing okay because they have somebody else that is their financial and emotional support.

In their 20's everybody is like, 'Well you are struggling.' But by the 30's everyone expects you to have your life together....But when you don't have that it makes it difficult to provide for yourself. There is judgment that goes into that from other people and yourself because you say 'Everything I've been working towards has not happened.'”