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*REPORTING ERROR AND SINGLE-FAMILY HOME OWNERSHIP NORMS
AND PREFERENCES*

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ABSTRACT

The purpose of this research is to test hypotheses about the differences among income classes in home-ownership preferences and reported norms. The first hypothesis is that households with differing levels of income have differing standards and aspirations for home ownership and the single-family dwelling. The alternative hypothesis is that the apparent differences among income classes in housing preferences and norms are due to a correctable systematic reporting error. The data are from interviews with about 1300 households in a six-county area in northwest Iowa during 1975-76. The data were analyzed using a four-step regression procedure. The results indicate that housing needs and preferences for tenure and structure type do not differ by income when "corrected." Actual housing and the constraints differ by income and it is their effects on the reporting of norms and preferences that produce systematic measurement error.

PURPOSE

The purpose of this paper is to test alternative hypotheses about the sources of differences among income classes in home ownership preferences and reported norms. The first hypothesis is that households with differing levels of income have differing standards and aspirations for home ownership and the single-family dwelling that are culturally induced. The alternative hypothesis is that the apparent differences among income classes in housing preferences and norms are due to correctable systematic reporting error.

This paper is about the measurement of norms and preferences for home ownership and single-family dwellings. The focus is not on scaling, factor analysis and the like. Rather it is an exploration

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of the conceptualization and measurement of norms in a more general sense. It deals with questions concerning degree of correspondence between concept and operation. Because there is an apparent rise in interest in the analysis of differences in housing preferences among various social, economic and demographic groupings (Tremblay, 1981; Winter and Morris, 1982), it is appropriate to look carefully at the measurement and operationalization of the related concepts. According to Blalock:

Certain complications must be directly faced, hidden assumptions brought out into the open, and complex "auxiliary measurement theories" constructed in order to deal simultaneously with the objectives of achieving greater generalizability along with increased precision (Blalock, 1982, p. 9).

This paper is not intended to present a "complex auxiliary measurement theory" but does represent a step in that direction.

DIFFERENTIAL ASPIRATIONS HYPOTHESIS

It could be concluded that low-income households have different needs and aspirations for housing if (1) their expressed norms for themselves (family norms) differ significantly from those reported by middle- and upper-income households or if (2) the norms reported for the average American family differ among the income groupings, and that (3) those differences cannot be attributed to differences in (a) the factors that constrain the housing behavior of low-income households or (b) the current and previous housing conditions. (In this paper the terms "needs" and "norms" are viewed as essentially synonymous.)

The general hypothesis that low-income groups have needs that differ from those of middle- and upper-income groupings has been expressed in the, now academically discredited, "culture of poverty" literature (Cohen, 1964; Harrington, 1962; Lewis, 1966a; Lewis, 1966b; Rainwater, 1964). The idea that there are groups with unique housing norms is not recent. Wirth (1947), Riemer (1943) and Rossi (1955) all referred to differences in housing needs according to socioeconomic status. The subculture idea had been prominent in past years as social scientists sought to explain the lack of success of governmental efforts in housing and urban renewal during the 1960s. Hall (1966), for example, asserts that the failure of efforts to appreciably improve the quality of the urban environment is due to cultural differences between recent urban immigrants, principally low-income blacks from the rural South, and city planners and architects (upper-income whites). He says this cultural difference has been ignored. Similar interpretations can be found in Marris (1962) and Gutman (1970). The work cited on housing needs in the culture of poverty literature is not as specifically focused on tenure and structure type as is the present paper.

Although currently discredited and relatively neglected, the idea that housing needs vary by income grouping survives in government policy and, in a modified form, in academic work. The seeming inappropriateness of the poverty-culture concept to the explanation of

housing has been shown by a number of studies based on small and limited samples (Belcher, 1970; Hanna and Lindamood, 1979; Ladd, 1972; Michelson, 1966; Michelson, 1967; Montgomery, 1963; Montgomery and Kivlin, 1962; Montgomery and McCabe, 1973; Morris and Winter, 1973; Morris and Winter, 1976; Stewart, 1973; Stubbs, 1971; Williams, 1971). The modified form of the hypothesis survives in the search for social, economic and demographic correlates of housing preferences (Tremblay, 1981; Memken and Morris, 1983).

