

HOUSING AND OCCUPATIONAL SUBCULTURES

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The purpose of the research and analysis reported in this paper is to test the proposition that blue-collar household heads living in a small city in Iowa have different standards and aspirations for home ownership and the single-family dwelling than those with white-collar occupations. The test of that proposition will be made in the context of the question of whether different social classes in American society have similar values for home ownership and single family homes. Attention is given to questions about the extent to which differences between blue- and white-collar workers, in terms of achieved housing and housing preferences, are influenced by shared sub-cultural housing norms or by shared constraints.

Although the basic approach used in this research is sociological, some elements from consumption economics have been incorporated. In particular the idea of constraints is used analogously to the "budget constraint" in con-

sumption economics (Ferguson, 1972). The budget constraint (the amount of money available for spending on specific goods and the prices of all goods) determines the *level* of consumption. Given the budget constraint, the consumer selects particular combinations of goods with particular characteristics.²

It is assumed that blue-collar workers would be considered a housing subculture if their expressed norms for themselves (family norms) differed significantly from those reported by white-collar workers or if the norms reported for the average American family differed between the two occupational classes; and, if those differences could not be attributed to differences in constraints or the current and previous level of achieved housing.³

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2. Traditional models in micro-economic theory do *not* assume that constraints affect preference. Some new dynamic models do consider the effects of constraints on preferences.

3. The intention in the use of achieved housing to refer to the current housing a family is living in is not to contrast it to ascribed housing in the manner of achieved and ascribed status. Rather, the term is used to emphasize that conscious, goal-oriented decision-making processes are involved in obtaining or retaining housing.

THEORETICAL BACKGROUND

Class-Differential Values Hypothesis

There has been a recurring debate in sociology about the class-differential values hypothesis, with no general closure on the topic (Han, 1969; Dellafave, 1974). The debate seems to involve a search for a universal answer to the question "whether American society is based on a common value system or a class-differential value system" (Han, 1969, p. 679). This paper incorporates an attempt to test the proposition that blue-collar and white-collar workers have similar values with regard to home ownership and the single-family detached dwelling. It seems appropriate to base conclusions about the proposition upon empirical analyses that would test the common values versus class-differential values hypothesis in specific situations with respect to specific norms and values. It does not seem appropriate to search for a universal answer.

Housing Norms

The idea that there might be groups with unique housing needs is not of recent vintage.⁴ Wirth (1947), Riemer (1943), and Rossi (1955) each refer to differences in housing needs according to socioeconomic status. The application of the subculture concept to housing has become more prominent in recent years, however, as social scientists have sought to explain the lack of success of recent governmental efforts in housing and urban renewal. Hall (1966), for example, asserts that the failure of such efforts to appreciably improve the quality of the urban environment is because the culture of the recent urban immigrants, principally low-income blacks

4. Housing needs are equated with cultural norms for housing on the assumption that, the sample being studied (indeed, the United States, in general), biological needs for shelter are not in question. Cultural norms conceived as needs have a long history in sociology (Parsons and Shils, 1954; Tarde, 1903). This conceptualization, with specific reference to housing needs, is developed in full in Morris and Winter (1975).

from the rural South, is different from that of the city planners and architects (upper-income whites) and has been totally ignored.

Similar interpretations can be found in Marris (1962) and, more recently, Gutman (1970):

The tenants of public housing today are drawn from levels of the class structure which are less likely to regard the house as a significant possession influencing social ranking, perhaps because their life history leads them to invest their loyalties in objects which are more easily movable, such as automobiles (Gutman, 1970, p. 127).

There is little doubt that different social classes, ethnic groups, and even age groups, exhibit different housing behavior and different achieved housing conditions. A number of authors (Berger, 1960; Duncan and Duncan, 1957; Feldman and Tilly, 1960; Fried and Gleicher, 1961; Gans, 1962 and 1967; Liebow, 1967; Moore, 1969; Rainwater, 1966; Tallman and Morgner, 1970; Tilly, 1961, and Whyte, 1956) all indicate that there are important differences in current housing conditions or housing related behavior.

