

Post-Recession Housing Crisis on Staten Island

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Abstract

This paper investigates the experience of Staten Island's diverse urban communities with limited financial resources regarding access to affordable housing after the 2008 economic downturn. It details a successful partnership in researching the challenges faced in these communities and offers recommendations for the targeting of resources to maximize community benefits. Also highlighted is Wagner College's commitment in connecting its academic offerings to urban challenges and in showing students how their studies support the local community's economic development.

The root cause of the 2008 financial crisis and the resulting recession in the United States stemmed primarily from the housing boom. "How could a small segment of the financial markets known as subprime credit bring down the world's largest economy into the worst recession since WWII?" (Azis 2010, 122).

In the second half of the twentieth century, we saw a period of unprecedented growth in homeownership. Especially in the 1990s and 2000s, policy and government actions were focused on increasing homeownership as part of a new 'ownership society.' "Now, in the aftermath of the global financial crisis and the housing market collapse, there is renewed concern with the loss of housing-wealth, affordability and even whether ownership will ever be attainable for low-income and minority populations" (Clark 2013, 227). In addition, he concludes that the debt burden and the negative equity on ownership will have long-term impacts on the ability of low-income and minority households to either enter the housing market and/or to maintain their present homes. However, (Brown 2010, 36) explores the "income mix as an explanatory variable of census tract level foreclosure rates in the state of Ohio" and shows that "counter-homogenous income communities display a greater capacity to absorb the adverse effects of the recent subprime financial crisis than concentrated communities of poverty." He further argues that "the uneven effects of subprime foreclosures are not only disproportionately shouldered by lower-income communities, but [are] also found to be unjust." Nonetheless, in studies of homeownership, one thing is evident: communities with less access to financial and economic resources historically have fewer options available to them as a result of the recession, while individuals in more prosperous neighborhoods do not appear to be as adversely affected.

Going forward, "the policy goal of a broadened ownership society will be difficult to sustain in the light of stagnant incomes and high prices even after the recent decline in house values" (Clark 2013, 227).

In fact, Azis (2010) posits that “the resulting conflicts in policy responses are so severe that the short-term objective (recovery) clashes with the longer-term and more structural goals (governance, regulations, technology). This and the enormous uncertainties caused by it add to the difficulties to predict the pace of recovery” (Predicting a Recover Date from the Economic Crisis of 2008, 122).

From a civic perspective, under this ‘ownership society’ regime, the underlying question of whether homeownership is a right or a privilege needs to be explored.

According to Mok and Lee (2013, 891), “there is no lack of social and political reasons in favor of public policies oriented toward helping people to become homeowners,” and they examined “whether public support of homeownership is a question of justice or merely a matter of beneficence.” They reviewed three different categories of homeowners—homeowners as right-holders, as stakeholders, and as decent citizens—and concluded that:

. . . it would do more harm than good to defend homeownership as a matter of basic rights. Instead, homeownership can be justified by developing Bruce Ackerman’s idea of stake holding and the notion of asset-building as championed by Michael Sherraden. To conceive homeownership as what people deserve as stakeholders as well as a form of lifelong asset that people can rely on when encountering risks and contingencies provide sufficient ground to render public support of homeownership.

This paper investigates the challenges faced by diverse urban communities with limited financial resources on Staten Island regarding access to resources for acquiring and/or maintaining affordable housing after the 2008 economic downturn. Through community-based work linked to an academic course, Wagner College students researched (from an ethnographic and economics perspective), experienced, and evaluated the struggles faced in the surrounding communities and offered recommendations for maximizing the benefit of community partner resources and exploring civic rights questions regarding homeownership.

Wagner College’s Initiative

Project Pericles, a nonprofit organization founded in 2001, works with member colleges and universities “as they individually and collaboratively develop model civic engagement programs in their classrooms, on their campuses, and in their communities” (About Project Pericles n.d.). Its mission is to “embrace the preparation of students for active participation in an expanding, pluralistic society in which citizenship, social responsibility and community are inseparable” (History: Higher Education and the Legacy of Pericles n.d.). In 2001, as part of Project Pericles Outreach Initiative, they promoted the Periclean Faculty Leadership Program offering faculty members a grant that met the following four guidelines:

1. Develop a civic engagement course where civic engagement as defined by Ehrlich

(2000) “means working to make a difference in the civic life of our communities and developing the combination of knowledge, skills, values and motivation to make that difference” (vi).

2. A service-learning component is not a necessity, but a plus.
3. Organize a campus-wide activity and/or prepare an academic paper or project.
4. Participating faculty members agree to exchange and evaluate/assess the civic engagement course outcomes with another grant-recipient institution as assigned by Project Pericles.

