

# Housing Conditions, Satisfaction, and Conventionality: An Analysis of the Housing of Female-Headed Households

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*The analysis in this paper tests the differences between female-headed households and jointly headed households on conditions, preferences and norms for single-family homeownership. Data are from a sample of 1186 households drawn from small cities in north-central Iowa. Female-headed households were more likely to live in a dwelling that was neither owner-occupied nor a single-family dwelling than were jointly headed households. Preferences for ownership and structure type differed between the two household types, but reported norms for tenure and structure type were similar. Although female-headed households were less likely to own single-family dwellings than jointly headed households, their housing conditions did not reduce their housing satisfaction. Female-headed households evidently have avoided dissatisfaction by developing unconventional housing preferences.*

One of the more striking demographic phenomena in recent years has been the growth of the percentage of families headed by females (Ross and Sawhill, 1975). Yet this population grouping seldom has been the focus of research on housing conditions and behavior. Female-headed house-

holds often have been eliminated from analysis (Chevan, 1971), grouped with male-headed households (Needham, 1973; Montgomery and McCabe, 1973; Van Arsdol, Sabagh and Butler, 1968), or classified with all other households that do not have both husband and wife present without regard to age or other demographic or socioeconomic factors (Rossi, 1955; Butler, Van Arsdol and Sabagh, 1964). There have been numerous studies that included sex of the head among the exogenous variables without focusing on the topic (e.g. Morris, Crull and Winter, 1976; Hanna and Lindamood, 1979).

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The purpose of this paper is to examine the differences and similarities in a subset of norms, preferences, and actual (achieved) housing conditions between jointly headed households (households, in which both husband and wife are present) and female-headed households. The effects of type of household (joint- or female-headed) on conventionality of norms and preferences, and residential satisfaction also are examined. The analysis focuses on the norms and preferences for ownership and single-family dwellings, and the relationships between deviations of current conditions from norms and preferences, and satisfaction. Type of household is the key independent variable, and education, age, household size and income are used as control variables.

### **The Housing Adjustment Model**

Morris and Winter (1975) postulate that American families use two criteria to evaluate their housing conditions: cultural norms and family norms. The cultural norms are the prescriptions that indicate the socially acceptable and appropriate housing conditions for families. Family norms are developed by the family itself to judge its current or potential housing. Family norms do not necessarily coincide with cultural norms. The present paper focuses on the analysis of the cultural norms as reported by the respondents.

Deviations from either cultural or family norms for housing have the potential to produce dissatisfaction. Thus, families who live in dwellings that do not meet either the cultural norms or their family norms can be expected to be more dissatisfied than families in housing that meets the norms.

According to the model, dissatisfaction is the primary source of motivation for the propensity to adjust housing conditions (to bring them closer to the norms). Adjustment behavior is limited to residential mobility or residential alterations (Brown and Moore, 1970; Morris and Winter, 1975; Morris and Winter, 1978). Subsequent tests of the model (Morris, Crull and Winter, 1976;

Morris, 1977a, 1977b; Morris and Winter, 1976; Bross, 1975; Harris, 1976; Yockey, 1976a; Carey, 1979; Crull, 1979; Prentice, 1977; Eastman, 1978) have shown that the model is a relatively sound portrayal of housing behavior as it occurs in the United States.

A household's implementation of a propensity for housing adjustment depends upon overcoming the constraints that may be present. Of primary importance are the resource constraints and racial-ethnic and sexual discrimination that may prevent families from improving their housing conditions (Morris and Winter, 1978; Crull, 1979).

The norms, the current level of housing conditions, and the constraints combine to determine housing preferences. Preferences, then, are the immediate frame of mind about the type of housing preferred with resources, constraints and other factors taken into account (Morris and Winter, 1978). The norms prescribe the "ideal housing" conditions. The constraints force realism about "feasible housing"; the results are the preferences for housing with particular characteristics.

This paper focuses on differences and similarities in achieved housing conditions, reported cultural norms, reported preferences and dissatisfaction of female-headed households as compared with jointly headed households. Because of the complexity of the analysis, only tenure and structure-type norms, preferences and conditions are examined. Space, location, neighborhood conditions, and other housing attributes are omitted.