The empirical literature on housing norms, by and large, indicates that the key norms (including ownership and structure type norms) differ very little among social classes and among most racial and ethnic categories in the United States (Belcher, 1970; Hinshaw and Allott, 1972; Ladd, 1972; Michelson, 1966; Michelson, 1967; Michelson, 1970; Montgomery, 1963; Montgomery and Kivlin, 1962; Montgomery and McCabe, 1973; Morris and Winter, 1973; Stewart, 1973; Stubbs, 1972; Williams, 1971). Most of those studies, however, are based on very limited samples or limited socioeconomic ranges.

A number of studies have concluded that blue-collar workers or "the working class" differ from white-collar workers or "the middle class" as to their housing values (Feldman and Tilly, 1960; Gans, 1962; Tilly, 1961). In particular, those studies have indicated that blue-collar households

do not value housing as highly as white-collar and middle-class households.

Based on his study of working-class Italian-Americans in Boston's West End, Gans (1962) asserted that housing was not a status symbol in the usual middle-class sense. People were quite content with renting apartments in the old, crowded West End, for their satisfaction came from contacts with their peer group, composed of friends and relatives. Although they might like a new house in the suburbs, they would only move if their friends did so as well. Some of the West Enders had moved to single-family dwellings, however, because child-rearing was easier in such a setting:

The younger couples who moved from the West End earlier in the 1950's might have left for just this reason. But those West Enders who stayed behind indicated that as they had grown up in tenements, their children could do likewise. For many of them, moreover, a suburban house was financially out of reach (Gans, 1962, p. 23).

Thus, Gans presents conflicting observations. On the one hand, the West Enders do not want to move away from their friends and neighborhood; on the other hand, they could not afford it anyway. The key questions, unresolved in Gans' discussion, is whether the peer group society among the West Enders was a *response* to economic and other conditions (because the single-family house was not attainable, perhaps the families reduced their expectations and developed an acceptable life style around that which was attainable), or is it instead an indication of a subcultural difference in housing norms?

The Measurement of Subgroup Norms

It seems preferable to study the existence of cultural norms by participant observation rather than by survey methods (Valentine, 1968; Zelditch, 1969). Conclusions attributing

differences in housing behavior and conditions to subcultural differences, nevertheless, have been made on the basis of the measurement of various index variables by the use of surveys. In particular, it has been necessary to rely on reported or perceived norms from a sample rather than to measure them independently in an ethnographic study. To assess the existence of cultural norms in a survey, it is necessary to rely on the respondents' perceptions of the norms. It is assumed that the average respondent is not a perfect reporter of the norms of the culture (or of the subculture, if any exists). Further, it is assumed that systematic correctable error occurs in addition to any random measurement error. The implication of this assumption goes to the heart of the present analysis since it is concluded that apparent differences between social groupings in housing norms may result from differing levels of constraints. Therefore, knowledge of the presence or lack of constraints may permit correction of the error introduced by the constraint.

Constraints on Housing Behavior

Income and Education

It is assumed that limitations in income act as a constraint on the ability to fulfill personal housing aspirations and cultural housing norms. Therefore, it is hypothesized that reported norms for ownership and structure type would not differ by income, but that norms about ownership and structure type for the respondent's own family would rise with income, and that actual ownership and single-family structure would be even more strongly related to income level.

The constraining effect of education is not as obvious as that in the case of income. Presumably, less education is indicative of less complete socialization, lower levels of sophistication, and perhaps less well-developed skills in life management. Education and occupation may have relationships to the stability of income, credit ratings, and expected future income. In addition,

they both may have impact on resources in ways not captured by current income.

The need for separate concepts and operational definitions of occupation, education, and income stem from the need to test whether life-style aspirations held by blue-collar and white-collar groupings differ independently from barriers to the attainment of that life style. Blue-collar groupings may be unable to achieve normatively prescribed levels of housing simply because they cannot afford it. Therefore, the present analysis utilizes income and the educational level of the head of the household as indexes of the constraints on the family's ability to acquire housing consonant with presumed common housing norms.

Family Composition

Tilly (1961) concludes that blue-collar workers do not value high quality housing as highly as white-collar workers do by reference to the quality of housing they currently live in. He found that blue-collar workers with incomes equal to white-collar workers had lower-quality housing. It is not clear that there were no additional barriers to the achievement of high-quality housing, such as household size, age of the head, and the like, that might explain the difference in housing quality. Both household composition and family life cycle are involved in limitations on the family's ability to attain life-style aspirations (Gove et al. 1973). Such variables would need to be controlled before the imputations of differences in housing norms and aspirations could be safely made.