Guideline 1: Development of a Civic Engagement Course

The Department of Business Administration at Wagner College chose to pursue this initiative by offering a special topics course: *Post-Crisis Housing on Staten Island* (BU291/FI291) open to all undergraduate students who had already taken a principles of economics course and were interested in a hands-on approach to studying this topic using an assets-based approach. This approach “leads toward the development of policies and activities based on the capacities, skills, and assets of lower-income people and their neighborhoods” (Kretzmann and McKnight 1993, 3). Proponents of asset-based community development argue that:

Across the United States, many communities are in trouble . . . But everywhere, creative local leaders are fighting back, rebuilding the neighborhoods and communities. And they are succeeding by starting with what they have. In the face of diminished prospects for outside help, they are turning first of all to their neighbors and to the local citizens associations and institutions that lie at the heart of their community (Kretzmann and McKnight 1993, 3).

Having students approach this issue from an assets-based perspective is important because “the housing crisis and the recession have placed tremendous fiscal pressure on the nation’s central cities. Cuts in state government fiscal assistance to their local governments, plus shrinking property tax bases are challenging the ability of local governments to continue their current levels of public services” (Chernick, Langley, and Reschovsky 2011, 373). In light of continuing budget constraints, they predict that “real per capita spending in the average central city will be reduced by about seven percent during the forecast period [2009 through 2013], and that spending cuts will be substantially greater in cities hit hardest by the economic recession and the housing market collapse.” “It is increasingly futile to wait for significant help to arrive from outside the community. The hard truth is that development must start from within the community, and in most of our urban neighborhoods, there is no other choice” (Kretzmann and McKnight 1993, 3).

In developing this course to adhere to the guideline of the Periclean grant, the course had to address a specific civic focus. Reflection topics and issues of civic engagement were threaded through the assigned readings—scholarly articles and required texts; video (*The Story of Substandard Housing* n.d.); classroom discussions; and through site visits to and conversations with the community partner, businesses and residents of Staten Island. Specifically, students had to struggle with the tough issues, problems, and questions surrounding housing alternatives. How has the 2008 financial crisis affected the community? What is the economic disparity of each district of Staten Island? What are the root causes of this disparity? Should the disparities exist? How can we define substandard housing? Who should buy a home and who should rent? How can we educate the populace to make this decision? What can the community do to improve the housing situation? What action can be taken?

These are just some of the questions that were explored throughout the course. Students gained insight into these questions through the application of academic knowledge; through observation—actually visiting parts of Staten Island, taking pictures, doing a formal written observation report of the housing market in an area; interviews—structured interview questions with real-estate agents in the area to determine home prices, trends; and through conversation with the community partners and community residents. As a civic engagement course, the answers can only come through this collective cooperation.

The study by Colby et al. (2000) expresses it best when they stated that “a morally and civically responsible individual recognizes himself or herself as a member of a larger social fabric and, therefore, considers social problems to be at least partly his or her own; such an individual is willing to see the moral and civic dimensions of issues, to make and justify informed moral and civic judgments, and to take action when appropriate” (xxvi). Thus, the underlying goal of this initiative for the students, the institution, and the community, was to become more civic-minded.

Guideline 2: Service-Learning

The second guideline suggested a service-learning component. Community engagement/service can effectively educate students to promote democratic change and reform, and this relatively new epistemology of student learning has expanded throughout the United States and abroad. In 2008, more than one thousand institutions of higher education responded to a survey conducted by the National Resource Center of which “more than 40 [percent] of responding institutions offer a service-learning component” (Tobolowsky 2008, 98). Since then, that percentage has increased. Additionally, as outlined by Bringle and Hatcher (1996) and Buddensick and Lo Re (2010), “service learning goes beyond furthering the understanding of course content and broadening the appreciation of the discipline; it enhances a sense of civic responsibility” (2010, 101). The prolific exposure of service-learning courses and the enrichment of knowledge it brings to the students is why I required this experiential component be embedded into the course.

For logistical reasons, the chosen area for the service-learning component was Staten Island—home of Wagner College. Staten Island (S.I.), one of the five boroughs of New York City, is quite diverse in its socio-economic makeup. The island encompasses four distinct districts (the North Shore, South Shore, East Shore, and West Shore). The North Shore is termed the “old Staten Island.” It is home to the ferry and the ballpark, and has a racially and culturally diverse, lower-income populace. The South Shore, in contrast, is a high-income area with shopping centers. The East Shore is near the water, has mid-income households, and an ethnic mix with the recent influx of Russian and Polish immigrants. Lastly, the West Shore is populated by middle-income families, has primarily underdeveloped land, houses the ex-”dump/landfill,” and has the largest mall on Staten Island. However, the island is governed by three community boards: North Shore, South Shore, and Mid-Island. The island can be seen as a microcosm for the country, so the study of how these community districts understand, react to, and take part in the post-crisis housing market can thus serve as a template of our national climate.

