

RESEARCH ARTICLE

Perceptions of Tenants: Development of a Stigma Scale for Rental Housing Residents

Faiza Zafar ^a Iram Naz ^b Shumaila Ilyas ^c

Abstract: A lot of people living in rented houses and therefore, stigmatized by the society. To address the stigmatization of tenants and for their determination the assessment tools were required. The present study employed cross sectional research design to explore the stigmatization of adults living in rented houses. At first, a pool of 84 items was originated through interview. Through expert evaluation same 84 items retained after modification. The pilot study was completed with 84 items and afterward 71 items were selected on stigmatization scale for adults tenants which include variables of insecurity, discrimination, worthlessness, perceived dominance by others, stereotype. Further, field administration of these items was done by 355 adults. The data was examined by using exploratory and confirmatory factor analysis. The sample adequacy was tested using KMO and Bartlett's Test of Sphericity that was above .900 so, confirmed the sample adequacy. The EFA confirmed 42 items from 71 with factor loading range from 0.501 to 0.736. After deleting problematic items and execution of 7 covariance and 3 regression weights, the CFI value was .902. It was in the acceptable limit. Among 42 items 28 items were found reliable at the end of analysis. The value of Cronbach Alpha was .891.

Keywords: Tenants, Pakistan, Stigma Scale, Rental Housing Residents, Society, Adults, Rented Houses

Introduction

The increasing need for rental housing, globally, has increased due to rapid urbanization and a growing housing crisis (National Low Income Housing Coalition, 2022; Terhaar et al., 2024). Many countries are witnessing global trends of urbanization and wide-ranging housing shortage (National Low Income Housing Coalition, 2022).

Defining Stigma

Contemporary social science conceptions of stigma can be traced back to the scholarship of Erving Goffman (1963), who articulated stigma as: An "attribute that is deeply discrediting" that reduces the bearer "from a whole and usual person to a tainted, discounted one" (Goffman, 1963). In characterizing stigmatized persons, Goffman indicated that they are a person who is "disqualified from full social acceptance" (1963). Sociologists Link and Phelan (2001) further defined stigma to consider that it represents a co-occurring process, involving; labeling, stereotyping, separating, status loss, and discrimination, that occurs in a context of social power.

Types of Stigma

Broader considerations of stigma are designated in three major ways, based on where the process starts and where it is evident:

^a M.Phil. Scholar, Department of Psychology, University of Gujrat, Gujrat, Punjab, Pakistan.

^b Assistant Professor, Department of Psychology, University of Gujrat, Gujrat, Punjab, Pakistan.

^c M.Phil. Scholar, Department of Psychology, University of Gujrat, Gujrat, Punjab, Pakistan.

1. Public Stigma: The prejudicial and discriminatory actions taken by the public, or society, toward a group (Corrigan & Watson, 2002). This is reflected by the general public's endorsement of harmful stereotypes, such as that renters are nomadic, unsuccessful (Apartment List, 2019).

2. Self-Stigma (or Internalized Stigma): The prejudice that a stigmatized individual directs toward themselves (Corrigan & Watson, 2002). This happens when a person accepts and internalizes public negative stereotypes resulting in self-directed negative beliefs (e.g., low self-worth or decreases in self-efficacy) (Corrigan & Watson, 2002). For example, a renter believes they are "failing" or "are less successful" because they have not achieved the "American dream" of homeownership (Apartment List, 2019).

3. Structural Stigma: This is defined as policies, laws, and institutional practices that create or contribute to disparities and limit opportunities for stigmatized individuals and/or populations, regardless of the individual's personal discriminatory views (Corrigan & Watson, 2002). For example, housing or zoning policies that purposely concentrate rental units (especially public or assisted rental housing) in certain areas will ultimately create social spatial stigmas and contribute to access to lower quality resources, and jobs, linked to the lack of access, hence creating disparities in quality of life (Link & Phelan, 2001; Vassenden & Lie, 2013).

Stereotypes, Discrimination, and Social Stigma

Rental residents - and those residents in public or subsidized housing - are often negatively stigmatized and discriminated against (Link & Phelan, 2001; Terhaar et al., 2024). The stigma (sometimes called "welfare stigma" or housing stigma) of labeling and stereotyping the people living in rental housing with negative attributes (i.e., lazy, irresponsible) is a problem of discrimination against them based on the stereotypes (Link & Phelan, 2001). Stigma results in discriminatory actions at the point of the landlord-student relationship and the landlord-tenant relationship and can even be institutionalized and built into the rules of the housing association (Clark, 2007; Terhaar et al., 2024).