Household size may be important in that greater quantity and possibly less quality of housing space is required to house a large family, compared with families of small or modest size. The age of the head of the household may be important because seniority in either blue- or white-collar occupations generally produces increases in income and thereby attainment of housing norms. However, the relationship to age tends to differ

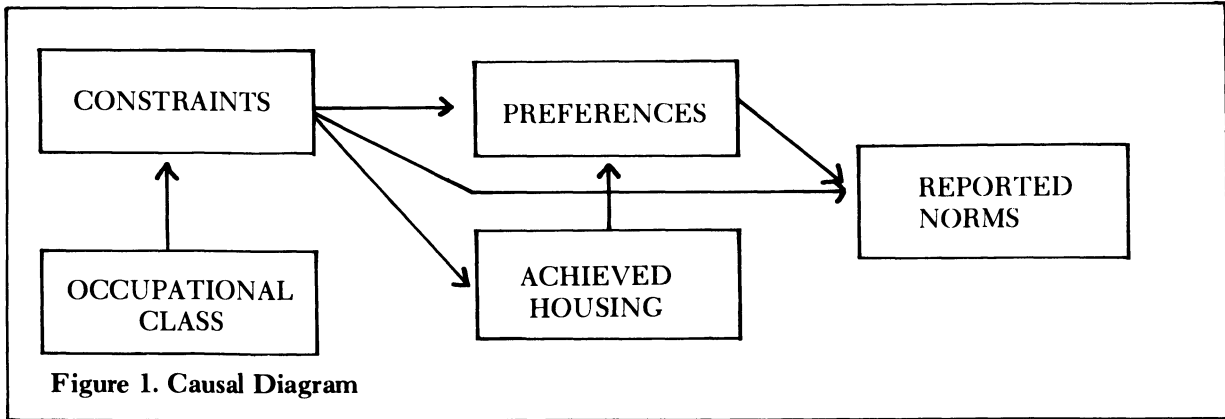
for blue- and white-collar workers with blue-collar workers' wages peaking earlier. In addition, there may be historical developments that result in differential membership in white- or blue-collar occupations as well as differences in housing quality.

Comparison between occupational groups in terms of achieved housing and acceptance of housing norms therefore need to be controlled for variations in household size and age of the head of the household, as well as for variations in income and education.

Assumptions and Hypotheses

If home ownership and structure type norms were perfectly general and there were no subcultures and no constraints in the United States, it can be assumed that one hundred percent of the members of every subgroup of every sample would report they favored single-family home ownership for the average American family and for themselves. This may serve as an "ideal type" against which to compare the actual data. If some subgroups of a given sample do not agree there presumably would be causes that are discoverable through research. In causal terms, departures from that pattern could be seen to be the result of the constraints, the level of current housing, preferences, and, if applicable, sub-cultural differences in housing norms. If there are no subcultural differences in norms, a simple causal network as shown in Figure 1 can be assumed.⁵

5. Before preceding to analyze the relationship implied in the figure it should be pointed out that the typical theoretical argument would suggest that preferences and reported norms affect achieved housing and indeed, the importance of norms and preferences as theoretical concepts arise from their power to influence housing behavior and achieved housing. The present analysis attempts an empirical explanation of reported norms and in particular inter-class differences in norms. Thus reported norms are dependent, not independent variables.



Implied in Figure 1 are several testable hypotheses:

1. The relationship between achieved housing and preferences should be stronger than that between achieved housing and reported norms.
2. The relationship between preferences and norms should be stronger than that between norms and achieved housing.
3. The relationship between achieved housing and preferences should be positive and statistically significant.
4. The relationship between preferences and reported norms should be positive and statistically significant.
5. The relationship between reported norms and achieved housing with preferences controlled should approach zero.
6. There should be no effect of occupational class on any of the foregoing relationships, either within or between the blue- and white-collar groupings, and no direct effect of occupation on reported norms.

If all those hypotheses are supported, the class differential values hypothesis would come into question on the basis of the present set of data.