In having chosen the class, the service-learning area, and the focus for the course, the next step was to select the community partner. According to the author (Lo Re 2012), there are five considerations in the selection of a community partner:

1. The goals of a partner should match the goals of the academic institution, the department, and the course.

In order to fulfill the goals of Wagner College, the Department of Business Administration, and those of this special topic’s class, successful community partnership is a must. For this initiative, consideration of Wagner College goals and community needs led to the conclusion that the right partner was the Neighborhood Housing Services (NHS).

First, the motto of Wagner College is the “practical liberal arts,” and it has adopted the “learning by doing” model. Its mission is to offer students a “comprehensive educational program that is anchored in the liberal arts, experiential and co-curricular learning, interculturalism, interdisciplinary studies, and service to society, and that is cultivated by a faculty dedicated to promoting individual expression, reflective practice, and integrative learning” (Wagner College n.d.).

Second, the goal for the department is combining a solid foundation in the liberal arts, with business theory, and with practical and applied experiences such as internships and a commitment to service-learning and community ties.

Third, the motto of NHS is “live better Staten Island,” and its goal is “combining multiple venues in its commitment to promoting better home service to the Staten Island community. Through financial empowerment and affordable lending, NHS enables individuals and families to invest in, preserve and improve their neighborhoods, their homes and their future” (Neighborhood Housing Services of Staten Island: About Us n.d.).

Lastly, for this proposed course, through service-learning – the experience of working with the community – the goals were to: help the students put into practice what they learned in their required readings and through classroom discussions; expand and deepen the students’ knowledge of housing issues; and teach the students “to make a difference in the civic life of our communities and develop the combination of knowledge skills, values and motivation to make that difference” (Ehrlich 2000).

2. *There must be active interest and enthusiasm for the project not only by the instructor of the course but also by the community partner.*

Wagner, and in particular the business department, had worked with NHS on many other civic engagement endeavors and internship experiences, so identifying the partner was not as problematic as was the task of finding a viable project. Upon many discussions with NHS during the semester prior to this study, NHS suggested the “Retrofit NYC, Block by Block” initiative. This initiative was piloted in the prior academic year by Pratt Institute in Brooklyn, New York. Retrofit NYC, Block by Block initiative brings six neighborhoods (Bedford Stuyvesant, Jamaica, Southside, Williamsburg, West Brighton, and Soundview) in four boroughs (Brooklyn, Queens, Staten Island, and Bronx) into an unprecedented campaign (piloted in 2009–2010 by Pratt Institute) to get New Yorkers to reduce their energy use through smart investments in their homes. This program packages and explains financial incentive programs that cover some (and sometimes all) of the costs of energy upgrades. These include incentives from the New York State Energy and Research Development Authority (NYSERDA), Con Edison, National Grid, and the Weatherization Assistance Program, as well as tax incentives. The primary goal of this initiative was to encourage New Yorkers to reduce their energy use through smart investments in their homes. The hoped outcomes for the Retrofit NYC, Block by Block initiative were to help build new partnerships with job training organizations and contractors to create employment opportunities for community residents. While the economic turnaround depends on the consumers’ decision to spend and business’ decision to invest and hire, in an uncertain situation such decisions can be taken only as a result of market players’ perceptions of opportunity that depend on their emotional state and confidence. When the latter produces a spontaneous urge to action (‘animal spirits’), the recovery process accelerates” (Azis 2010, 122).

3. *A dedicated person for the collaborative project from each organization is preferred.*

An effective project requires a mutual support structure. The dedicated person from the Department of Business Administration was the instructor of the course. From NHS, the instructor and the students worked directly with the director of development on this project whose interest was to bring “retrofit” to Staten Island.

Additionally, the instructor of the service-learning course should recognize the community partner as a co-educator in the students’ learning process. As argued by Jones (2003), “allowing faculty, students and community partners to become part of the process of constructing knowledge requires shifting from a culture of argument to

one of dialogue. Moving toward a reflective pedagogy that is student-centered, community-based, and experiential fundamentally redefines the faculty role on campus.” Additionally, the executive director of NHS and the dean of the Center for Academic and Career Engagement were also in support of this initiative. This support enabled the project to progress at a faster pace.