Stigma of housing is related to various systemic and social systems for residents experiencing stigma for housing (and those experiencing co-occurring stigma for other identities) when the stigma of housing may affect the mental health of residents (increased psychiatric symptoms, low self-esteem), their ability to integrate socially, and their quality of life overall (Corrigan & Watson, 2004; Terhaar et al., 2024).

Relevance to Housing Status, Renter v Homeowner

Stigma is especially relevant to an individual's housing status because in many Western culture's homeownership is often presented as a proxy for success, stability, and greater moral character or worth (Apartment List, 2019; Vassenden & Lie, 2013).

Renter more specifically in the realm of public/assisted housing: Instability/poverty, irresponsibility, and low-income economic status; characterized stereotypically as "second-class citizens" who "waste their money" (Apartment List, 2019; Vassenden & Lie, 2013). One survey reported that nearly 30% of Americans believe that a social stigma exists toward those individuals who are renters (Apartment List, 2019). A study indicates that society implicitly stereotypes renting as an experience as restrictive, stressful, and in crisis, while owning an experience of resting and comfort (Liu et al., 2022).

Homeowner personal achievement and personal success as well as financial security and an investment in community (Apartment List, 2019). In fact, 86% of Americans see homeownership as important to personal achievement, and 87% see homeownership to be important to financial security (Apartment List, 2019). These well-established values in society contribute to the maligned status of the renter, and contrary to these values to cash prizes for homeownership over renting (the same survey indicated a preference for valuing renting as a "cash prize" (Apartment List, 2019). The current void of

standardized measurement instruments for the stamp of the rental housing resident exemplifies a need in social science, public policy research (McCormick et al. 2012; Kang & Koo, 2024).

Necessity for Stigma Scale within Rental Housing

Stigma is an established phenomenon across a variety of domains. However, stigma measurement has primarily focused on health and social issues. Existing, validated scales for stigma measure stigma of mental illness, HIV/AIDS, or homelessness (Corrigan & Rao, 2012). These scales are useful for measuring stigma in these respective populations but do not address the complexity of housing stigma, which operates differently than individual-level stigma or community-level stigma (Horgan, 2020). Stigma of rental housing is often contingent on stereotypes of poverty, social class, and community reputation, resulting in stigma and social exclusion that impact a renter's identity, mental health, and social opportunities (Kang & Koo, 2024). The current study was on the development of scale of stigmatization for individuals living in rented houses.

Literature Review

The literature review for Stigma Scale for Rental Housing Residents first establishes the theoretical context of stigma, links it to the nuances of the housing context and the existing measurements limitations.

Stigma Scale for Rental Housing Residents

Understanding Stigma

Stigma is a social process that possesses a significant degree of power, whereby differences are marked in a way that views these differences as a negative judgment (Link & Phelan, 2001).

Definitions and Theoretical Frameworks

Goffman's (1963) theoretical framework on stigma explains that it is an "attribute that is deeply discrediting" (p. 3) which "reduces" (p. 3) the attribute holder from being a whole and usual person, to a "tainted" (p. 3) and "discounted" (p. 3) person. Within Goffman's framework, stigma, encompasses a difference either in which the stigma identity is concealable (discreditable), or stigma identity is visible (discredited). The Link and Phelan (2001) stigma components model presents a contemporary sociological approach to stigma by defining stigma as the occurrence of five interrelated components: i.e., (a) the labeling of human differences, (b) the labeled individual being associated with stereotypes that are typically negative, (c) the characterizing individuals labeled as creating a division of "us vs. them", (d) stigmatizing individuals lead to a loss of status, and (e) stigmatization or discrimination.

Evidence Supporting the Existence of Housing Stigma

The literature extensively includes evidence of stigma related to living in homelessness and living in public housing. Both literatures describe the process of social marginalization as a consequence of the physical appearance of the housing (and identity to being low income) (Kang and Koo, 2024). In sociology literature, some evidence has suggested a stronger negative social frame of reference of renters of homes vs. homeowners. In this literature home ownership is framed positively, carrying the understanding of responsibility, stability and an elevated social status. Renting a home can often carry stigma reflecting a transient person without investment in the neighborhood (Horgan, 2020).