THE REPORTING ERROR HYPOTHESIS

This hypothesis is based on the idea that apparent differences in preferences and reported norms could be due to past experience (including recent experience) with low status, low education, large families and other deprivations that could induce individuals to be inexact and even incorrect in their reporting of the cultural norms. It could prompt them to report distorted preferences. Similarly, experience (recent and remote) with particular kinds of housing can affect the reporting of norms and preferences. Generally, the goal of such an analysis is to deal with the problem of spuriousness in the zero-order relationship between two variables. (Rosenberg, 1968; Simon, 1954)

The hypothesis implies that the differences by income groups are understandable as correctable systematic measurement error. An appropriate mode of analysis for such hypotheses is a covariance analysis using multivariate regression-related techniques. The analysis in this paper is an attempt to test empirically, on a large sample with a full income range, whether (1) income has an effect on current housing independent of the other constraint variables, (2) income has an effect on preferences independent of current housing conditions and the other constraints, and (3) income has an effect on reported norms independent of the preferences, current housing, and the other constraints.

Conceptual definitions

It is crucial to the argument put forth in the paper to clearly define in conceptual and operational terms the definitions to be used. It is equally important to deal with questions of the degree of correspondence or noncorrespondence between the two types of definitions that actually have been realized.

Housing norms are, in conceptual terms, the cultural prescriptions the society has promulgated in both formal and informal ways to signify the kind of housing members of the society "should" live in. Operationally, that concept has been defined in this research as the responses to survey questions such as "What is the best type of housing for the average American family?" This operation may not be the best method to discover just what the housing norms are in a particular society (Williams, 1970). One of the reasons it is not the method of choice is that there is likely to be measurement error. That likelihood, of course, represents the focus of this paper.

To emphasize the degree to which systematic measurement error is expected to occur, an additional concept is needed. Reported norms

represent the respondents' notions of what the cultural norms are. One of the goals of this paper is to fill in the gap between the concept of cultural norms and the concept of reported norms. The operational definition in this analysis is a good measure of norms as reported by respondents. It may be inadequate as a measure of the existence of the norms.

The concept of preferences is represented by a temporary state of mind about a particular set of goods, or the characteristics of goods, that a consumer would choose given a set of norms prescribing the ideal amounts of each good or characteristic and the set of constraints placed on the realization of the norms. Taking one good and two of its characteristics (housing tenure and structure type), it is known that norms prescribe single-family home ownership. If constraints are severe, other combinations of the two characteristics may be preferred and currently possessed. As a result, report of the cultural norms may be distorted.

The constraints are a generalization of the budget constraint used in household micro-economics to include other non-income factors that affect a household's ability to obtain the housing norm. Income, the chief independent variable in this study, is conceptualized as a constraint on the ability to purchase normatively prescribed housing and a constraint on the personalization of cultural norms. The goal of the analysis is not to demonstrate the constraining effect of income, but to test whether, independently of the constraining effects of other variables, there are differences in the reporting of norms between income groups. It would be surprising to find that the effect of income on the ability to obtain housing is spurious with respect to the other constraints. Its relationship to preferences and reported norms, however, could be spurious.

The model

The concepts are related theoretically as diagrammed in Figure 1. The typical measurement model is based on the idea that an underlying theoretical continuum is the cause of the measured variable value (Blalock, 1982). The extent to which the unmeasured correlation between them is less than 1.0 is usually attributed to lack of reliability or validity. Total error is seen to be a sum of random error and systematic error. Random error has a tendency to understate the effect of an independent variable and overstate the effects of other independent variables with less random error (Blalock, 1982).

Simple systematic error involving a simple linear transformation from the true to the measured score would have little effect on the results of a multivariate analysis except for its effects on the mean and the variance. Complex systematic error can greatly affect the results of a multivariate analysis.

There is little doubt that different social classes, ethnic groups, even age groups, experience different housing behavior and different housing conditions. An examination of the available census data permits a gross assessment of the housing conditions of low-income families.