4. Location and accommodations need to be considered.

The class was divided into three groups. Each group covered a geographical area on Staten Island—North Shore (governed by Community Board 1), Mid-Island (governed by Community Board 2), and South Shore (governed by Community Board 3). While the college’s van service was made available to the groups, the groups chose to use their own vehicles in doing research in their neighborhood. Furthermore, while all preliminary meetings were initially located at NHS, once class began, all meetings were conducted on Wagner’s campus. The final conference (i.e., the Community Forum) was sponsored by Wagner College, through the funds from the Periclean grant, at the Jewish Center—a neutral location in the community.

5. Open communication and full agreement is vital.

The communication triad between the instructor, the site supervisor, and the students must flow in all three directions. “The “experience” will be heightened with open communication, cooperation, agreement and support at all levels” (Lo Re 2012, 29). Therefore, try to anticipate pitfalls, set clear expectations, settle on the days and hours spent in the community, map the neighborhoods, agree on reporting structure, schedule presentations, agree on deliverables, and keep everyone abreast of all changes.

In working with community groups and advocates, the students became informed about community dynamics and housing and energy issues, and identified how housing policies, legislative reforms, energy programs, and lending and financial practices have adversely and positively affected and will affect these communities.

Guideline 3: Project Activity

As part of the initiative, faculty in the Periclean Faculty Leadership Program were asked to develop an activity that brings diverse campus and community members together, enriches public life, addresses current public/community issues, and enlivens democratic debate and discourse. In meeting this third guideline of the grant, the coursework, the research, the partnership with NHS, and the service-learning experiences served to inform and guide the students as they prepared their Civic Action Proposal Report and advanced this discourse by the delivery of their public work through the Community Forum held at the end of the semester.

In the *Imagining America* report, “Scholarship in Public: Knowledge Creation and Tenure Policy in the Engaged University,” Ellison and Eatman (2008) define publicly engaged academic work as “creative activity integral to a faculty member’s academic

area. It encompasses different forms of making knowledge about, for, and with diverse publics and communities. Through a coherent, purposeful sequence of activities, it contributes to the public good and yields artifacts of public and intellectual value” (6).

Specifically, the students, in three groups—one per community on Staten Island—worked to meet the following goals for the course, community, and NHS:

1. Research statistics and demographics of Staten Island and the areas under each of the three community board’s purview.

The students through library and online resources researched each of their respective areas and reported the salient statistics reproduced in this paper in Figure 1.

2. Update Housing Stock Information

They also observed and recorded impressions of the neighborhoods and spoke with residents, realtors, and business owners about the initiative, as well as took pictures and developed a poster board for each of the three communities. Furthermore, the business students secured an interview with Michelle Lucchini from Martino Realty whose comments on the past decade of the housing market on Staten Island are summarized (with her consent) in Figure 2.

3. Define energy profile on Staten Island in all three communities—the North Shore, the South Shore and Mid-Island.

The students collectively created and distributed the EnergyWise survey focusing on seven measurements. Through the EnergyWise surveys (approved by the instructor of the course and NHS) the students were able to synthesize and report on the energy profile of their community. Collectively, they secured 156 surveys—sixty from residents in the North Shore, and forty-eight from each of the other two communities. See Figure 3 for the summary findings of the EnergyWise Surveys’ seven measurements collected from each community. From the students’ work, we can ascertain that from the 156 respondents, on average, 68 percent of the respondents from the EnergyWise survey own their own homes of which 39 percent of the homes were built after 1979, 86 percent use gas heating, 56 percent have central air conditioning, 71 percent have energy-star rated appliances, but only 19 percent have weatherized homes, and less than half (41 percent) are satisfied with the price of their utility bills.

4. Spent Time Educating Residents

Each group spent a considerable amount of time in the community educating residents and distributing information about the Retrofit NYC, Block by Block initiative; the services provided by NHS; energy star-rated appliances; low-cost, energy-saving techniques/tools; and the overall benefits of energy conservation and healthier homes.

5. Energy Audits

The students not only educated the residents about energy audits and alleviated the fear that energy audits are cost prohibitive, but they were also able to sign up homeowners to this program. They stressed non-commitment to make energy-saving changes after the completion of the audit, educated the residents about finances and the incentive programs available to help homeowners/renters with the improvements needed to make their homes/apartments more energy efficient, and set up a blog where homeowners/renters could exchange information about these initiatives and results achieved.