### *Tenure and Structure Type Norms*

Evidence from studies of housing desires and aspirations clearly indicate that North American families almost without regard to income, occupational status, race, or ethnic background, seek ownership of single-family dwellings (Michelson, 1966, 1967, 1970, 1977; Morris and Winter, 1976; Williams, 1971; Stewart, 1973; Berger, 1960; Hinshaw and Allott, 1972; Nathanson, 1974; Dillman,

Tremblay and Dillman, 1979). Studies that have focused specifically on the topic (Morris and Winter, 1976; Crull, 1976, 1979; Dillman, Tremblay and Dillman, 1979) have found that an overwhelming majority (more than 90 percent) report the existence of cultural norms ("the best tenure and structure type for the average American family") that favor ownership of single-family dwellings. The percentage reporting preferences for single-family ownership ("the best tenure and structure type for your family right now") was somewhat smaller, but still high (more than 75 percent).

#### *Achieved Housing Conditions*

Much research has been conducted on the comparison between the housing and neighborhood conditions of racial and ethnic minorities and those of white families (Lapham, 1971; Kain and Quigley, 1972; Muth, 1969; King and Mieszkowski, 1973; Rapkin, 1966; Duncan and Hauser, 1960; Roistacher, 1974; Hanna and Lindamood, 1979). Little is available except the Annual Housing Surveys and the 1970 Census data regarding differences in housing and neighborhood conditions between male-headed households and female-headed households. In particular, there have been no analyses with controls for age, income, family size, and education that have sought specific explanations for differences and similarities in housing conditions.

Female-headed households are less likely to be homeowners (U.S. Department of Housing and Urban Development, 1978). Three-fourths of the jointly headed households in which there are two or more persons own their dwellings. Less than half of the female-headed households of the same size are homeowners (U.S. Bureau of the Census, 1979a:4). When socioeconomic and demographic factors are controlled with regression techniques, female-headed households are more likely to rent than are male-headed households (Hanna and Lindamood, 1979). Female-headed households are less likely to live in single-family structures than are male-headed households (U.S. Bureau of

the Census, 1973a:45; Hanna and Lindamood, 1979; U.S. Department of Housing and Urban Development, 1978). Therefore, the housing conditions of female-headed households are considerably different and, according to American housing norms for tenure and structure type, inferior to those of jointly headed households.

#### *Constraints*

Female-headed households have constraints on their housing adjustment behavior that are more severe than those of male-headed households. Families headed by a female have lower incomes than families headed by males (U.S. Bureau of the Census, 1979b; U.S. Department of Labor, 1979; Burgess, 1980). Female household heads, on the average, have lower educational levels than do male household heads and are less likely to be members of the work force (U.S. Bureau of the Census, 1973c:666; Burgess, 1980).

In addition to resource constraints, women face discrimination in education, employment and housing. A recent study (U.S. Department of Housing and Urban Development, 1975) reporting the experiences of women in five different cities details some of the discriminatory practices of real estate brokers, lending institutions, landlords, and developers. Included are "steering" women toward or away from certain housing units, refusing to accept application for new units and refusing mortgage credit on the basis of sex, even though there is evidence that women and men are equally good mortgage credit risks (U.S. Department of Housing and Urban Development, 1976).

Although sex discrimination was specifically outlawed by a 1974 amendment to Title VIII of the Civil Rights Act of 1968 and by the Equal Credit Opportunity Act that took effect October 1975 (Pledger, 1976), it still is somewhat early to assess whether this legislation has been effective. Evidence from studies of discrimination against blacks (Denton, 1970) indicates that discriminatory practices have continued after the enactment of fair housing legislation, but are more

subtle and difficult to prove. Although there are no data, it is likely that female-headed households are experiencing a similar situation.

### *Preferences*

Preferences are preferred outcomes of courses of action in light of cultural norms, family norms, constraints, and current conditions. Thus, the more severe the constraints and the farther current housing conditions deviate from cultural and family norms, the more reported preferences deviate from norms (Morris and Winter, 1978:277-280). Families who live in housing that does not meet norms and who have low incomes, low educational levels, and who face racial and sexual discrimination are likely to report preferences that are more modest than the norms they report. A multiple regression analysis (Hanna and Lindamood, 1979) showed that females were less likely to prefer ownership and single-family dwellings than were males.

The recognition of the relationships among norms, preferences, achieved housing conditions, and constraints is of particular importance for studying the housing of female-headed households. Female-headed households experience greater constraints in housing behavior and have less desirable housing conditions. Hence, they may have developed family norms and may report preferences that are significantly different from those reported by jointly headed households.

