

*A Research Note:*

*HOME OWNERSHIP: STUDENT EXPECTATIONS AND ATTITUDES*

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*ABSTRACT*

*The purpose of this research is to test the results of two studies reported by Hohm (1983a, 1983b). The data are from an availability sample of 1461 Iowa State students surveyed in the fall of 1985. Multiple classification analysis is used. Results of the replication support most of Hohm's research findings about students' housing expectations and ownership attitudes. The majority of San Diego State and Iowa State students sampled appear to be committed to the "American dream" of owning a single-family dwelling.*

*INTRODUCTION*

The purpose of this paper is to replicate two studies conducted by Charles F. Hohm (1983a, 1983b) on expectations and attitudes of students concerning home ownership. Hohm's studies examine the commitment of college students to the "American dream" of owning a single-family dwelling. Variables are defined in the discussion and in the tables that follow. Multiple classification analysis is used in the replication with a 0.05 significance level as the criterion for support. Hohm surveyed a random sample of 1011 students from San Diego State University during the fall of 1980. An availability sample of 1461 students from Iowa State University was surveyed during the fall of 1985. Preliminary analysis of the data show that the student characteristics of the sample match the proportions found in the undergraduate student body at Iowa State University. The major limitation of the Iowa State sample is that it is heavily weighted with freshmen students.

*DISCUSSION AND EXPECTATIONS*

In his first paper, Hohm (1983a) relates several socio-economic and demographic factors to two dependent variables; 1) Do you think you will purchase a home sometime in the future? with the response "no" coded as zero, "perhaps" coded as one and "definitely yes" coded as two, and 2) What kind of home do you think you might purchase? with "single-family detached dwelling" coded as one and "other" coded as zero. The grand means for the two dependent variables are only slightly lower for the San Diego State sample than for the Iowa State sample. The results indicate that the San Diego State sample is slightly less committed to home ownership and single-family structure than is the Iowa State sample.

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Significant support (see Table 1) is found for the generalizations advanced by Hohm (1983a, 1983b) that students with larger family-size goals and students from high-income families are more likely to expect to be home owners than are students with small family-size goals and students from low-income families. Hohm's variables of sex, curriculum major and marital status are not significantly related to home-owner expectations. In the replication (see Table 2), Hohm's variables of race, predicted family size, home ownership of parents, and student home ownership are found to be significantly related to expectations of owning a single-family dwelling. This replication does not find sex, curriculum major, or marital status of the student significantly related to expectation of home ownership. These results could be related to the limitations of the availability sample. Space does not permit detailed discussion of specific deviations, many of which are marginal and may be due to chance variation.

#### *DISCUSSION OF ATTITUDES*

In his second paper, Hohm (1983b) relates the student characteristics to two dependent variables: 1) How important do you think it is for every American to be able to own his/her own home?, and 2) How important is it to you personally to be able to own your own home? For both dependent variables, "not important at all" is coded as zero, "quite important" is coded as one, and "very important" is coded as two. The replication (see Table 3) reinforces Hohm's findings that a high proportion of the college students sampled view home ownership as important, both in general and personal terms with personal home ownership being more important than general home ownership. When the grand means for the two dependent variables are compared, San Diego State students average a slightly higher response to importance to home ownership in general than do Iowa State students, but Iowa State students average a slightly higher response to the importance of personal home ownership than do San Diego State students.

In the replication (see Table 4), Hohm's variable of expecting to become a home owner in the future is found to be significantly related to the importance to home ownership in general. However, political stance, race, and marital status are generally not significantly related to home ownership in the replication although they are significant in Hohm's study. Also, in the replication (see Table 5), two variables are found to be significantly related to the importance of personal home ownership: 1) Predicted family size, and 2) importance of home ownership in general. Only the latter is found to be significantly related in Hohm's study.

Hohm's studies and this study show that San Diego State and Iowa State college students are very committed to the "American dream" of owning a single-family dwelling. In both samples, well over 90 percent of the respondents answered "perhaps" or "definitely yes" to the question "Do you think you will purchase a home sometime in the future?" About three-fourths of the students in each sample expect to purchase a single-family detached dwelling. High proportions of both student samples view home ownership as important in general and in personal terms. Although the replication does not find significant relationships for all the independent variables that Hohm's finds significant, the comparative analyses do show general support for Hohm's research findings. The San Diego State and Iowa State students appear to be similar in their views on home ownership.