6. Building Partnerships—Job Creation

By defining the energy profile on Staten Island and the outcomes of the energy audits, this should increase the job creation rates for energy fields. One of the goals of the Retrofit NYC, Block by Block initiative is to also help build new partnerships with job training organizations and contractors to create employment opportunities for community residents.

7. Made Recommendations

Through the creation and analysis of the survey, the classwork, the research, and the interactions with residents in the community, the groups developed their recommendations list for the continuance of this program into its expansion to Staten Island. These collective recommendations are summarized in Figure 4. By their work, the students were able to inform NHS where they should target their resources and attention, as well as what pockets on Staten Island have the greatest need so that NHS can seek additional funding from the state to financially assist these residents. This study served as recognition that Staten Island represents a fertile ground to pursue energy efficiency and promote safer, healthier homes.

Figure 1. Student Researched Statistics and Demographics*

	Staten Island		
	North Shore	Mid-Island	South Shore
Community Board	1	2	3
# of Neighborhoods	25	18	6
Population	160,074	128,756	179,900
Ethnicity	Evenly split among Whites (mostly Irish and Italian) and African Americans/Hispanics Recent immigrants: Sri Lanka, Trinidad, Albania, and Philippines	77% Whites (non-Hispanic)	86% Whites (non-Hispanic)
Average Price of Homes	\$300,000	\$400,000	\$610,000

Staten Island vs. New York City

	Staten Island	New York City
Population by Age		
0–17	25%	24%
18–64	63%	64%
65+	12%	12%
Education		
No High School Diploma	17%	28%
High School Diploma	34%	25%
College	49%	47%
Poverty	10%	21%
Homeownership Rate	64%	33%
Foreign-Born Residents	16%	36%

** Reproduced from students' researched data and as presented to the community.*

Figure 2. Current Housing Stock

Past Decade of the Housing Market on Staten Island

Students' interview with Michelle Lucchini from Martino Realty (Lucchini 2011) produced the following information about the post-crisis housing situation on Staten Island:

- Homeownership peaked about five years ago.
- One out of every three properties were owned.
- Approximately 40-50 percent of all homes on the market are foreclosed or short sales.
- Higher-end houses were hit the hardest in the recent recession and saw sales drop around 75 percent.
- Townhouses, two-family, and semi-attached houses were affected the least by the recent housing crisis and sales only decreased by 8-10 percent as they were seen as "affordable houses."

Figure 3. Student Summary EnergyWise Survey Findings

Staten Island				
	North Shore	Mid-Island	South Shore	Average
<i>(# of surveys)</i>	<i>(60)</i>	<i>(48)</i>	<i>(48)</i>	
Homeownership vs. Renters	70%	73%	60%	68%
Homes Built After 1979	23%	60%	33%	39%
vs. Homes Built Prior to 1919	17%	0%	19%	
Gas Heating	88%	96%	75%	86%
vs. Electric	3%	2%	21%	
vs. Oil	7%	0%	1%	
Central Air Conditioning	42%	73%	52%	56%
Weatherized Homes	38%	4%	16%	19%
Energy-Star Rated Appliances	73%	81%	58%	71%
Satisfaction with Price of Utility Bills	28%	46%	48%	41%

Figure 4. Students' Future Recommendations for the Retrofit Staten Island Block by Block Initiative

The following represents the students' collective reflections and recommendations for the Retrofit project:

- Need to further educate population about energy audits.
- Conduct weekend audits when people are less stressed from work.
- Focus marketing toward a “health conscious approach” rather than an “environmentally friendly approach.”
- During market recovery, focus on educating and informing community members through emails and presentations (via churches, YMCA, etc.).
- Build data e-mail base of community members who may be interested in audits (useful for individuals who may not presently have financial backing).
- Suggested the enrollment of residents to the energy audit program “en masse.” This would include having the capability for the residents to sign up through a website; setting up “a booth” at various organizations with a captive audience, such as churches, hospitals, schools, and local organizations; and creating alliances with various realtors and contractors.
- Suggested that residents that agree to an energy audit should receive a financial

incentive or discount for all audits they recommend to their friends and neighbors (e.g., Direct TV referral program).

- Saving money appeared to be much more important to lower-income residents. For audits, target lower-income residents that live in older, non-weatherized homes.
- Reach out to communities and groups of people that care about saving money and preserving a clean environment.
- Establish accurate figures on dollar savings by using energy star-rated appliances and weathering a home.
- Compile sample before and after monthly electric, heating, cooling bills as proof of benefits in this energy conservation initiative. As an example, as seen, weatherization, the plugging and sealing of air leaks, can save 25–40 percent on your heating and cooling bills.