### *Housing Satisfaction*

Studies of the role of housing satisfaction as the immediate stress producing a propensity to engage in housing adjustment, have been relatively limited. Speare (1974), Speare, Goldstein and Frey (1974), Morris (1977a) and Morris, Crull and Winter (1976) have shown that low residential satisfaction is related to the propensity to move. Speare (1974), Speare, Goldstein and Frey (1974) and Crull (1979) have shown its relationship to actual mobility. Although the causes of low satis-

faction, including individual psychological differences in the tendency to become dissatisfied, need to be more thoroughly examined, there is evidence that housing conditions that do not meet cultural or family norms are important factors in housing dissatisfaction (Morris, 1977a; Morris, Crull and Winter, 1976; Bross, 1975; Harris, 1976; Crull, 1979; Speare, 1974).

A key question is whether there is a similar relationship between achieving housing conditions that meet norms and housing satisfaction for female-headed and jointly headed households. Some evidence suggests that families who have many constraints on their housing behavior are less likely to experience dissatisfaction than are families who do not have such constraints (Yockey, 1976b). There is additional evidence (Morris, Crull and Winter, 1976) that female-headed households have different levels of satisfaction than do jointly headed households. Thus, the relationships among norms, preferences, housing conditions, and satisfaction merit examination.

### **Hypotheses**

The hypotheses tested in this analysis are that female-headed households:

1. are more likely to experience severe constraints;
2. are less likely to have achieved homeownership and single-family dwellings;
3. are less likely to prefer homeownership and single-family dwellings;
4. are not less likely to report norms favoring ownership and single-family dwellings;
5. are less likely to be owners of single-family dwellings when the constraints are controlled;
6. are not less satisfied with the housing they have achieved;
7. are less likely to have conventional housing preferences;
8. are not less likely to report conventional norms;

9. are not less likely to have conventional preferences when the constraints and housing conditions are controlled;
10. are not less likely to report conventional norms when the constraints, housing conditions, and preferences are controlled;
11. are less likely to be dissatisfied in housing that is not of their preferred type;
12. are less likely to be dissatisfied in housing that does not meet the norms they have reported;
13. continue not to be less satisfied when the constraints, housing conditions, and conventionality of preferences are controlled;
14. continue not to be less satisfied when the constraints, housing conditions, and conventionality of norms are controlled than are jointly headed households.

### The Data

Data for the study are from a systematic random sample of about 6 percent of the households in 13 small cities in north-central Iowa. The largest has a population of 31,000 and the smallest, about 150 residents. The sample was weighted to reflect the number of households in each community. The sample consisted of 1186 cases, 295 female-headed households (25 percent) and 891 jointly headed households (75 percent). Male-headed households with no spouse present were not included in the sample analyzed. Because only 14 households were headed by a black individual, race was not included in the analysis.

The respondents, interviewed in 1975 and 1976, were the female head of the household or, in jointly headed households, either the husband or the wife. Preliminary analyses indicated that sex of the respondent was not strongly related to the findings. It was therefore eliminated from further analyses, which concentrated on a comparison of female-headed households with jointly headed households.

### The Variables

Many of the variables used in the analysis were dummy variables. (For a discussion of such variables, see Lansing and Morgan, 1971). For some, such as the tenure and structure-type variables, there were only two classes, owner and non-owner, or single-family dwelling and nonsingle-family dwelling. The variables representing socioeconomic and demographic constraints also were dummy variables because of the curvilinear relationships among the constraints, and between the constraints and the housing variables. Dummy variables permit the examination of such relationships that otherwise would appear to be much smaller than they are.

The use of dummy variables or ordinal variables as dependent variables in regression analyses has been questioned. However, it has been shown that "it will not *usually* be dangerous" (Boyle, 1970:478). Labovitz (1970) reached similar conclusions. A number of studies have shown that using linear least-squares regression with dichotomous dependent mobility variables does not do serious damage in an analysis (e.g., Speare, 1971).

#### *Achieved Tenure and Structure Type*

*Homeownership* was coded 1 for ownership (79 percent) and 0 for all other types of tenure. Households living in *single-family dwellings* were coded 1 (87 percent). All other structure types, including mobile homes, were coded 0. For some of the analyses, the achieved housing conditions of ownership and single-family dwelling were combined into a single variable, with 1 indicating single-family homeownership (75 percent).