Further Complications Involving Socioeconomic Status

Along with this, any system related to rental housing can compound housing related stigmas around living in poverty, instability, and transient lifestyles. This relationship reinforces stigma, thereby creating a situation for individuals whereby it's hard to separate prejudice related to their housing status from their socioeconomic status (McCormick et al., 2021). Another commonality that is observed when having stigma associated with renting a home is that there is no universal stigma as it will depend on the political features

and the policies in place for the home renters. For example, research considering rental stigma identified lived experiences across internal/external locations, whereby both geography (urban/rural) and specific political decisions related to rental housing led to stigma, heightening stigma ingested by both the individual relative to their housing status as well as the societal viewpoint posited on their status (Horgan, 2020). One specific example is in urban living context, individuals living in large public housing projects (low income) are visible and thus their status is emblazoned potentially at a territorial based stigma.

Implications of Housing Stigmas

Housing stigmas have broad implications on both individual well-being and the effectiveness of broader initiatives.

1. Psychological Implications

Experiencing chronic stigma leads to observable psychological distress, including elevated stress levels, anxiety, and lower self-esteem (Link & Phelan, 2001). The plausible effects of self-stigma can influence an individual's aspirations and agency.

2. Social Implications

Stigma leads to tangible exclusion, discrimination, and limits of opportunity in areas like employment, education, and neighborhood amenities (Hampson, et al., 2020).

3. Policy Recommendations

Stigmatizing attitudes often lead to discriminatory housing policies, such as exclusionary zoning laws and negative NIMBY (Not In My Back Yard) attitudes that prevent available/affordable housing from being developed (McCormick et al., 2012).

Current Stigma Scales and Gap Analysis

Available measurement scales are evidently insufficient for this specific population. The field of psychometric measurement has established many valid scales, including a range of Mental Health Stigma Scales (e.g., Self-Stigma of Mental Illness Scale) and HIV/AIDS Stigma Scales. While these scales are condition-specific, the items are not well-suited to measure the social identity-based stigma attached to rental housing status (Corrigan & Rao, 2012). To our knowledge, no validated instrument explicitly assesses the multidimensionality of the stigma experienced by the general population of residents of rental housing. The lack of a validated measurement scale creates a barrier for researchers to reliably measure the problem and evaluate the effectiveness of anti-stigma interventions in housing to investigate if the solution is working, corroborating the need for the development of a scale.

Purpose of the Study

The study has two main purposes:

1. To construct a credible, standardized psychometric instrument that fairly and accurately measures stigma directed toward renters. This is an important feature that will give researchers and policymakers a reliable way to collect data.
2. To identify and measure salient dimensions of rental stigma in general. The scale will be constructed to measure dimensions of stigma that are distinct and can be measured.

Method and Results

Step 1: Generation of Item Pool

A) Procedure: The item pool was generated using interviews conducted with the target population. For interviews a sample 10 was selected from District Gujrat using purposive sampling. An un-structured interview was comprised of open ended questions in Urdu about stigmatization of rented people.

B) Results: 84 interview questions were finalized. The questions cover the broader themes of stigmatization of rented people.

The themes were insecurity, discrimination, worthlessness, perceived dominance of others and stereotype

Step 2: Experts’ Evaluation of Item

A) Procedure: The content validation of the generated item was done by experts. The expertise has a deeper understanding of the subject matter. A total of 6 experts were selected for evaluation. There were three PhD and three M. Phil in Psychology and related fields. Experts were asked to rate the items' comprehension, relevance, and clarity. The item's appropriateness, vagueness, and content were also evaluated.

B) Results: Some items were modified based on the evaluation; no new items were added or removed. The format for the responses was also finalized. The scale's multiple-choice structure was finalized. A five-point Likert scale, with 1 denoting strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree, served as the basis for the scale. By using Content Validity Index (CVI) approach the content validity is calculated, after calculation no items were eliminated because all items have CVI > 0.79. 84 items were finalized.

Step 3: Pilot Study

A) Sample: Further the data was collected for pilot study from 100 Adults (Male and Female) rented in Punjab (Gujrat, Gujranwala, Lahore and Islamabad) by using purposive sampling technique.

B) Measures: The evaluated 84 items final scale by experts were used for data collection.

C) Procedure: The scale was administered in pilot study to determine the significance of items. It clear if there was any ambiguity in the understanding of instructions and statements of items. The final items were used for collection of data along with demographic information. The scale was in Urdu language for easy understanding. Informed consent was taken both orally and written from the participants. Research objective and importance was share to the participant. The ethical consideration was share to the participants in the research to make the participant confident. Clear instructions about how to fill the scale was provided by the examinee. Difficult, vague or ambiguous items identified by participants was modified. Experts also reevaluate the items.