The Data

The data analyzed in this paper are based on a stratified random sample of a small city (just over 30,000 population) in Iowa. There were 455 usable interviews of about one hour in length with heads

of households or wives of the household heads.

The present analysis is based on the 372 households in which the head of the household was male and had an occupation that could be unambiguously classified as a blue- or white-collar occupation.⁶

The independent variables in the analysis include household income, which was trichotomized into those with less than \$7000, those with \$7000 to \$14,999, and those with \$15,000 or more. The percentage distribution of the sample by occupation and income is:

	Blue Collar	White Collar	Total
<\$7000	27.6	12.1	18.4
\$7000-\$14999	37.3	40.9	39.4
≥\$15000	100.0	100.0	100.0
(N)	(134)	(198)	(332)
Missing data	5.6	14.1	10.8
(N)	(142)	(230)	(372)

The white-collar group has a substantially higher income level, with 47 percent in the highest income class, while the blue-collar have only 35

6. The occupations of the household heads were grouped into blue-collar and white-collar groupings with service occupations included with the blue-collar group except that small business men were included with the white-collar group. For example, a janitor or domestic servant would be included in blue-collar unless they were in business with a janitorial service that they owned and managed. In addition, owners of very large farms were included with the white-collar group.

percent. The missing data are concentrated in the white-collar grouping, with 14 percent of the white-collar group having missing income data and only about 6 percent for the blue-collar group.

The income data were gathered by asking the respondents for the components of their income and summing them for the total household income across all sources and all household members. Twenty-five percent of the total sample had at least one missing source of income for at least one member of the household. Regression estimates were used to allocate missing data for those households with one or more, but not all, of the income components missing. Eleven percent of the total sample had all sources missing, so allocations could not be made.

The number of years of education of the head of the household was grouped into those with less than complete high school, high school graduates, and those with education beyond high school. The percentage distribution by education is:

	Blue Collar	White Collar	Total
<12 years	45.8	17.0	28.0
12 years	40.8	35.6	37.6
>12 years	13.4	37.4	34.4
	100.0	100.0	100.0
	(142)	(230)	(372)

The educational level of the white-collar group is much higher than that of the blue-collar group, with 37 percent, compared with 13 percent, with post high school education.

The size of the household was grouped into households with only one member, those with two or three members, and those with four or more members. The percentage distribution is:

	Blue Collar	White Collar	Total
1 person	11.3	6.5	8.3
2-3 persons	53.5	55.2	54.8
≥4 persons	35.2	38.3	37.1
	100.0	100.0	100.0
	(142)	(230)	(372)

The difference in household size is slight, with the blue-collar group having somewhat more households with one person living alone.

Age of the head of the household was grouped into household heads aged 15 to 39, 40 to 59, and 60 or over. The percentage distribution by age of the head of the household is:

	Blue Collar	White Collar	Total
<40	40.1	35.6	37.4
40-59	39.9	38.7	37.6
≥60	24.0	25.7	25.0
	100.0	100.0	100.0
	(142)	(230)	(372)

The differences in age of the head are minor. The main difference is in the young age group. The blue-collar grouping has 40 percent, compared with 36 percent, under age 40.

Cultural norms for ownership and structure type are derived from two questions about the respondent's feeling regarding the best kind of ownership or rental arrangement and the best type of structure for the average American family. The responses on ownership were dichotomized into those favoring conventional ownership and those who favored other forms of ownership or rental. The responses on structure type were similarly dichotomized into those favoring the single-family dwelling and others. The two were then combined into a dichotomy of those favoring both ownership and single-family structures and those who did not. This dichotomy was necessary because other categories contained too few cases for meaningful statistical analysis.

Family norms (preferences) were similarly developed, except that they were based on questions about the "best kind of housing for your own family right now." Although a conceptual difference between family norms and preferences can be supported, it is difficult to measure them separately. The responses obtained in the field reflect something of family norms and something of preferences. Therefore, it is not possible in the analysis to differentiate fully between the two concepts.

Achieved housing was based on two questions about the type of structure currently lived in and whether it was owned, rented, or free (there were no condominium or cooperative owners in the sample).