#### *Tenure and Structure-Type Preferences*

*Homeownership preference* was based on a question asking about the "best ownership or rental arrangement for your family." The response, "conventional ownership," received a 1

(89 percent), and all other responses received a 0. Similar coding was used for *single-family preferences*. Households indicating that a single-family dwelling was the "best kind of housing for your family right now" (preference) were coded 1 (88 percent).

#### *Reported Tenure and Structure-Type Norms*

"The best ownership arrangement for the average American family" was the basis for the *reported homeownership norm*. The response, "conventional ownership," was given a 1 (93 percent) and all others were coded 0. *Reported single-family norm* scored as 1, the 91 percent of the households who indicated that the single-family dwelling was the "best kind of housing for the typical American family."

#### *Satisfaction*

Housing satisfaction was based on a single question, "In general, how satisfied or dissatisfied are you with your housing?" The responses were grouped into "dissatisfied" (9 percent), "satisfied" (59 percent) and "very satisfied" (32 percent). There are both advantages and limitations in using a single-item measure of housing satisfaction. The advantage is that a general, overall housing satisfaction measure is needed, not satisfaction with specific features of the dwellings. A single item captures the respondent's own weighting of the importance of the individual features of the dwelling. In this respect, overall satisfaction may be superior to a series of weighted and summed satisfaction scores with individual items if there is any doubt about what weights and what items to use.

On the other hand, a series of individual items weighted and summed might yield a more precise index with more variation in the scores. The overall satisfaction item used in this analysis has been shown to be highly correlated with reliable scales composed of series of items that were weighted and summed (Harris, 1976; Yockey, 1976a).

#### *Conventionality*

The variables were constructed to indicate whether the household had reported norms or preferences that were conventional, that is, consistent with cultural norms. Families who reported preferences for both single-family dwellings and homeownership, indicating *conventionality of preferences* were coded 1 (82 percent). Families reporting norms for both homeownership and single-family dwellings (*conventional norms*) were coded 1 (87 percent).

#### *Demographic and Socioeconomic Constraints*

Four socioeconomic and demographic variables were used to measure constraints. The four variables were (1) education of the household head, (2) age of the household head, (3) family income and (4) the number of household members who were not the parents. As noted earlier, these variables, although continuous, were used to create three dummy variables so that the curvilinear relationships between the constraints and the housing variables could be examined. For all four constraint variables, the sample was divided into three categories as approximately equal in size as possible. Households were assigned a 1 if they were in a class and a 0 if they were not in the class. Only two of the three classes were included in the analysis as is required in regression with exhaustive sets of dummy variables. The grouping deemed to have the least constraint was omitted.

*Education* was measured by years of schooling of the male spouse in jointly headed households and education of the head in female-headed households. Education was grouped into three classes: less than 12 years (36 percent), 12 years (37 percent), and more than 12 years (27 percent). The dummy for the higher education class was omitted in the regression analyses. *Age* was measured by the age of the males in jointly headed households and by age of the head in female-headed households. Age was divided into three groups: under 40 (35 percent), 40-59 (31 percent),

and 60 and over (34 percent). The dummy for the middle group was omitted in the regression analyses.

Household size was measured by using the *number of nonparents* present in the household. This variable yields similar values regardless of the type of household. One-person households and households with only a married couple constituted one class (49 percent). Households with one nonparent member (17 percent) were a second class, and households with two or more nonparent members (34 percent) constituted the third class. The dummy for the medium-sized households was omitted in the regression analyses.

Annual *income* was divided into three classes: under \$10,000 (39 percent), \$10,000-\$15,999 (29 percent), and \$16,000 and above (32 percent). The upper income class was omitted in the regression analyses. A number of cases (8.3 percent) had missing data on income. It is clear that the group with missing data were, on the average, from higher income classes. For example, the educational level and level of consumption of people with missing income data were well above the average of those in the sample with complete income data. The cases with missing income were included in the \$16,000 and over class.

### Analyses and Findings

The analysis is divided into six main sections. In the first section, female-headed households and jointly headed households are compared on the constraint variables: income, household size, education, and age. The second section compares the household types on achieved housing, preferences, and reported norms. Next, the relationship between achieved housing and constraints is analyzed, followed by a comparison of the levels of housing satisfaction of the two household types. Conventionality of norms and preferences is then analyzed, and finally conventionality is related to housing satisfaction.