D) Results: Data was entered in Statistical Package for the Social Sciences (SPSS) version 22 and correlation analysis was used.

Table 1

Total Item Correlation between the Scores in Administration (N=100)

S#	Item	r	S#	Item	r
1	3	.520**	37	47	.437**
2	5	.444**	38	48	.434**
3	6	.590**	39	49	.567**
4	8	.509**	40	50	.629**
5	9	.569**	41	51	.525**
6	10	.551**	42	52	.437**
7	11	.431**	43	53	.589**
8	12	.469**	44	55	.566**
9	14	.496**	45	56	.639**
10	15	.699**	46	57	.562**
11	16	.550**	47	58	.475**
12	20	.655**	48	59	.424**
13	21	.415**	49	60	.476**
14	22	.455**	50	61	.460**
15	23	.577**	51	63	.485**
16	24	.689**	52	64	.524**
17	25	.615**	53	66	.443**
18	26	.548**	54	67	.492**
19	27	.613**	55	68	.617**
20	29	.591**	56	69	.526**
21	31	.649**	57	70	.535**
22	32	.637**	58	71	.538**

23	33	.734**	59	72	.529**
24	34	.507**	60	73	.526**
25	35	.569**	61	74	.453**
26	36	.587**	62	75	.434**
27	37	.428**	63	76	.470**
28	38	.463**	64	77	.484**
29	39	.403**	65	78	.593**
30	40	.493**	66	79	.464**
31	41	.567**	67	80	.546**
32	42	.471**	68	81	.528**
33	43	.507**	69	82	.599**
34	44	.514**	70	83	.468**
35	45	.616**	71	84	.617**
36	46	.416**			

Thirteen items were removed from the 84 expert-validated items due to correlations below 0.4. The correlation for the left-hand elements ranged from 0.403 to 0.699. The final administration and factor analysis were conducted using the remaining 71 items on the scale.

Step 4: Field Administration and Factor Analysis

A) Sample

In order to identify structures and assess the importance of things, the 71-item scale was given to 355 persons who were renting a home. Jackson's proposal was used to choose the sample; he explains the N: q rule, which states that the minimal sample size is determined by dividing the number of cases (N) by the number of model parameters (q) that need statistical estimations. According to Jackson (2003), a sample size to parameter ratio of 20:1, 10:1, or 5:1 is advised.

- Inclusion Criteria:** According to inclusion criteria those people who are living in private rental housing and do not receive government housing assistance. A sample of adult that holds the financial matters of the family was included in the study. The duration for living in a rented house must be more than 3 months and less than 2 years.
- Exclusion Criteria:** Whereas in exclusion criteria respondents having rented houses provided by the government sectors was excluded along with adolescents' population. Further, people living in rented house with duration less than 3 months and more than 2 years was also excluded from the study.
- Procedure:** The participants were requested to interpret the item carefully while giving responses. Brief introduction of the scale was also given before the administration; it was also informed to participants that their information will keep secret. To obtain information about participants a demographic form was used. Informed consent forms the participants were taken and the instruction, purpose, importance and significance of the research were also communicated. Participants were also updated about the moral issues of their participation in research. The instructions and response range were also cleared to them. The participants were asked to choose appropriate response according to their state of mind. At the end the participants were admired for their help and alliance in research work.
- Results:** The underlying factor was found via exploratory factor analysis. To determine the validity of the factors and the importance of the items in the scale, an exploratory factor analysis was performed on the data of 71 items. Five variables with a.5 absolute value of suppression were fixed in the exploratory factor analysis (EFA). 42 things remained after EFA. In order to confirm the factors, Confirmatory Factor Analysis (CFA) was used. 14 of the 28 elements that remained after CFA were removed because they were troublesome. Version 24 for Windows of the Statistical Package for the Social Sciences (SPSS) was utilized for EFA, while version 24 for Windows was utilized for CFA AMOS (analysis of moment structures).

Table 2
Measure of Sample Adequacy

KMO			Bartlett's Test of Sphericity		
			Chi Square	Df	Sig.
Stigmatization	Scale	.921	16074.906	2485	.000

KMO and Bartlett's Test of Sphericity were used to assess the sample's adequacy. According to Pallant (2013), a KMO score of 0.6 or higher can be used to indicate that the sample is adequate. Additionally, if the significance result in the Test of Sphericity is less than 0.05, it indicates that there is no identity matrix in the data. As a result, the data is regarded as almost multivariate normal and is suitable for additional examination. The test result in the current study has revealed great sample adequacy.