The dependent variables, reported norms, preferences, and achieved housing, are dichotomous and are somewhat inappropriate to analyze with regression analyses as we have done below. Some other form of analysis, such as probit analysis, would be more appropriate but the present results seem sufficiently strong and clear-cut that the tentative conclusions drawn seem appropriate. It has been shown that the use of linear least squares regression with a dichotomous dependent variable often does little violence to the results and often produces conservative interpretations (Bowen and Finnegan, 1969; Boyle 1970; Labovitz 1970; Speare, 1971).

The Analysis

The first stage in the analysis consists of cross tabulations between the dependent variables and occupation. The question addressed is whether the zero-order relationships suggest that blue-collar workers have lower housing norms than white-collar workers.

The second stage presents three-variable cross tabulations between the dependent variables and the constraints separately for the blue-collar and white-collar groupings. The goal is to test whether the constraints have similar relationships to the dependent variables in the two occupational groupings.

The third stage consists of regression analyses to ascertain whether there are differences among occupational groupings when the constraints are controlled and to explicitly test the six hypotheses.

Ownership and Structure Type by Occupation Class

There is strikingly little difference between

TABLE 1. Achieved Housing, Preferences and Reported Norms for Ownership and Structure Type by Occupational Class

	Blue Collar White Collar	
	%	%
Ownership		
Achieved	75.8	78.7
Preference	91.2	91.0
Norm	95.2	94.8
Single Family		
Achieved	81.5	83.8
Preference	89.3	90.4
Norm	89.3	91.5
Single Family Ownership		
Achieved	69.9	72.9
Preference	86.2	87.4
Norm	87.6	90.1
	(142)	(230)

blue-collar and white-collar patterns for achieved housing, preferences, and reported norms (Table 1). There is no statistically significant difference at the five-percent level between blue-collar and white-collar workers anywhere in Table 1. These results, although possibly definitive, will not be taken at face value because it is conceivable that true differences among occupation groupings could be masked by omission of other variables.

The data show that 95 percent of both the blue- and white-collar groups feel that home ownership is the best tenure arrangement for the average American family. When the question is structure type, 89 percent of the blue-collar and 92 percent of white-collar workers feel that the single-family detached dwelling is best for the average American family. The pattern is similar, but at a lower level, when the respondents were asked about the best housing arrangement for their own family at the current time. Eighty-one percent favor home ownership for their own family. In

terms of favoring the single-family dwelling for themselves, 86 percent of the blue-collar and 87 percent of the white-collar workers do so.

It is notable that somewhat fewer in both groupings favor home ownership and single-family dwellings for their own families. The difference may be due to a measure of realism about whether or not ownership and a single-family dwelling are feasible.

It is possible to rent a single-family dwelling and also to own a dwelling that is not a single-family dwelling. Therefore, the analysis includes attention to those reporting both single-family dwellings and ownership to be desirable simultaneously; 88 percent of the blue-collar workers feel that single-family ownership is best for the average family, while 90 percent of the white-collar workers feel that way. The two groupings are similar in terms of the desirability of single-family ownership for their own family, 86 percent for blue-collar and 87 percent for the white-collar groups.

The relationship of achieved housing to occupational class is similar to norms and preferences, with possibly a higher rate of ownership and single-family dwellings among the white-collar workers, but not enough for statistical significance. Seventy-six percent of the blue-collar workers live in owned dwellings compared with 79 percent of the white-collar group. Structure type is similar, with 82 percent of blue- and 84 percent of white-collar workers living in a single-family dwelling. For the combined ownership of a single-family dwelling variable, the percentages are 70 and 73 for blue- and white-collar workers.

The remainder of this section is a discussion of the cross tabulations between the dependent variables (achieved housing, preferences, and

norms) and the constraints (income, education, household size, and age of the head) separated by occupational class.

Two sets of statistical tests (one-way analysis of variance) were performed. First, the differences were computed between blue- and white-collar groups for each class of each constraint variable. In no case, was any blue-collar, white-collar difference in any subclass of any of the three dependent variables statistically significant at the five-percent level.