The course culminated with a Civic Action Proposal Report and a presentation of the research findings at a Community Forum. NHS and Wagner hosted the forum at the Jewish Community Center where the students presented the results of their work. The attendees of the forum, as invited by NHS, were:

- Pratt Institute (as the originators of the pilot program)
 - All three Staten Island community board representatives
 - Wagner College administrators
 - Staten Island Councilwoman Debi Rose & representatives from local political offices
 - Representatives from NYSERDA, Con Ed, National Grid, and other energy providers
 - Local banks
 - Some major business leaders on Staten Island in the energy field
 - The press from *Staten Island Advance*
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Press coverage of the project and the culminating event was also displayed on the homepages of both Pratt Institute and NHS; in Wagner's Department of Business Administration's newsletter, volume 1, issue 2012, page 2—distributed to all members of Wagner College as well as alumni; and featured in Project Pericles White Pages Report.

An added testament to the impact and enthusiasm put forth by the students was demonstrated by an overwhelming willingness to be interviewed by CBS Network in a documentary on higher education (unfortunately, only three of the students were chosen for an interview). However, the passion and dedication to civic education is reflective of all sixteen students that took this course. The three students that participated in this initiative are featured on the Department of Business Administration's main web page (Network n.d.).

Guideline 4: Assessment & Peer Review

As for the grant's last guideline, the initiative needed to be assessed and peer-reviewed.

Assessment

The course is evaluated in terms of its course goals: content knowledge, students' perception of seventeen "soft" skills, effective written and presentation skills, as well as the initiative's impact on the community.

The content knowledge was evaluated via students' examinations so their performance is not included in this study. However, I am happy to report that all students completed the course and passed the content knowledge portion of the course.

The assessment of the perceived learning goals—quantifying seventeen specific skills—was measured utilizing the department's Skills Assessment Questionnaire. At the completion of the service-learning project, in order to assess and quantify specific learning skills, each student was asked to complete a two-page Skills Assessment Questionnaire. The Skills Assessment Questionnaire was vetted and approved by the faculty members in the department as the instrument to be used to assess all experiential placements. Anonymity in responding to this questionnaire was offered to the students.

The first page of the Skills Assessment Questionnaire was designed with seventeen evaluative skills. The evaluative skills assessed are: Interpersonal and Oral Communication Skills, Ability to Work as a Team, Civic Awareness, Ability to Listen Effectively, Public Speaking, Ability to Analyze Situations and Information, Ability to Critique Situations and Information, Sense of Professionalism, Ability to Make Decisions, Creativity, Strategic Development, Ability to Organize-Organizational Skills, Sense of Leadership/Ownership, Ability to Problem-Solve, Ability to Think Things Through in Steps—Methodical Reasoning, Ability to Prioritize, and Written Communication. These evaluative "soft" skills were chosen as they closely mirror the skills that employers seek in hiring business professionals.

For each of the seventeen skills, the students were instructed to place a check mark in one of the boxes: "above average," "average," "below average," or "not applicable." For his initiative, thirteen out of sixteen students completed the survey. The skill that received the largest number "above average" rating (received ten check marks) was the *ability to prioritize* closely followed by the *ability to think things through in steps*, and the *ability to listen effectively* (received nine check-marks each.) None of the students placed a check mark in the "not applicable" box—signifying all respondents felt these seventeen "soft" skills were applicable to the initiative.

Miller and Leskes (2005) posit that assessment of student learning can be done on five levels, one of them being assessing individual student learning within courses as well as assessing individual student learning across courses. Figure 5 lists the top three perceived skills (from highest to lowest) acquired through an external experience for

three groups: the “Retrofit” class—with thirteen student responses, the other students taking service-learning/civic engagement classes—with fifty-four student responses, and the students taking a traditional internship—with forty student responses. The same assessment questionnaire was given to every business student in these three groups at the end of the semester.

Figure 5. Skills Assessment Questionnaire

**Student Responses—Top Three Perceived Skills
Acquired through External Experiences**

Retrofit Class	Other Service-Learning Classes	Internship Classes
(N=13)	(N=54)	(N=40)
Ability to Prioritize	Ability to Work as a Team	Ability to Work as a Team
Ability to Think Things Through	Sense of Professionalism	Ability to Make Decisions
Ability to Listen Effectively	Ability to Make Decisions	Civic Awareness

N = number of student respondents

While the comparative three groups’ only commonality was that the students had an experiential component added to a course and were given the same Skills Assessment Questionnaire to complete at the end of their respective experiential semester, it is interesting to note from Figure 5, that none of the top three skills from the Retrofit group ranked in the top three skills from the other two groups—other service-learning and internship course experiences. However, the *Ability to work as a team* and the *Ability to make decisions* both ranked high among the other service-learning and internship groups.