Table 3
Factor loading of 71 items on stigmatization of rented houses papulation after Varimax Rotation (N=355)

Serial No.	Item No.	F1	F2	F3	F4	F5
1	4	.627				
2	5	.572				
3	6	.595				
4	10	.587				
5	15	.621				
6	17	.736				
7	18	.711				
8	19	.692				
9	21	.599				
10	22	.686				
11	23	.652				
12	27	.562				
13	29	.639				
14	30	.628				
15	32	.712				
16	33	.664				
17	34	.561				
18	35	.531				
19	40	.501				
20	43	.546				
21	52	.532				
22	53	.574				
23	66	.582				
24	67	.526				
25	36		.541			
26	44		.530			
27	45		.588			
28	47		.688			
29	48		.720			
30	49		.614			
31	58			.506		
32	59			.559		
33	63			.586		
34	1				.635	
35	2				.685	
36	3				.596	
37	11				.540	
38	12				.563	
39	9					.538
40	14					.545
41	37					.539
42	41					.538

Table shows factor loading values range from 0.501 to 0.736. There were 13 items in factor 1 termed as discrimination, in factor 2 there were 5 items loaded which was specified as perceived dominance of others and 3 items were loaded in factor 3, specified as stereotype, 3 items were loaded in factor 4 which is specified as insecurity and 4 item were loaded in factor 5 which is specified as worthlessness.

Table 4
Model Fit Summary of Confirmatory Factor Analysis (N=355)

p-Value	CMIN/DF	GFI	CFI	RMSEA	PGFI
.000	2.220	.879	.902	.059	.701

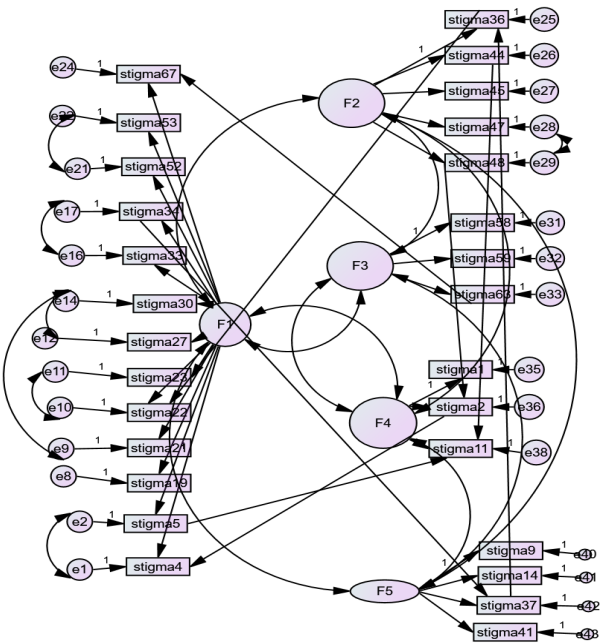
Three regression weights and seven covariance were executive in CFA. The allowed limit for the CFI value was.902. After removing things, there were 28 items left on the scale. The following were the other CMIN/DF, GFI, AGFI, and RMSEA indices. The CMIN/DF ratio is below 3, and Byrne (2006) proposed that the ratio shouldn't be higher than 3 in order for the model to be accepted. GFI of 0.90 or higher is regarded as a respectable value (Hooper, Coughlan, & Mullen, 2008). The values in the current investigation are fairly close to the standard value. If the CFI cutoff value falls between 0.90 and 0.95, it is considered good (Hu & Bentler, 1999). With a CFI value of 0.9002, the scale's efficacy was verified. According to published research, an RMSEA score of less than 0.06 is considered excellent (Cai et al., 2017). The RMSEA value of the study is close to the recommended value. The figure in the instance of PGFI is.701. While the study value is higher than the.50 value, the acceptable PGFI value was within the.5 range (Mulaik et al., 1989).

Table 5
Cronbach Alpha of Scale of Stigmatization of Rented Houses Peoples (N=355)

	Total Items	Cronbach Alpha
Scale of Adjustment Problems	28	.891

The investigation showed that the Scale stigmatization had a high alpha reliability. According to Mendi & Mendi (2015), a dependability rating of.7 or more is deemed suitable.