expects to become a home owner

Variable/Category	N	Deviation	Eta	Adj. Dev.	Beta	Sig. of F
	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986
<b>Sex</b>						
Female	353	0.06	0.01	0.06	0.01	
Male	702	-0.09	-0.01	-0.09	-0.02	
			0.13	0.02	0.12	0.03
						0.004
						0.300
<b>Major</b>						
Business School	125	0.12	0.05	0.12	0.05	
Sciences and						
Engineering	67	-0.06	-0.03	-0.02	-0.02	
Humanities,						
Arts, Social	151	-0.11	-0.04	-0.09	-0.03	
Sciences						
Professional	155	0.05	0.07	0.02	0.06	
Studies	41	-0.17	0.02	-0.15	0.01	
Other	51	0.09	-0.06	0.09	-0.07	
Undeclared			0.17	0.08	0.15	0.08
						0.017
						0.151
<b>Marital Status</b>						
Married	43	0.09	-0.04	0.11	-0.02	
Divorced	20	-0.24	-0.02	-0.12	-0.01	
Single, Never	527	0.00	0.00	0.00	0.00	
Married			0.09	0.02	0.07	0.01
						0.260
						0.953
<b>Parents' Income</b>						
\$0-9,999	109	-0.11		-0.12		
10,000-24,999	162	-0.13	-0.08	-0.10	-0.07	
25,000-39,999	151	-0.01	-0.02	-0.01	-0.02	
40,000-54,999	133	0.04	0.03	0.04	0.03	
55,000+	134	0.12	0.11	0.09	0.11	
			0.16	0.14	0.12	0.14
						0.043
						0.000
<b>Predicted Completed Family Size</b>						
0	78	-0.29	-0.24	-0.25	-0.23	
1	33	0.08	-0.13	-0.06	-0.12	
2	317	0.04	-0.02	0.03	-0.02	
3	105	0.07	0.05	0.04	0.04	
4	46	0.07	0.10	0.06	0.10	
5+	11	0.28	0.03	0.27	0.04	
			0.21	0.14	0.18	0.14
						0.001
						0.000
						0.000
<b>Multiple R<sup>2</sup></b>						
<b>Grand Mean = 1.54 1.69</b>						

Table 2. Multiple Classification Analysis of the Kind of Home the Respondent Plans to Purchase

Variable/Category	N	Deviation	Eta	Adj. Dev.	Beta	Stig. of F
	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986
<b>Academic Status</b>						
Freshman	91 871	-0.09 -0.02		-0.08 -0.02		
Sophomore	78 324	0.00 0.03		0.01 0.03		
Junior	165 149	0.06 0.06		0.05 0.06		
Senior	133 70	-0.04 -0.03		-0.05 -0.02		
Grad Student/ other	48 5	0.07 0.02	0.13 0.07	0.10 0.14	0.13 0.08	.076 .062
<b>Race</b>						
American	24 54	-0.12 -0.32		-0.05 -0.33		
Oriental	28 59	-0.17 -0.33		-0.14 -0.27		
Black	4011279	0.03 0.03		0.02 0.03		
Caucasian	29 12	0.02 -0.28		0.00 -0.31		
Hispanic	33 15	-0.16 -0.14	0.15 0.24	-0.14 -0.12	0.12 0.23	.121 .000
Other						
<b>Predicted Completed Family Size</b>						
0	63 58	-0.12 -0.13		-0.09 -0.11		
1	24 80	0.05 -0.26		0.02 -0.23		
2	283 665	0.01 0.03		0.00 0.03		
3	92 398	-0.01 0.04		-0.01 0.03		
4	44 152	0.07 -0.00		0.09 -0.02		
5+	9 66	0.30 -0.06	0.13 0.18	0.26 -0.03	0.12 0.16	.198 .000
<b>Whether Respondent Intends to Become a Homeowner</b>						
Perhaps	197 390	-0.08 -0.10		-0.06 -0.09		
Definitely	3151023	0.05 0.04	0.13 0.16	0.04 0.03	0.11 0.14	.041 .000
Yes						
<b>Whether Parents Own Their Own Home</b>						
No	47 145	-0.13 -0.12		-0.10 -0.06		
Yes	4681274	0.01 0.01	0.09 0.10	0.01 0.01	0.07 0.05	.107 .044
<b>Multiple R<sup>2</sup></b>						
Grand Mean	0.70	0.78	0.070 0.114			.002 .000

Table 3. Importance of home ownership

	"How important do you think it is for every American to be able to own his/her own home?"				"How important is it to you personally to be able to own your own home?"			
	1983/1986		1983/1986		1983/1986		1983/1986	
"Not important at all	29%	27%	(255)	(385)	14%	8%	(134)	(116)
"Quite important"	45	57	(433)	(835)	36	43	(357)	(624)
"Very important"	26	16	(281)	(234)	50	49	(489)	(716)
	100%	100%	(969)	(1454)	100%	100%	(980)	(1456)

*CONCLUSIONS*

*CRITIQUE*

This replication was undertaken to verify Hohm's results and to compare two samples. No attempt was made to alter the format of Hohm's survey questions or his method of analysis. However, future research in this area should strive to improve both measurement and analysis. Hohm's questions yield nominal, ordinal and interval unidimensional variables which limit the type of analysis techniques that can be used. His choice of multi-classification analysis is appropriate for his level of measurement, but each analysis is limited to only five independent variables. An attempt should be made to improve the survey questions so that more sophisticated variables can be constructed and higher level multivariate analysis can be used.

