

The Strength of Four Housing Norms: Evidence From Sanctions, Behavior, And Preferences

Kenneth R. Tremblay, Jr.

The four housing norms of home ownership, single family detached dwelling, private outside space, and conventionality are examined in terms of their strength in American society. An extensive review of the housing literature produces evidence from sanctions, behavior, and preferences which is employed to rank the norms. Although no definite ranking can be constructed given the data available, the evidence suggests that home ownership is the strongest norm, followed by single family detached dwelling, private outside space, and conventionality, in that order. Suggestions for future research in ranking the four housing norms are given.

Housing situations considered desirable are an outcome of interactions within the social structure. Societal members agree to a considerable extent on what kind of behavior ought to occur in a particular situation, can predict that such behavior will take place, and are aware of the sanctions that conformity or nonconformity to the norms bring. Norms, which can be defined as shared guidelines that prescribe appropriate behavior, exist for all important social situations, including housing.

Morris and Winter (1978) propose that members of society constantly judge their current housing situation in comparison to the housing norms. If the two are in equilibrium, then no action will be undertaken to change the current situation. If housing conditions do not conform to the norms, behavior will tend to be exerted to

obtain a housing situation which does comply with the norms. As societal members seek social rewards, such as respect and prestige, and avoid social punishments, such as ridicule, rewards are derived from norm conformance while punishments are derived from deviance from the norms. Housing situations which best meet the housing norms of a given society should therefore be those considered desirable by societal members.

In extending the work of Morris and Winter (1978), Dillman, Tremblay, and Dillman (1979: 5-6) propose that four major norms exist which prescribe the kinds of homes in which Americans ought to live: home ownership, detached single family dwelling, private outside space, and conventional structure type. An important question not addressed by Dillman, Tremblay, and Dillman (1979) is: Which of the four housing norms is the strongest in American society? The purpose of the present paper is to rank the four housing norms with respect to their strength.

Kenneth R. Tremblay, Jr., is Assistant Professor of Housing, Department of Home Economics, University of Arkansas. The useful comments provided by Raedene Combs and anonymous reviewers are appreciated.

The task of ranking the four housing norms is an important one for two reasons. First, housing prices have been increasing at a rapid pace. The median sales price of new homes was \$63,900 in August of 1980, compared to \$32,500 in 1973 (U.S. Bureau of the Census, 1980:7). Relatively high mortgage interest rates contribute to the difficulty confronting some families seeking to purchase a home. Second, there are shortages of some building resources, such as petroleum energy, wood, and land (Tremblay, 1980). If rising housing prices and resource shortages continue in the future, there is some doubt that Americans will be able to obtain housing meeting all four norms — namely, owning a single family home (Friedan, 1977). Thus, it would be useful to have knowledge regarding the order in which Americans would likely part with the housing norms if necessary.

There are four methods which might be utilized to rank the housing norms. The best method involves asking a sample of Americans to rank the four housing norms. Unfortunately, no study has ever attempted to employ this method. Thus, we are forced to rely on the remaining three methods in the present analysis. First, the sanctions, i.e., social rewards and social punishments which accrue to each of the norms will be addressed. Second, housing behavior will be ascertained to indicate whether people live in housing meeting the norms. Finally, preferences for housing satisfying particular norms will be examined. The use of these three methods should shed considerable light on the strength of the four housing norms.

Sanctions

There exist several sanctions which encourage conformity to the housing norms. This is especially true for home ownership. One sanction consists of the federal income tax laws that allow interest on mortgage payments and property tax payments to be tax deductible items (Lindamood and Hanna, 1979:375-376; Morris and Winter, 1978:107-108). It has been estimated that home

owners saved \$17 billion from mortgage interest and property tax deductions in 1976, amounting to an average tax savings of \$432 per home owner (U.S. Department of Housing and Urban Development, 1977:348). Certainly some people have purchased homes primarily because of the generous tax benefits involved. The availability of government insured mortgages has also encouraged home ownership. The introduction of the amortized, long-term mortgage, often in the form of VA, FHA, and FmHA loans, has provided many Americans the opportunity to buy a home (Aaron, 1972:89; Morris and Winter, 1978:108). In short, the major thrust of housing policy has been oriented around encouraging, developing, and supporting home ownership (Fol-lain, Katz, and Struyk, 1978).

For a majority of Americans, home ownership has clear financial advantages over renting, and these advantages serve to encourage home ownership. Cohen and Hanson (1972:266) point out that lending institutions and creditors are more apt to give credit to owners as opposed to renters. Housing traditionally appreciates in value at a rate greater than the overall cost of living (Beyer, 1965:258); therefore, buying a home is an important hedge against inflation (Kain and Quigley, 1975: Appendix C). Finally, the money which is used to pay monthly house payments is a type of "forced savings" that grows as equity increases.