Page two of the Skills Assessment Questionnaire contained two open-ended questions. The first open-ended question read: “*Please explain how this experience has deepened your knowledge of business and your particular area of concentration* (accounting, finance, marketing, management and international business).” At Wagner College, business students declare business administration as their degree and then choose one (or two) areas from the concentrations in which to specialize. The purpose behind the design of the first guided reflective question on this questionnaire was to measure the students’ perception of how this experience enhanced their own field of specialization. Please note that the students enrolled in the internship classes are allowed to choose their own placement, and, in part, students enrolled in the other service-learning classes (i.e., senior-learning-community practicum and other service-learning courses) are also allowed to choose their own placement. Most students either continue the work they had begun in a previous service-learning class or in an internship related to their field of study. Otherwise, the students work closely with the Center for Career

Development to select a company and type of placement that will enhance their skills in their chosen field of study. With this study devoted to civic and service-learning, the students were required to work with NHS, and they were also required to work on assigned projects—Retrofit NYC, Block by Block initiative—with relatively no choice as to the placement and type of project. Thus, this question was vital in the assessment of this undertaking, as it provides a measurement of whether the students felt that this initiative added value to their chosen specific field of specialization. Negative feedback on this question would have meant that the students would have preferred another experiential course.

Eleven out of the thirteen students wrote a response to the first question—all offering a positive feedback. From reading their responses, even though some of the students did not directly relate this initiative to their chosen concentration, they all felt this experience added value to their general business acumen. Overall, they felt the class was challenging; relevant; and tested their organizational, creative, leadership, prioritization, and professional skills. They came to realize the difficulty in obtaining results when working with others, and they were able to make connections between this class and prior classes/disciplines. One student even stated, “This experience has opened my eyes that I may want to work for a not-for-profit in the future.” I believe the sentiments expressed by a second student summarize the class’s experience: “The project involved a lot of strategy and working together, which is important in the business world, so overall this was a great course to help further my knowledge of the business world . . . crucial for the future.”

The second open-ended question of the Skills Assessment Questionnaire read: “*Any other comments?*”

The purpose behind the design of the second guided reflective question was to offer the respondents the opportunity to give unstructured feedback on their experiences that may not have been captured in the guided and closed-ended questions of this questionnaire. While only six students actually wrote a response to this question, their reflections ranged from comments about the rigor of the exams, the demands of the course, and the difficulty of working in a group to being grateful for the experience and the fun they also shared to also praising the instructor of the course. As one student stated, “Working with this instructor has truly been a pleasure. I have immensely broadened my knowledge from taking this class, and she does a terrific job of teaching. If you could experience her class, you would truly understand how good she is at her craft, and I wouldn’t have enjoyed my time in BU/FI 291 without her tutelage.”

The assessments of the students’ effective written and presentation skills consisted and were measured via two rubrics—writing and oral presentation—and their perception of these skills were measured via the Skills Assessment Questionnaire.

The department has adopted a formal writing rubric to be used to evaluate formal student writing in all courses offered by the department. Students are evaluated using a five-point scale from “outstanding” to “unsatisfactory” on five criteria: organization,

development, style, mechanics, and format. The department has also adopted an oral presentation assessment rubric of twelve criteria evaluated on a ten-point scale: knowledge of subject; correct usage of grammar/language; avoidance of repetitive “hums,” “okays,” etc.; voice/diction-speed; voice/diction-loudness; personalization/engagement of presentation; eye contact; posture/stance; appropriateness of attire; appropriateness of visuals; interaction among presenters (if applicable); and fielding of questions. These rubrics were distributed to the students as an attachment to their syllabus (they are also available on our department’s website), and the criteria were reviewed with them in class. Additionally, as a student had clear-cut objectives (i.e., the rubrics) and as there was perceived pressure to showcase their writing and presentation skills first to the community partner and then to various constituents in the community at the end-of-semester Community Forum, they scored very high in these two courses’ goals. Interestingly, on the Skills Assessment Questionnaire, half of the students rated the oral and written communication skills between “average” and the other half of the students rated these skills “above average.”

The assessment of the students’ impact on the community is evident on NHS’s website. They are now offering EnergyWise home maintenance training classes; energy and improvement financing guidance; energy efficient health and safety information; and the energy assessment, audit, and retrofit money-saving program.