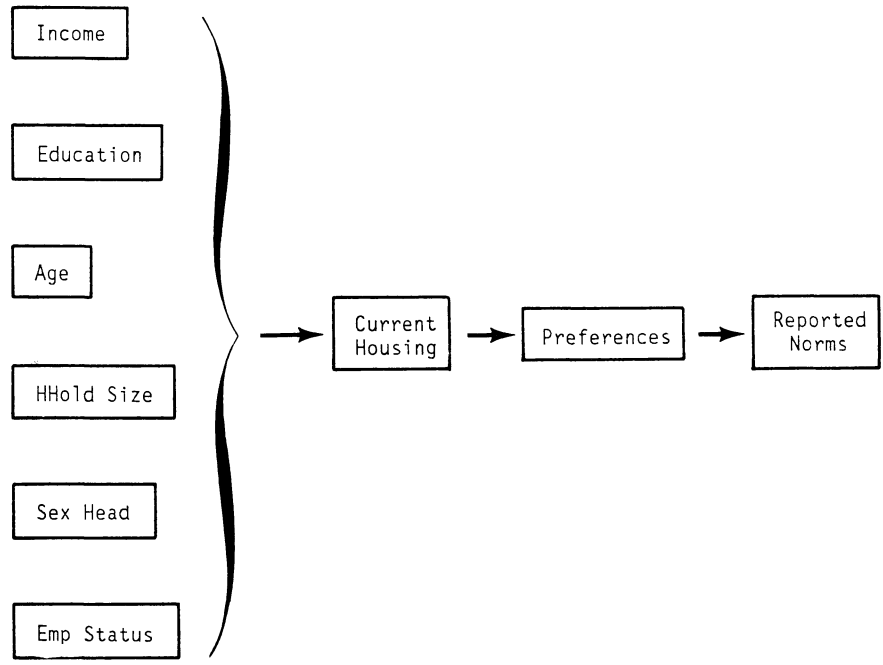


Figure 1. Theoretical Model

Low-income families are several times more likely to lack some or all plumbing facilities than those above the poverty line; they are much more likely to be paying more than 35 percent of their income for rent; they are more likely to have more than 1.00 persons per room and they are more likely to be renters.

Evidence in the literature on home ownership and structure type norms clearly supports the hypothesis that ownership of a single-family dwelling is a strong, widespread cultural norm that has a weak or nonexistent relationship to income, even without controls for the other constraints. (Belcher, 1970; Berger, 1960; Hinshaw and Allott, 1972; Michelson, 1966; Morris and Winter, 1976; Stubbs, 1971; Williams, 1971).

The literature on preferences indicates that a number of social, economic and demographic variables have relationships to preferences (Tremblay, 1981; Memken and Morris, 1983). The literature, however, is plagued with operational and conceptual inconsistencies. The recent rise in interest in housing preferences may result in a narrowing of the conceptual and procedural gaps.

PROCEDURES

Sample

The data gathered in this study are taken from the incorporated towns in the six-county area surrounding Fort Dodge, Iowa. The counties are Calhoun, Hamilton, Humboldt, Pocahontas, Webster and Wright. The incorporated places in which data were gathered include all the communities with populations over 2000 and a sample of the communities with populations of less than 2000.

As a result of variations in sampling fractions and completion percentages, a stratified weighting procedure was used to obtain estimates that represent the total population of all incorporated communities in the area.

Operational definitions

There are three categories of variables to be considered: 1) the exogenous, constraint variables including demographic and socioeconomic characteristics; 2) intervening variables which in this case include actual structure type and tenure status; and 3) preferences and norms for home ownership and structure type, the dependent variables.

Dependent variables

Cultural norms for ownership and structure type are examined in this analysis and are derived from two questions about the respondent's report of the best kind of (1) ownership or rental arrangement for the average American family and (2) the best type of structure for the average American family.

Reported tenure norm is dichotomized into conventional ownership and other which includes renting and living in the dwelling without paying rent. Ninety-three percent of the sample report that the norms prescribe conventional ownership for the average American

family.

The reported structure-type norm is dichotomized into single-family detached and other which includes a one-family house attached to one or more other houses (a rowhouse or townhouse), a building with two or more apartments and a mobile home. Just over 91 percent of the sample report that the single-family detached home is the best type of housing for the average American family.

The combined norm variable is obtained by multiplying the two reported norms (structural norm x tenure norm). It is dichotomized into ownership of a single-family detached home and other. The other category includes all other combinations of the structural norm and tenure norm variables. About 87 percent of the sample report that the owned single-family dwelling is best for the average American family.

Three preference variables were similarly developed. They were based on two questions about the "best kind of ownership or rental arrangement for your own family right now" and "the best type of structure for your family right now." Tenure preference is dichotomized into conventional ownership and other. The other category includes renting, living in the dwelling without paying rent, and non-conventional forms of ownership. About 88 percent of the sample prefer conventional ownership.