In contrast, many families perceive that renting has serious drawbacks. The money used to pay monthly rent is lost to the renter; thus, no equity is built. Renting does not provide a hedge against inflation because money is not invested into the home. Further, rents tend to increase along with an increase in the rate of inflation. The income tax advantages for home owners do not apply to renters. Another disadvantage to renting is that the renter is in a subordinate position with regard to the landlord. Finally, renters are limited in the changes they can make in their home which can lead to "residential alienation" — "the condition of estrangement between a person and his/her

dwelling'' (Marcuse, 1975:183). These disadvantages serve to discourage renting one's home and encourage home ownership.

The desire to own one's home is not based solely on economic grounds; rather, it is also based on noneconomic grounds (Branch, 1942; Coons and Glaze, 1963; Morris and Winter, 1978; Perin, 1977; Rosow, 1948). Some of the noneconomic factors encouraging people to conform to the norm of home ownership are the enhanced prestige, family security, and psychic well-being that home ownership provides. In fact, a major way to show others that one has obtained success in life is owning a home (Dean, 1951:59-60). Home owners, especially, receive positive sanctions via their increased status in the eyes of the community (Perin, 1977:70-77).

Although the sanctions that apply to home ownership and occupancy of a detached single family dwelling, the second housing norm, are difficult to separate (because of single family home ownership which combines both), some sanctions are clearly designed to encourage the detached single family dwelling. Specifically, the Homestead Act required farmers to live on their own land. Thus, this act prevented the possibility of farmers sharing homes or sharing sidewalls of their homes. Zoning ordinances often dictate certain minimum distances between dwellings and prevent the construction of attached structures in many desirable locations within a community. Further, such zoning ordinances, in conjunction with building codes, often mandate construction of detached structures for reasons of health and fire protection.

There is a major economic incentive for living in a detached single family dwelling. Since being a home owner means, largely, to own a detached single family home, the same tax breaks for ownership apply to most of those who live in detached single family homes (Slitor, 1968). A detached single family dwelling is encouraged by noneconomic incentives as well. Specifically, the detached single family home is assumed to have the most prestige of the various structure types

(Michelson, 1976; Morris and Winter, 1978). Cooper (1979:173) states that the single family home is the only structure type "in which the self and the family unit can be seen as separate, unique, private and protected." Other advantages include acoustical and visual privacy, unrestricted use of immediate exterior areas, larger inside space, and the opportunity to have pets and children (Angell, 1979:264; Michelson, 1976: 143), advantages typically not found in other structure types.

Conformance to the norm of private outside space has been encouraged by a variety of sanctions. First, the fact that land has traditionally been plentiful and relatively inexpensive in the United States has encouraged people to buy land. Such a norm does not appear to exist in many denser regions of the world (Barlowe, 1979). Second, it is often assumed that high prestige is accorded to private outside space, (Dillman, Tremblay, and Dillman, 1979; Michelson, 1976: 1977). Neighbors' evaluation of a family depends, in part, on the existence of private outside space, and the quality of that space. A significant advantage of having private outside space is that children can play in close proximity to their parents, and can be constrained in their activities by a fence (Michelson, 1977:54-55). A yard may also allow the opportunity to own a pet and grow a garden. Finally, private outside space allows family members to lounge in privacy.

When attention shifts to the norm of conventional structure type, it is easiest to examine the negative sanctions of one particular unconventional structure type — namely, the mobile home. Mobile homes are usually relegated to the less desirable locations within a community (Lindamood, 1976:622-623). There exists a limited range of financing terms for those who want to purchase a mobile home, which typically carry higher interest rates and have less protection against foreclosure and repossession (Keiser, 1978:109-111). Conventional structures do not typically suffer from these problems. Further, unconventional homes are considered as undesirable housing by many Americans, although this

impression has experienced change in recent years (Shelton, Gruber, and Gray, 1979:68-69). Thus, there exists effective sanctions to encourage Americans to live in conventionally constructed housing.

An examination of the sanctions for the four housing norms indicates a particular ordering based on their strength. It appears to this author that the sanctions for home ownership are the strongest both on economic and noneconomic grounds. Detached single family dwelling, conventional structure type, and private outside space, in that order, follow home ownership with regard to strength. Of course, this ranking of the norms is subjective to some extent. Thus, it is desirable to consider another set of evidence — housing behavior.

Behavior

According to the definition of norms presented earlier, people should behave in ways designed to obtain housing meeting the norms. An examination of current housing conditions can give us an idea of the extent to which the norms have been satisfied by past behavioral decisions. However, it is important to realize that there is never perfect conformance to a particular norm. As stated by Morris and Winter (1978:23): "For any cultural norm there is an ideal level of conformance and some range of permissible variation around the ideal. . . . Outside that range, behavior would be negatively sanctioned." Obviously all Americans do not live in the same type of housing. Thus, some Americans are not conforming to all the housing norms, often due to constraints (e.g., low income and racial discrimination) which prevent some families from obtaining their desired housing situation (Morris and Winter, 1978:Part 4). Nevertheless, a look at housing conditions may add to our knowledge regarding the strength of the four housing norms.