Peer Review

As directed by the grant from Project Pericles, the initiative, in addition to being assessed, also needed to be peer-reviewed by another “Periclean Leader” from another participating institution. Elon University was chosen as the exchange institution for the peer review.

The purpose of the peer review was to facilitate conversation and structured feedback by faculty on their experience as Periclean leaders. Each Periclean Faculty Leader needed to prepare a brief portfolio of their work which included: (a) the course’s syllabus and other instructional and evaluation materials, as appropriate; (b) an abstract describing the research project; and (c) an overview of the activity that was developed that brought diverse campus and community members together to participate to enrich public life, addresses current public/community issues, and enliven democratic debate and discourse.

Specifically, in the portfolio for review, it included the following material:

- Course syllabus
- Civic engagement project guideline/goals
- Submitted article for the Periclean newsletter
- EnergyWise survey prepared (in cooperation with NHS) by students

- Information/flyers students distributed in the community
- Press release and website information about the conference
- PowerPoint slides of the Civic Action Proposal Report presented at the conference by me and all three student groups
- Snapshot of poster presentations
- Copy of article appearing in the Department of Business Administration's newsletter
- A sample student "impressions" response from the course's reading assignment and project

After the review of this portfolio, the faculty needed to prepare a one-page review of their partner's work and submit a copy of this review to Project Pericles and to their faculty peer. Elon's peer-review faculty leader reviewed the submitted portfolio and expressed the fact that the students realized this course not only addressed issues of a personal nature (owning a home) but also of great importance nationally. The peer-review faculty further stated, "This must have motivated the students and may explain the excellent performance Dr. Lo Re and the clients received." The reviewer felt the students are inheriting some big problems from this generation, and they are going to have to "mount spirited and creative responses" to them in the near future. As such, this class showed a way to help students equip themselves for these challenges, and that the Periclean Faculty Leadership program should be commended for providing the opportunity to develop this course.

Conclusion

This paper highlights Wagner College's commitment in connecting its academic offerings to urban challenges and in showing students how their studies support the local community's economic development.

In particular, this study discussed the development of a civic engagement course devoted to the topic of post-recession housing crisis, service-learning and partnership selection considerations, the experiential project and its deliverables, as well as course assessment and review.

Emanating from Project Pericles' Leadership Program, undergraduate business students partnered with the Neighborhood Housing Services of Staten Island to bring the Retrofit NYC, Block by Block initiative piloted in Brooklyn to Staten Island. They investigated the three diverse communities on Staten Island and particularly those with limited financial resources in accessing affordable housing after the 2008 economic and financial crisis. Within the construct of the assets-based approach to economic development, in working with community groups and advocates, the students became informed about the housing stock, the community dynamics, and housing and energy

issues, and reflected upon how such housing policies and energy programs, as well as lending and financial practices have adversely and positively affected and will affect these communities. As argued by Shahrokhi (2011), “The financial system in the United States is a complex, interlocking structure of markets, institutions, and regulators. The causes and culprits of the crisis, the misaligned incentives of participants and exogenous events . . . precipitated failure in key markets.” However, the government “must adopt real and efficient allocation of resources to maximize welfare of all parties and seriously address the income inequality” (194).

Admirably, while the students researched the challenges faced in these communities and offered recommendations for the targeting of resources to maximize community benefits, the project suffered from its own challenges. Aside some students’ complaints about bearing the majority of the load that may be inherited in working in a group, as suggested by Elon’s Peer Leader review, a central piece of the students’ research was a survey of homeowners in Staten Island whereby the students learned early on that obtaining interviews is difficult. As a result, they had to revise their sampling procedures and had to make changes in the interview contents and protocols that they had not anticipated when they began their work. The classroom was used to understand the nature and importance of the changes they had to make, and the result was a report and a presentation that was of great value to the community partners attending the forum.

The ultimate benefits of this type of project cannot be measured on a Richter scale. Without a doubt, this type of initiative is exhaustive, but how can you measure the growth and accomplishment of your students and look of pride in seeing their community partner making modifications to the neighborhoods it would target (with its energy-saving programs) and actually implementing some of the students’ recommendations? As suggested by Elon’s Peer Leader, students often study for a grade and “for a sense that in a not-very-clear future, they will be equipped with necessary knowledge and skills.” What this class hopefully accomplished was “to make that future present” for the students as they were able to see the importance of their work immediately. “That vision enabled them to overcome weaknesses in the initial conception of their research and develop skills they may not have realized that they had.” Additionally, when the students presented their researched work to an interested audience, the community partner’s gratitude for their work reinforced the students’ understanding of the importance of what they had done.

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