Structure-type preference is dichotomized into single-family detached and other. The other category includes a one-family house attached to one or more other houses (a rowhouse or townhouse), a building with two or more apartments, and a mobile home. Nearly 88 percent of the sample prefer the single-family detached type of structure.

The combined preference variable is obtained by multiplying the two preference variables (structural preference x tenure preference). This variable is dichotomized into ownership of a single-family detached dwelling and other. The other category includes all other combinations of the structure preference and tenure preference variables. A little more than 81 percent of the sample have a combined preference for the owned single-family dwelling.

Intervening variables

Actual type of structure is dichotomized into single-family detached and other. The other category includes a one-family house attached to one or more other houses (a rowhouse or townhouse), a building with two or more apartments, and a mobile home. About 84 percent of the sample currently live in single-family detached dwellings.

Actual tenure status is dichotomized into conventional ownership and other. The other category includes renting, living in the dwelling without paying rent, and non-conventional forms of ownership. About 78 percent of the sample currently own their homes.

Combined actual tenure and structure (actual tenure status x actual structure type) is dichotomized into ownership of single-family detached homes and other. The other category includes ownership of other types of structures and any ownership status other than conventional ownership. Just under 74 percent of the sample own single-family detached dwellings.

Constraint variables.

The income variable (total household income) was divided into three classes: under \$7,000 (27.6%), \$7,000-14,999 (36.2%), and \$15,000 or over (36.2%). The data were gathered during 1975-76 which explains the seemingly low income levels. Education of the head of the household was divided into three classes: under 12 years (36.1%), 12 years (37.0%), and over 12 years (26.9%).

Employment status of head of household is dichotomized into full-time employment (35 hours or more per week) and other, which includes employed part-time, unemployed looking for work, unemployed not looking for work, and unable to work due to age or disability. About 67 percent of the sample was employed full-time.

Number of household members is divided into three classes: one member (19.8%), two-three members (49.6%), and 4 or more members (30.6%). The age of the head of the household is divided into three classes: 15-39 years (35%), 40-59 years (30.1%), and 60 years or over (34.9%). The type of head of household is divided into three classes: male head (6.3%), female head (23.3%), couple (70.4%).

ANALYSIS AND FINDINGS

The first stage of the analysis consists of a plot of the percentages of the sample who live in or report norms or preferences for ownership of single-family structures (Fig. 2). The purpose is to test whether the zero-order relationships suggest that the low-income groupings have housing norms that are more modest than those of the middle- and higher-income households. It is possible to rent a single-family dwelling and also to own a dwelling that is not a single-family structure. Therefore, the analysis includes simultaneous attention to respondents who report both single-family dwellings and ownership to be desirable. The second stage consists of a group of regression analyses to test whether there are differences among income groups when the constraints are controlled (Tables 1 through 3).

Zero-order percentages

Reported norms, preferences and actual housing are strikingly similar at the upper-income level. But, even though the norms differ very little among income groups, the preferences and actual housing drop significantly toward the low-income end.

The relationship of actual ownership of single-family dwellings to income class is quite strong and is statistically significant. Sixty-four percent of the low-income families live in owned dwellings, compared with 72 percent of the middle-income and 83 percent of the upper-income families. Preferences for ownership of single-family

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dwellings are reported by 75 percent of low-income, 80 percent of middle-income and 88 percent of the upper-income class. This is also statistically significant. Reported norms for ownership of single-family dwellings vary less than one percent among the three income groups, a nonsignificant variation.

It is quite clear that the reporting of norms does not covary with income class in these data. The preferences for single-family home ownership for one's own family under currently constrained conditions is significantly related to income in the zero-order analysis. Obviously, actual single-family home ownership is positively related to income.