Presently, 64.8 percent of Americans live in a home which they own or are buying (U.S. Bureau of the Census, 1979:1). Thus, about two-thirds of

Americans have found housing satisfying the norm for home ownership. An examination of the nation's occupied housing stock reveals that 63.5 percent of Americans currently live in detached single family dwellings (U.S. Bureau of the Census, 1979:1), a figure just slightly below the incidence of home ownership. With regard to conventionally constructed homes, of the total housing units produced in the U.S. during 1979, approximately 61 percent were conventionally site-built homes, 14 percent were mobile homes, and the remaining 25 percent were prefabricated or modular homes (Automation in Housing, 1980:20). Unfortunately, the author was unable to locate statistics regarding the proportion of Americans having private outside space.

The rank order of the four housing norms based on behavior, as reflected by current housing conditions, is identical to that based on sanctions. However, it is somewhat questionable given the absence of information concerning private outside space.

Preferences

Although not all Americans can obtain housing satisfying the four norms due to a variety of constraints, they should still express a desire to live in such housing. According to the normative concept, societal members want to conform to the norms; thus, an examination of housing preferences is essential to our ranking of the norms. In a review of the preference literature, 18 studies were located which assessed preferences toward housing situations meeting certain norms. Several other housing preference studies were excluded from analysis because it was impossible to separate out the specific norms satisfied by the housing situations presented to respondents.

The researchers who found a majority of people stating a desire for owning a home are Caplow (1948), Hinshaw and Allott (1972), Montgomery and McCabe (1973), Morris and Winter (1976), Rosow (1948), Rushing (1970), and Williams (1971). Some of these studies revealed a vast

majority desiring home ownership. Both Caplow (1948:726) and Morris and Winter (1976:8) report that approximately 90 percent of their respective study participants expressed a preference for home ownership. Montgomery and McCabe (1973:6-7) found in their study that the opportunity for home ownership was the most important reason given for moving. Further, even renters desire to own their own home (Caplow, 1948:725-726) and frequently move to satisfy that desire.

A norm for the detached single family dwelling is supported by the findings of Belcher (1970), Canter and Thorne (1972), Gerardi (1976), Gladhart (1973), Hinshaw and Allott (1972), Ladd (1972), McCray and Day (1977), McKown (1975), Michelson (1966; 1967), Montgomery and Kivlin (1962), Morris and Winter (1976), Thornburg (1975), and Williams (1971). In fact, this norm is so strong among Americans that Michelson (1966:358) concluded from his research that: "Along one dimension of environment, housing type, there is no variation in the characteristics of people who chose one alternative or another. The popularity of the single family house is so great that its choice is independent of any variable analyzed." Williams (1971:549) found that almost 95 percent of his respondents selected a detached single family home as their favorite housing structure type, while Morris and Winter (1976:8) and Gerardi (1976:4) found close to 90 percent selecting this option.

Support for the norm of private outside space is provided by Gerardi (1976), Hinshaw and Allott (1972), Ladd (1972), Michelson (1967), and Williams (1971). Hinshaw and Allott (1972:105-106) discovered that their respondents preferred to live in a small house with individual private outside space over a larger house with outside space shared by other families. This finding supports Michelson's (1976:146) observation that "public open space, no matter how large, does not allow activities that people want to perform on private space, no matter how small." Similarly, Gerardi (1976:5-6) reports that interest in common areas

and shared recreational facilities is low. Ladd (1972:111) found that most of her respondents desired to live in a house with a fence, garden, and space for children to play. Thus, a private yard was something a vast majority of her study participants desired.

An examination of the literature, then, reveals that detached single family dwelling was mentioned most often as being supported by study participants, followed by home ownership, and private outside space. No data could be located regarding conventional structure type. Based on these findings we can construct a slightly different ordering of the four housing norms. However, it is important to realize that not all of the norms were given equal treatment in previous research. The results are biased by the fact that detached single family dwelling was the most popular norm addressed by research efforts. Therefore, there are some serious problems with using current preference data to rank the norms.

Conclusion

The most important finding of the present analysis is that we have little knowledge regarding the strength of the four major housing norms. Therefore, an attempt to rank the norms in terms of their strength based on evidence from sanctions, behavior, and preferences proved to be a difficult task. Based on the available information, it appears that home ownership and detached single family dwelling are the strongest norms, while private outside space and conventional structure type are slightly weaker norms. Although somewhat subjective, it appears that the ranking of these housing norms based on their strength is home ownership, detached single family dwelling, private outside space, and conventional structure type.

The proposed ranking of the four housing norms is at best tentative. A high priority should be placed on conducting research which directly assesses the strength of the housing norms, given the possibility that a growing number of Am-

ericans will be unable to obtain housing meeting all four norms because of rising prices and growing resource scarcity. The most satisfactory way to accomplish this task is to ask a sample of Americans to rank the four housing norms according to their importance. Perhaps a series of trade-off questions (e.g., would Americans rather live in housing which is conventionally constructed or in housing which entails ownership?) could also be utilized. Only this type of research, in combination with information regarding sanctions, behavior, and preferences, will result in an accurate ranking of the four housing norms.

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