Figure 1
CFA Model Confirming the Factor Structure of the Domains of Scale of Stigmatization for peoples living in Rented houses with 5 Sub-scales



Discussion

This section presents the results of the analysis of the items, scale development, and psychometric evaluation of the Stigma Scale for Rental Housing Residents (SSRHR). This discusses the effectiveness of the item selection process; the appropriateness of the sample; the factor structure determined through Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA); and overall reliability of the final scale in relation to the relevant literature regarding stigma and housing insecurity. In the first stage of developers a correlation, or item-total correlation analysis, was conducted among data collected from N=100 participants with items retained if r was equal or greater than .40, which is a somewhat standard and stringent cut off for having items correlate high enough in internal consistency (Pallant, 2013; Boateng et al., 2018). The items retained had item-total correlations from .403 to .699 (Table 1) and all showed strong and significant relations to the overall taxon of stigmatization. The initial pool of good items was important – items with low item-total correlations often correlate with a completely different construct or have enough error or measurement error that the item should be removed – therefore, the remaining items have boosted the scale's unidimensionality and reliability (Pallant, 2013; Ohlsson-Nevo et al., 2020). The 71 items were also considered to be psychometrically sound for further factor analysis. The 71-item scale was administered to a larger sample of N=355 adults for structural analysis. The formal test of sample adequacy also substantiated the appropriateness of the study sample. The Kaiser-Mayer-Olkin (KMO) measure of sampling adequacy was .921 (Table 2), which would be considered "marvelous" and indicates that KMO sampling adequacy was well acceptable, being above the threshold of .60 (Pallant, 2013). This measurement indicated a high proportion of common variance in the variables, indicating the data was highly likely to be able to be drawing a distinct factor. Bartlett's Test of Sphericity yielded a highly statistically significant result $(2485) = 16074.906$, $p = .000$). The significant result indicates that the correlation matrix was not an identity matrix, meaning there were sufficient correlations between the items to proceed with the EFA (Pallant, 2013; Hauben et al., 2017). Exploratory Factor Analysis (EFA), making use of Principal Component Analysis and Varimax Rotation, was performed to examine the latent dimensions of the stigma experience. The EFA was constrained to a five-factor solution with a factor loading cut-off of .5; thus, 42 items were retained. The significant factor loadings (all above .501 and below .736 in Table 3) support the strong relevance of the items which were retained to their respective factors. The five factors identified provide a heuristic, multidimensional approach to understanding the construct, beyond simply viewing it as housing stigma.

Factor 1: Discrimination (13 items): Fits within the behavioral dimension of public stigma, or individuals' negative beliefs about their group (renters) lead them to avoid individuals, deny opportunities, or be subject to unequal treatment (Tavakol & Wetzal, 2020; Link & Phelan, 2006). In the area of housing discrimination, studies show that organizers' perceived unfair treatment leads to psychological stress (Paradies 2006).

Factor 2: Perceived Dominance of Others (5 items): Concerns the relational and contextual dimensions of stigma, where the status of being a renter resulted in the near absence or lack of power and control while interacting with other people in social situations or in their neighborhoods. Housing researchers have demonstrated the relational and contextual dimensions of stigma, where power dynamics are at stake as one group is symbolically excluded, or seen as "out of place" (Lucas & Phelan, 2012; Horgan, 2020).

Factor 3: Stereotype (3 items): This dimension reflects the cognitive aspect of public stigma- the unfavorable beliefs, and conspectus about renters (e.g. they are transient, less successful, or irresponsible with funds) (Link & Phelan, 2006; Apartment List, 2019). The emergence of this factor lends credence to the literature that suggests that renters encounter an "unfair stigma" based on societal beliefs about success associated with homeownership.

Factor 4: Insecurity (3 items): This factor is particularly salient to the distress of housing instability. Housing insecurity, in particular about paying rent, has a direct and significant association with an increased rate of psychological distress, anxiety, and depression in the renter community (Padgett, 2020; Carrere et al., 2022). This factor goes to the emotional ramifications of precarity often associated with renting.