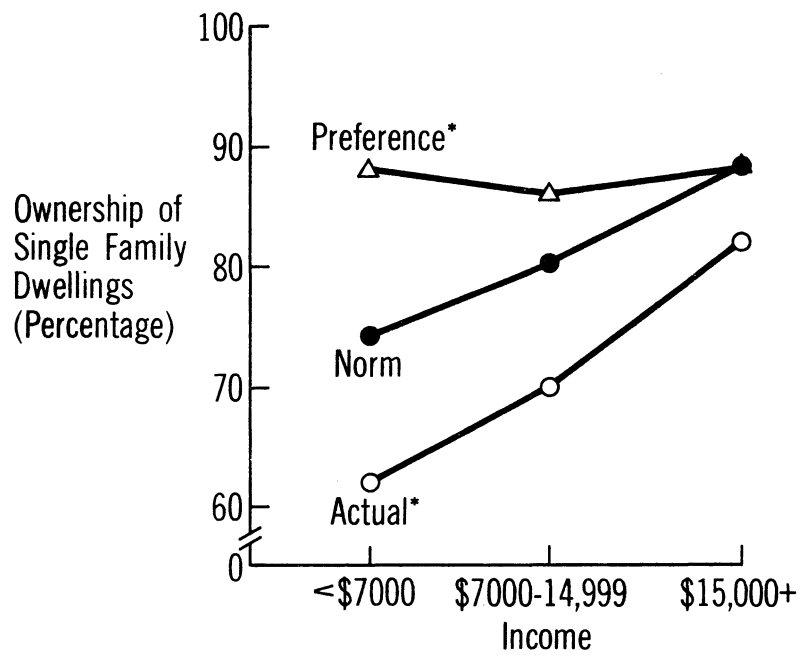
Regressions

The data were analyzed using multiple regression in four steps. In the first step, dummy variables for the exogenous variables Income <\$7,000, Income \$7,000-14,999, Age 15- 39, Age 40-59, Male head of household, Female head of household, 1 person household, 2-3 person household, Education <12 years, and Education=12 years were entered into the regression equation.

In the second step, dummy variables for the interaction of income and the other exogenous variables were entered into the regression equation. In the third step, the nonsignificant income interaction dummy variables from the second step were removed from the regression equation. Dummy variables for the interaction of age and the other exogenous variables were entered into the regression equation. In the fourth step, the nonsignificant age interaction dummy variables from the third step were removed from the regression equation. The intervening variable, actual housing, was added to the regression equation. The analysis of the interaction is not based on a theoretical proposition. Rather, they are analyzed for empirical reasons to avoid possible confounding effects from ignoring the interactions that might exist.

The analyses presented in Tables 1 through 3 correspond to the groupings used in the first stage of the analysis. The coefficients represent deviations of each indicated category from a base class. The negative coefficient of -.048 for the <12 years of education grouping indicates that the adjusted or predicted mean of the dependent variable is .048 less than that of the omitted class, which in this case is the group with more than 12 years of education.

Table 1 indicates that type of household (male or female head), household size (1, or 2-3 persons), age of head (15-39), the interaction of age and income (15-39 x <\$7000), the interaction of household size and age of the head (2-3 x 15-39), and the interaction of household size and type of household (2-3 x female) are variables with significant effects in the regression equation predicting actual housing tenure and structure.



In other words, male- and female-headed households are significantly less likely to be single-family dwelling owners than are households headed by couples. Both small- and medium-sized households are significantly less likely to be single-family owners than are large households. Young household heads, and in particular, low-income young household heads, are less likely to own a single-family dwelling than are others. Medium-sized households headed by either a young or female-head are less likely to own than other households headed by males or headed by a person in the middle or older-age groups.

Table 1. Regression analysis of single-family home ownership actual housing on education, age, type of household, household size and income

Variable	Coefficient	Beta	t
Education			
<12 years	-0.04805	-0.05232	-1.525
12 years	0.00590	0.00646	0.206
Type of household			
Male head	-0.11172	-0.06148	-1.781*
Female head	-0.15993	-0.15324	-2.452*
Household size			
Small (1)	-0.23364	-0.21138	-3.505*
Medium (2-3)	-0.10831	-0.12279	-2.869*
Age of head			
15-39	-0.18965	-0.20511	-3.906*
40-59	-0.06075	-0.06321	-1.785*
Income			
<\$7000	-0.00923	-0.00936	-0.238
\$7000-14999	-0.04014	-0.04373	-1.466
Interaction variables			
Age of head x Income			
15-39 x <\$7000	-0.27952	-0.14672	-4.455*
Household size x Age of head			
2-3 x 15-39	-0.21432	-0.17224	-4.180*
Household size x Type of head			
2-3 x Female	0.16399	0.08605	2.052*
Constant	1.03495		22.265*
R-squared	0.194		
R-squared adjusted	0.185		
F	23.14		
df	13 and 1251		

*significant at p <.05

Table 2 presents the prediction of housing preferences. The key variable is actual housing, which is very strongly related to preferences. Other variables with significant relationships are male-headed households, small- and medium-sized households, and the interaction of low education and young age of head. When households are owners of a single-family dwelling, they are likely to have higher ownership preferences than non-owners and those living

in other types of structures. Male-headed households are likely to have higher ownership preferences than households headed by females or couples. Small and medium-size households are less likely to prefer ownership of a single-family dwelling. The households headed by a young, low-educated person are less likely to prefer ownership than are others.