Second, the differences were tested over the three classes of each constraint variable. Inasmuch as there are no significant differences between blue- and white-collar groupings at any of the levels of the constraint variables, it was not thought appropriate to test differences across the constraint variables with the blue- and white-collar groupings separated. The significant differences for achieved housing were with household size and age of the head. The rate of single-family ownership rises with size of household and with age of the head. The only significant relationship for preferences was with the age of the head. The rate of preference for the single-family dwelling rises with age.

Income. Due in part to missing data on income, the minor (statistically insignificant) differences in single-family ownership between blue- and white-collar workers do not appear in Table 2. The relationship of achieved single-family ownership to income is nearly identical in the two classes, with a rising rate as income rises, but the bulk of the rise occurs between the lower- and the middle-income groupings. The preferences are somewhat surprising in that blue-collar preferences rise while white-collar preferences decline with income. The norms show a similar pattern, with a positive trend among blue- and a negative one among white-collar groups.

TABLE 2. Single Family Ownership Norms by Occupational Class and Income

Ownership	Low Income (< \$7000)			Middle Income (\$7000-\$14999)			High Income (\$15000+)		
	Blue Collar	White Collar percent	F	Blue Collar	White Collar percent	F	Blue Collar	White Collar percent	F
Achieved	63.2	60.0	.062	66.2	66.2	.016	77.4	77.9	.005
Preference	82.8	90.5	.684	85.7	85.7	.258	90.0	88.4	.159
Norm	85.5	91.7	.513	90.9	94.6	.671	90.6	87.4	.301
(N)	(37)	(24)		(50)	(81)		(47)	(93)	

Education. The relationship between education and single-family home ownership norms is positive for the blue-collar grouping and negative for the white-collar group (Table 3). There is a rather strong negative relationship between education and achieved housing, which is repeated in preferences for the blue-collar and in preferences for the white-collar groups. The city where the sample was taken has a large, growing junior college and a number of new industries accompanied with a tight housing market, which may have produced a situation in which there is a concentration of more highly educated residents who tend to rent and live in apartments for a time. Presumably, their achieved housing (nonowner, nonsingle family) would have effects on their preferences and reported norms.

The percentage of families who favor ownership and single-family dwellings for themselves has a curvilinear form, with somewhat higher portions favoring ownership and single-family dwellings among the middle educational group. In no case are the differences significant statistically at the five-percent level, however.

Therefore, there is no support for the hypothesis that educational groupings differ in reported housing norms. Indeed, they do not seem to differ significantly in terms of actual ownership and structure type. These findings, of course, do not say anything about the quality or size of the dwellings that are enjoyed by the families in the various class groupings.

Age of the Head. Tables 4 and 5 show the influence of family life cycle, and family composition

TABLE 3. Single Family Ownership Norms by Occupational Class and Education of the Head of the Household

Ownership	<12 Years			12 Years			>12 Years		
	Blue Collar	White Collar percent	F	Blue Collar	White Collar percent	F	Blue Collar	White Collar percent	F
Achieved	75.8	75.6	.001	68.6	76.3	1.036	52.0	69.3	2.151
Preference	90.5	80.8	.577	87.2	94.8	2.602	81.4	84.0	.079
Norm	86.5	97.7	3.708	86.3	94.3	2.587	95.0	84.2	1.397
(N)	(65)	(39)		(58)	(82)		(19)	(109)	

tion factors. The achieved housing of both blue- and white-collar workers is very low among those under age 40, with the white-collar group having a slight edge in single-family ownership (Table 4). The differences disappear after age 40. (It is important to remember that no blue-white differences are significant.) There is a slight upward movement by age in norms and preferences.

Household Size. The notable pattern in Table 5

for achieved housing is the very low proportion of the one-person, white-collar households who own a single-family dwelling, only 39 percent of that group compared with 64 percent of the blue-collar group. Due to the very low frequencies, the difference is not statistically significant. There is a clear upward trend in achieved housing with household size in both occupational groups until both groups have about 78 to 79 percent in the

TABLE 4. Single Family Ownership Norms by Occupational Class and Age of the Head of the Household*

Ownership	<40			40-59			60+		
	Blue Collar percent	White Collar percent	F	Blue Collar percent	White Collar percent	F	Blue Collar percent	White Collar percent	F
Achieved	49.5	53.8	.242	81.6	81.2	.002	86.3	86.6	.002
Preference	75.7	83.1	1.132	95.3	86.9	2.592	89.9	94.0	.522
Norm	80.6	87.3	1.140	93.3	92.3	.046	90.7	90.6	.000
(N)	(57)	(82)		(51)	(89)		(34)	(59)	

*Analyses of variance for the combined blue collar and white collar groupings indicate that achieved housing and preferences are significantly related to age at the .05 level. For achieved housing, F=24.03 and for preferences, F=24.78, each with 2 and 369 degrees of freedom.