Factor 5: Worthlessness (4 items): This factor is meant to represent possible internalization of public stigma, also known as self-stigma. Agreeing with, or internalizing, negative stereotypes from society can turn into feels of devaluing, low self-esteem, and worthlessness ("Why try? Someone like me is not worthy," Corrigan, 2004). One of the important outcomes of housing discrimination and exclusion is an internal process. The last step to assess the validity of the instrument was Confirmatory Factor Analysis (CFA) by means of AMOS, which tested the fit of the proposed 5-factor model. The CFA resulted in 14 more items being deleted from the instrument, producing a final scale with a parsimonious 28-items. The model fit statistics presented in Table 4 showed that a very good fit was demonstrated. The ratio formed was much less than the prescribed upper limit of 3.0 providing evidence for an excellent fit of the model to the data (Byrne, 2006). The observed Comparative Fit Index was above the suggested .90 minimum threshold (Hu & Bentler, 1999), suggesting that the model's structure fit the data well. In addition, the Root Mean Square Error of Approximation was below the more stringent cut-off of .06 for good fit (Tang et al., 2021), indicating that the population structure was well approximated. These fit indices provide a high level of empirical justification for the proposed five factor structure and ultimately, the final 28-item SSRHP was reasonably validated through the appropriateness of the instrument's construct validity. The empirical aspect of reliability of the final scale, with 28-items, contained in the SSRHP used Cronbach's Alpha. The alpha returned was high at .891 (Table 5) and exceeds the accepted minimum of .70 for reliability in psychological research (Mendi & Mendi, 2015). Higher than accepted reliability shows that the 28-item SSRHR scale measure the same latent construct consistently.

Conclusion

A reliable measure on stigmatization of individuals living in rented houses has been developed. Stigmatization is persons negatively perceived by others. Moreover, stigma is usually caused by misunderstandings and negative emotions based on various opinions or attitudes that lead to a negative stereotype and labeling of an individual, followed by social exclusion and unfair treatment. In addition to this, stigma as an attribute that associations a person to unwanted character.

References

- Apartment List. (2019). Renter stigma: Social and economic pressure in the housing market. [Research Report]. <https://candysdirt.com/2019/07/14/renter-stigma-social-and-economic-pressure-in-the-housing-market/>
- Boateng, G. O., Neilands, T. B., Frongillo, E. A., Melgar-Quinonez, H. R., & Young, S. L. (2018). Best Practices for Developing and Validating Scales for Health, Social, and Behavioral Research: A Primer. *Frontiers in public health*, 6, 149. <https://doi.org/10.3389/fpubh.2018.00149>
- Byrne, B.M. (2006). Structural Equation Modeling With EQS: Basic Concepts, Applications, and Programming, Second Edition (2nd ed.). Routledge. <https://doi.org/10.4324/9780203726532>
- Carrere, J., Vásquez-Vera, H., Pérez-Luna, A., Novoa, A. M., & Borrell, C. (2022). Housing Insecurity and Mental Health: the Effect of Housing Tenure and the Coexistence of Life Insecurities. *Journal of urban health: bulletin of the New York Academy of Medicine*, 99(2), 268–276. <https://doi.org/10.1007/s11524-022-00619-5>
- Clark, L. M. (2007). Landlord attitudes toward renting to released offenders. *Federal Probation*, 71(1), 20–30.
- Corrigan, P. (2004). How stigma interferes with mental health care. *American Psychologist*, 59(7), 614–625. <https://doi.org/10.1037/0003-066X.59.7.614>
- Corrigan, P. W., & Rao, D. (2012). On the self-stigma of mental illness: stages, disclosure, and strategies for change. *Canadian journal of psychiatry. Revue canadienne de psychiatrie*, 57(8), 464–469. <https://doi.org/10.1177/070674371205700804>
- Corrigan, P. W., & Watson, A. C. (2002). Understanding the impact of stigma on people with mental illness. *World psychiatry: official journal of the World Psychiatric Association (WPA)*, 1(1), 16–20.
- DeVellis, R. F. (2017). Scale Development: Theory and Applications (4th ed.). Thousand Oaks, CA: Sage.
- Goffman, E. (1963). Stigma. Notes on the Management of Spoiled Identity. London: Penguin Books.
- Hampson, M. E., Watt, B. D., & Hicks, R. E. (2020). Impacts of stigma and discrimination in the workplace on people living with psychosis. *BMC psychiatry*, 20(1), 288. <https://doi.org/10.1186/s12888-020-02614-z>
- Hauben, M., Hung, E., & Hsieh, W. Y. (2017). An exploratory factor analysis of the spontaneous reporting of severe cutaneous adverse reactions. *Therapeutic advances in drug safety*, 8(1), 4–16. <https://doi.org/10.1177/2042098616670799>
- Horgan, M. (2020). Housing Stigmatization: A General Theory. *Social Inclusion*, 8(1), 8–19. <https://doi.org/10.17645/si.v8i1.2345>
- Hu, L.-t., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling*, 6(1), 1–55. <https://doi.org/10.1080/10705519909540118>
- Kang, S., & Koo, J. H. (2024). Exploring stigma experiences of scattered-site public housing residents and its characteristics based on social contact theory. *PloS one*, 19(11), e0313005. <https://doi.org/10.1371/journal.pone.0313005>
- Laguecir, A., & Hudson, B. A. (2024). Too poor to get social housing: Accounting and structural stigmatisation of the poor. *Critical Perspectives on Accounting*, 100, 102757. <https://doi.org/10.1016/j.cpa.2024.102757>
- Link, B. G., & Phelan, J. C. (2001). Conceptualizing stigma. *Annual Review of Sociology*, 27(1), 363–385. <https://doi.org/10.1146/annurev.soc.27.1.363>
- Liu, X., Yu, M., Cheng, B., Fu, H., & Guo, X. (2022). Renting vs. Owning: Public Stereotypes of Housing Consumption Decision From the Perspective of Confucian Culture: Evidence From Event-Related Potentials. *Frontiers in psychology*, 13, 816004. <https://doi.org/10.3389/fpsyg.2022.816004>
- Lucas, J. W., & Phelan, J. C. (2012). Stigma and Status: The Interrelation of Two Theoretical Perspectives. *Social psychology quarterly*, 75(4), 310–333. <https://doi.org/10.1177/0190272512459968>