A more specific concern centers around the conceptualization of the three questions about tenure and structure-type: "Do you think you will purchase a home sometime in the future?", "What kind of home do you think you might purchase?", and "Do your parents own their own home?" In today's society, residential mobility and migration are very likely. Respondents' parents could have both owned and rented dwellings at sometime in their life cycle. Also, parents could have divorced and the respondents may not know which parent to reference. As for the respondents' expectations, they may expect to first rent dwellings, then own a mobile home or condominium, eventually own a single-family home and finally rent a retirement apartment. Questions on tenure and structure-type need to clarify the referents for the respondent.

Finally, the  $R^2$  for three of the four analyses is very small, less than 0.12. Additional variables need to be included in future studies to better explain the variation in student expectations and attitudes about home ownership.

Table 4. Multiple classification analysis of "Importance of Home Ownership in General"

Variable/Category	N	Deviation		ETA	Adj. Dev.		Beta	Sig. of F.
		1983/1986	1983/1986		1983/1986	1983/1986		
<b>Describe Yourself Politically</b>								
Strongly Conservative	27	43	0.18	0.03	0.18	0.05		
Moderately Conservative	180	384	0.13	-0.01	0.12	-0.01		
Middle of the Road	306	715	0.00	-0.00	0.02	-0.00		
Moderately Liberal	246	268	-0.12	0.02	-0.12	0.03		
Strongly Liberal	60	41	-0.02	-0.04	0.13	0.02	0.13	0.03 ** .844
<b>Race</b>								
American Oriental	30	54	0.00	0.03	0.00	0.02		
Black	43	64	0.16	-0.07	0.17	-0.05		
Caucasian	660	1308	-0.04	-0.00	-0.04	-0.00		
Hispanic	41	12	0.19	0.35	0.24	0.32		
Other	45	13	0.26	0.35	0.28	0.39	0.14	0.08 ** .103
<b>Marital Status</b>								
Married	57	57	0.21	-0.00	0.2	0.01		
Divorced	32	19	0.12	-0.16	0.19	-0.14		
Single Never Married	730	1375	-0.02	0.00	-0.03	0.00	0.10	0.03 * .610
<b>Whether Respondent Expects to be a Homeowner</b>								
No	44	31	-0.02	-0.06	0.02	-0.05		
Perhaps	320	390	-0.12	-0.16	-0.12	-0.16		
Definitely Yes	455	1030	0.09	0.06	0.09	0.06	0.14	0.15 ** .000
Multiple R <sup>2</sup>	0.061 0.031 *** .000							
Grand Mean = 1.00	0.90							

\*P<.05; \*\*P<.01; \*\*\*P<.001

Table 5. Multiple classification analysis of importance of personal home ownership

Variable/Category	N	Deviation	ETA	Adj. Dev.	Beta	Sig. of F
	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986	1983/1986
Sex						
Female	370	0.05	-0.01	0.02	-0.00	
Male	248	-0.08	0.01	-0.03	0.00	.768
Marital Status						
Married	60	0.07	0.06	-0.01	0.06	
Divorced	24	-0.19	-0.08	-0.13	0.01	
Single	534	0.00	-0.00	0.01	-0.00	.705
Never Married	1358				0.02	
Parents' Income						
0 - 9,999	107	-0.03		-0.09	-0.04	
10,000 - 24,999	169	-0.12	-0.02	-0.09	-0.04	
25,000 - 39,999	167	0.02	-0.04	0.00	-0.01	
40,000 - 54,999	140	0.11	0.01	0.09	0.01	
55,000 +	142	0.01	0.09	0.02	0.07	.156
Predicted Completed Family Size						
0	63	-0.18	-0.28	-0.13	-0.26	
1	59	-0.09	-0.16	-0.04	-0.17	
2	326	-0.01	-0.00	0.00	-0.01	
3	110	0.17	0.04	0.10	0.05	
4	47	0.09	0.13	0.02	0.12	
5+	11	-0.03	-0.06	-0.16	-0.01	.000
Importance of Homeownership in General						
Not important at all	163	-0.55	-0.48	-0.54	-0.47	
Quite important	281	0.04	0.09	0.03	0.09	
Very important	174	0.46	0.46	0.46	0.46	*** .000
Multiple R <sup>2</sup>						
Grand Mean	1.39	1.41	0.54	0.50	0.53	0.49
					0.318	0.267
						*** .000

\*p < .05; \*\*p < .01; \*\*\*p < .001

## REFERENCES

- Hohm, C. (1983a). Expectations for future home ownership. *Housing and Society, 10 (1)*, 25-35.
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