TABLE 5. Single Family Ownership Norms by Occupational Class and Household Size*

Ownership	1 Person			2-3 Persons			4+ Persons		
	Blue Collar percent	White Collar percent	F	Blue Collar percent	White Collar percent	F	Blue Collar percent	White Collar percent	F
Achieved	63.7	38.9	1.906	65.4	72.9	1.302	78.7	78.3	.003
Preference	85.3	73.1	.677	86.3	85.3	.041	86.3	92.7	1.500
Norm	93.8	85.4	.569	87.2	88.6	.089	86.3	93.1	1.732
(N)	(16)	(15)		(76)	(127)		(50)	(88)	

*Analyses of variance for the combined blue collar and white collar groupings indicate that achieved housing is significantly related to household size at the .05 level. The F is 4.74 with 2 and 369 degrees of freedom.

largest size grouping. In line with the low percentage of achieved housing, the one-person, white-collar households have a low percentage of single-family ownership preferences (73 percent) compared with the blue (85 percent). Somewhat surprising is the opposite direction of the relationship between household size and norms in the blue-collar (negative) and the white-collar (positive) groups.

Regression Analyses

The final portion of the analysis is a set of regression analyses to test whether the pattern of relationships among the constraints, achieved housing, housing preferences, and norms differ between the blue-collar and white-collar groupings.

Three sets of regression analyses were run to test the six hypotheses presented earlier. First, the blue- and then the white-collar subsamples were used in three separate analyses: (a) achieved hous-

ing on the constraints (Table 6), (b) housing preferences on the constraints and achieved housing (Table 7), and (c) reported norms on constraints, achieved housing and preferences (Table 8). Second, a regression analysis was performed that included both blue- and white-collar groupings, with a dummy variable for white-collar group included.

Tables 6 through 8 show that the first five hypotheses are supported. Table 6 indicates that the age and household size constraints are significant determinants of the ownership of single-family dwellings among both blue- and white-collar groupings. Families with heads between the ages of 40 and 59 in both groups would be more likely to own because they would have had sufficient time to accumulate the down payment and credit rating required to purchase a home. Households with a head 60 years or over are probably living in a dwelling that is owned outright, the product of income earned during their

TABLE 6. Regression Analyses of Achieved Housing on Constraints for Two Occupational Classes

	Blue Collar		White Collar		Total Sample	
	Coeff.	F-ratio	Coeff.	F-ratio	Coeff.	F-ratio
Income						
\$15000+	.186	3.2	.055	0.5	.099	2.8
\$7000-\$14999	.116	1.4	.009	0.0	.048	0.7
Education						
12+ years	-.113	0.9	.037	0.2	-.006	0.0
12 years	.017	0.0	.050	0.4	.029	0.3
Age						
60+ years	.560	24.7*	.435	26.2*	.490	54.0*
40-59 years	.331	15.7*	.246	13.3*	.288	31.4*
Household size						
4+ persons	.305	5.5*	.421	11.8*	.356	16.6*
2-3 persons	.061	0.3	.241	4.2*	.144	3.1
White Collar Dummy					-.004	0.0

*Significant at the .05 level

working years. The relationship between household size and achieved housing probably is a result of the fact that the structures that are not single-family dwellings and are not owned by the families are less flexible and thus are less likely to meet the needs of large families. The coefficient for income would be significant using the ten percent level.

In Table 7, the coefficients for preferences on achieved housing are 0.29 for white-collar and 0.32 for blue-collar groups, both of which are statistically significant at the five-percent level. Therefore, hypothesis three is not rejected. In Table 8, however, achieved housing does not have a significant relationship to reported norms. Therefore, hypothesis five is not rejected. Taking those two findings together, hypothesis one also

cannot be rejected.