- McCormick, N., Joseph, M., & Chaskin, R. (2012). The New Stigma of Relocated Public Housing Residents: Challenges to Social Identity in Mixed-Income Developments. *City & Community*, 11. <https://doi.org/10.1111/j.1540-6040.2012.01411.x>.
- Mendi, Basak & Mendi, Onur. (2015). Evaluation of Validity and Reliability of the Turkish Version of the E-lifestyle Instrument. *Journal of Yaşar University*. <https://doi.org/10.6624/10.19168/jyu.37431>.
- Mulaik, S. A., James, L. R., Van Alstine, J., Bennett, N., Lind, S., & Stilwell, C. D. (1989). Evaluation of goodness-of-fit indices for structural equation models. *Psychological Bulletin*, 105(3), 430–445. <https://doi.org/10.1037/0033-2909.105.3.430>
- National Low Income Housing Coalition. (2022). *Out of reach: The high cost of housing*. <https://nlihc.org/oor>
- Ohlsson-Nevo, E., Ahlgren, J., & Karlsson, J. (2020). Impact of health-related stigma on psychosocial functioning in cancer patients: Construct validity of the stigma-related social problems scale. *European journal of cancer care*, 29(6), e13312. <https://doi.org/10.1111/ecc.13312>
- Padgett D. K. (2020). Homelessness, housing instability and mental health: making the connections. *BJPsych bulletin*, 44(5), 197–201. <https://doi.org/10.1192/bjb.2020.49>
- Pallant, J. (2013). *SPSS Survival Manual: A Step by Step Guide to Data Analysis Using IBM SPSS* (5th ed.). New York: McGraw-Hill Education (UK).
- Paradies Y. (2006). A systematic review of empirical research on self-reported racism and health. *International journal of epidemiology*, 35(4), 888–901. <https://doi.org/10.1093/ije/dyl056>
- Tang, W. P. Y., Chan, C. W. H., & Choi, K. C. (2021). Factor Structure of the Brief Coping Orientation to Problems Experienced Inventory in Chinese (Brief-COPE-C) in Caregivers of Children with Chronic Illnesses. *Journal of pediatric nursing*, 59, 63–69. <https://doi.org/10.1016/j.pedn.2021.01.002>
- Tavakol, M., & Wetzel, A. (2020). Factor Analysis: a means for theory and instrument development in support of construct validity. *International journal of medical education*, 11, 245–247. <https://doi.org/10.5116/ijme.5f96.0f4a>
- Terhaar, A., Barnidge, E., Somheil, M., & Bednarek, H. (2024). Responsibility, resentment, and red tape: Exploring stigma experiences among assistance program users in Missouri. *SSM - Qualitative Research in Health*. <https://doi.org/10.1016/j.ssmqr.2024.100511>.
- Vassenden, A. & Lie, T. (2013). Telling Others How You Live—Refining Goffman's Stigma Theory Through an Analysis of Housing Strugglers in a Homeowner Nation. *Symbolic Interaction*, 36. <https://doi.org/10.1002/symb.48>.
- Zamanzadeh, V., Ghahramanian, A., Rassouli, M., Abbaszadeh, A., Alavi-Majd, H., & Nikanfar, A. R. (2015). Design and Implementation Content Validity Study: Development of an instrument for measuring Patient-Centered Communication. *Journal of caring sciences*, 4(2), 165–178. <https://doi.org/10.15171/jcs.2015.017>