Table 2. Regression analysis of single-family home ownership preferences on actual housing, education, age type of household, household size and income

Variable	Coefficient	Beta	t
Education			
<12 years	0.01055	0.01302	0.373
12 years	0.02523	0.03131	1.190
Type of household			
Male head	0.09504	0.05928	2.313*
Female head	0.00902	0.00980	0.295
Household size			
Small (1)	-0.13414	-0.13743	-3.405*
Medium (2-3)	-0.03498	-0.04495	-1.634*
Age of head			
15-39	0.01359	0.01666	0.483
40-59	0.01342	0.01583	0.553
Income			
<\$7000	0.02100	0.02413	0.799
\$7000-14999	0.00161	0.00199	0.070
Interaction variables			
Education x Age of head			
<12 years x 15-39	-0.02477	-0.01441	-0.552
Education x Income			
<12 years x \$7000-14999	-0.06370	-0.04977	-1.639
Actual housing	0.55447	0.62843	26.898*
Constant	0.42156		10.935*
R-squared 0.433			
R-squared adjusted 0.427			
F 73.41			
df 13 and 1251			

*significant at p <.05

Table 3, the regression for reported norms, shows that the relationship of the preference variable to norms is very strong. Actual housing has no effect independent of preferences. Age of head (both young and medium) and low education of the head are also variables with significant effects in the prediction of reported norms.

Households expressing high preferences for ownership of a single family dwelling are more likely to report ownership as a norm than households expressing low preference for ownership. Households with a young or medium aged head are less likely to report an ownership norm than households with an older head-of-household.

Households headed by individuals with low education are less likely to report ownership norms than heads with a higher level of education.

Table 3. Regression analysis of single-family home ownership norms on preferences, actual housing, education, age, type of household, household size and income

Variable	Coefficient	Beta	t
Education			
<12 years	-0.07168	-0.10296	-2.826*
12 years	-0.02481	-0.03584	-1.076
Type of household			
Male head	0.04691	0.03406	1.041
Female head	0.03661	0.04627	1.097
Household size			
Small (1)	-0.04803	-0.05727	-1.001
Medium (2-3)	-0.04896	-0.07323	-1.531
Age of head			
15-39	-0.10410	-0.14854	-2.493*
40-59	-0.05455	-0.07488	-1.989*
Income			
<\$7000	0.02481	0.03319	0.882
\$7000-14999	0.03284	0.04720	1.496
Interaction variables			
Household size x Age of head			
1 x 15-39	0.09410	0.04553	1.296
2-3 x 15-39	0.01499	0.01589	0.328
Actual housing	0.03575	0.04716	1.258
Preferences	0.21224	0.24704	6.924*
Constant	0.75955		16.307*
R-squared	0.095		
R-squared adjusted	0.085		
F	9.36		
df	14 and 1250		

*significant at $p < .05$

CONCLUSIONS

The goal of this paper is to test the proposition that low-income people have housing needs that are less demanding than those of higher income grouping. The major conclusion is that neither the literature nor the present data provide any support for the proposition that the low-income class has different home ownership and structure-type norms or aspirations from other income groups. There are no grounds for believing that lower-income groups have less strong ownership and single-family dwelling aspirations. The differences by income group in actual housing are primarily related to age and household size.

Preferences are somewhat related to household size and sex of the head, but primarily to actual housing. Reported norms, which may

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be viewed in terms of the accuracy with which they reflect true norms, are affected primarily by preferences and, in a very minor way, by education. Income has little effect in that (1) there is relatively little difference among income groups in terms of the determinants of preferences and norms and (2) there is no effect of income directly on norms and preferences.

These conclusions do not apply to age, however. The housing needs of the elderly may be unique due to declining health and agility. Those needs, of course, do not arise from cultural sources. The analysis is a complex one and there may be problems of multicollinearity and identification problems.

The popularity of the single-family owned home in terms of reported norms is so high that there are only minor detractors and they appear at the high income and educational levels. It must be concluded that housing needs for tenure and structure type do not differ by income, only actual housing and the constraints do. Lower cost housing programs that neglect home ownership and single dwellings for families must be justified on other grounds than cultural relativity and concern for differential low-income needs.

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