The second and fourth hypothesis cannot be rejected inasmuch as the coefficient for norms on preferences is 0.47 for blue- and 0.26 for white-collar workers (supporting hypothesis four), while the coefficients for achieved housing (Table 8) are not significant.

Finally, the same variables are significantly related to achieved housing, preferences, and norms in blue- and white-collar groupings, except that education is influential in the white-collar group and not in the blue-collar group.

The regressions run with the total sample using a blue-collar, white-collar dummy variable did not have a single significant coefficient for any of the three dependent variables. Therefore, the sixth hypothesis is not rejected.

TABLE 7. Regression Analysis of Preferences on Achieved Housing and Constraints for Occupational Class.

	Blue Collar		White Collar		Total Sample	
	Coeff.	F-ratio	Coeff.	F-ratio	Coeff.	F-ratio
Income						
\$15000+	1.095	1.4	.000	0.0	.028	0.4
\$7000-\$14999	.114	2.3	.000	0.0	.041	0.9
Education						
12+ years	.010	0.0	.054	0.8	.031	0.4
12 years	.019	0.1	.145	6.0*	.087	4.2*
Age						
60+ years	.055	0.4	.069	1.1	.070	1.7
40-59 years	.083	1.5	-.050	1.0	.016	0.2
Household size						
4+ persons	-.081	0.7	.112	1.5	.023	0.1
2-3 persons	-.024	0.1	.021	0.1	-.012	0.0
Achieved Housing	.319	27.8*	.291	35.5*	.306	61.2*
White Collar Dummy					.008	0.0

*Significant at the .05 level

**TABLE 8. Regression Analysis of Norms on Preferences,
Achieved Housing and Constraints for Two Occupational Classes**

	Blue Collar		White Collar		Total Sample	
	Coeff.	F-ratio	Coeff.	F-ratio	Coeff.	F-ratio
Income						
\$15000+	.062	0.7	-.003	0.0	.027	0.4
17000-\$14999	.081	1.3	.078	2.3	.089	4.7*
Education						
12+ years	.105	1.6	-.149	7.2*	-.070	2.5
12 years	-.001	0.0	-.092	2.7	-.045	1.2
Age						
60+ years	.058	0.5	-.020	0.1	.003	0
40-59 years	.029	0.2	.026	0.3	.037	1.0
Household size						
4+ persons	-.091	1.0	-.025	0.1	-.069	1.3
2-3 persons	-.079	1.0	-.056	0.5	-.074	1.7
Achieved housing	.019	0.1	.060	1.5	.041	1.1
Preferences	.466	33.8*	.267	18.1*	.348	50.8*
White Collar Dummy					.042	1.6

*Significant at the .05 level

It has been demonstrated that there is no support for the hypothesis that blue- and white-collar groupings differ in their endorsement of single-family home ownership norms in the present data set. It has been shown that there are no zero-order differences between blue- and white-collar workers in reported norms, no differences when the constraints are controlled one at a time, and no difference when they are all controlled simultaneously along with achieved housing and preferences. Nevertheless, differences between the two occupational classes in terms of the constraints seem to have produced differences in achieved housing.

Conclusions

The major conclusion is that differences in achieved housing in the present sample cannot be attributed to differences in norms between blue- and white-collar households. Rather, they are due to differences in original housing conditions and the operation of constraints in relation to conformance to the norms. The responses to normative housing deficits may be the development of new behaviors to reduce the deficits in order to meet the original goals, but clearly, they are not rejections of the single-family home ownership goals.

Thus, it is concluded that with respect to housing and with respect to blue-collar white-collar

differences the common-values interpretation is supported by the present data. In particular, the present data give no indication that blue-collar and white-collar workers have different housing norms. The variations among individuals in the sample are primarily due to the influence of constraints and achieved housing on preferences and, in turn, to the influence on norms of preferences thus affected in company with the constraints.

The findings of this study reinforce the widely recognized need for housing policy and housing

programs that take cognizance of the attitudes, aspirations, and norms of families. There is little indication in these findings to support the idea that programs should be developed to promote the acceptance of other structure types and tenure arrangements if the norms are indeed as strong as they appear to be. It appears that policy makers should seriously consider programs that are aimed at attempting to remove the constraints that prevent single family ownership.

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