**TABLE 1. — Distribution of sample by constraint variables**

Household income	Female	Joint	Total
Under \$10,000	71.4%	28.7%	39.3%
\$10,000-\$15,999	14.5	33.2	28.6
\$16,000 or more	14.1	38.1	32.1
	100.0%	100.0%	100.0%
Mean	\$7,455	\$14,350	\$12,614*
N	274	815	1,089
<b>Education</b>			
Less than 12 years	44.3%	33.2%	36.0%
12 years	24.3	39.0	37.1
More than 12 years	31.4	27.8	26.9
	100.0%	100.0%	100.0%
Mean	11.1	11.7	11.6*
N	295	891	1186
<b>Age</b>			
15-39	21.1%	39.6%	35.0%
40-59	16.9	35.4	30.8
60+	62.0	25.0	34.2
	100.0%	100.0%	100.0%
Mean	60.6	46.4	49.9*
N	295	891	1186
<b>Additional members</b>			
0	67.3%	42.6%	48.7%
1	15.4	17.3	16.9
2+	17.3	40.1	34.4
	100.0%	100.0%	100.0%
Mean	0.7	1.4	1.2*
N	295	891	1186

\*Difference between household types significant,  $p < .05$

### Constraints by Type of Household

The differences between the household types are substantial in terms of the constraints analyzed in this paper (Table 1). Seventy-one percent

of the female-headed households are in the under-\$10,000 income class, compared with 29 percent of the jointly headed households. The mean incomes were \$7,455 and \$14,350, respectively. The level of education was not substantially different, but it is notable that there is a higher percentage with higher education among the female household heads, with 31 percent compared with 28 percent for the males. The mean education, however, is higher for males, 11.7 years compared with 11.1 years.

As could be expected, the female heads are older than the male heads in the jointly headed households. More than three-fifths of the former are 60 and over while only one-fourth of the latter are that old. Mean ages are 60.6 and 46.4, respectively. The number of household members besides the head or head and spouse is considerably lower in the female-headed households than in the jointly headed households. Two-thirds of the female-headed households were households with no additional members, compared with 43 percent of the jointly headed households. Only 17 percent of the female heads have two or more additional members in the household in contrast to 40 percent of the jointly headed households. The mean numbers of additional household members are 0.7 and 1.4, respectively.

Hypothesis 1 is not rejected because the female-headed households are poorer and their heads are older and have less education than the male spouses in jointly headed households. Their households are smaller, as well, but this factor is not as obviously constraining as the other factors.

#### *Achieved, Preferred and Normative Housing*

The differences between the household types shown in Table 2 indicates that hypotheses 2, 3, and 4 cannot be rejected. About 62 percent of female-headed households are homeowners, and 72 percent live in single-family dwellings while jointly headed households have percentages of 85 and 90. Those differences are statistically significant. In contrast, there is no difference in

**TABLE 2. — Achieved, preferred, and normative homeownership and single-family dwellings by type of household (percent)**

	Female (%)	Joint (%)	Total (%)
<b>Homeownership</b>			
Achieved	61.5	85.0	79.2*
Preferred	77.3	92.2	88.5*
Normative	92.4	92.9	92.8
<b>Single-family dwelling</b>			
Achieved	71.5	89.6	85.1*
Preferred	75.0	92.0	87.8*
Normative	93.3	90.5	91.2
N	(295)	(891)	(1186)

\*Difference Between household types significant,  $p < .05$

reported norms for ownership and single-family dwellings, with more than 90 percent for both types of households reporting norms for single-family dwellings and ownership.

The gross difference between achieved ownership and reported ownership norms is greater for female- than for jointly headed households. The preferences of female-headed households are well below the norms they report while the preferences and the reported norms of jointly headed households are similar.

If the data on preferences are to be taken at face value, however, it would seem that the relatively low rate of homeownership among female-headed households meets the preferences of many of them. Female heads included 77 percent who *prefer* homeownership while 92 percent of the jointly headed households do so. Thus, there would seem to be a conflict between the norms reported for homeownership, which are nearly unanimously in favor of homeownership for both types of household, and the preferences, which are much less often in favor of homeownership

among the females. Much the same thing can be said about single-family dwellings.

If the same forces were affecting preferences and norms, one would expect them to be very similar. The data suggest, however, that achieved housing affects preferences (by reducing the percentage) more than it affects norms.

### *Housing Conditions and Constraints*

Although the difference in single-family homeownership between household types is partly due to the differences in constraints, controlling on the constraints does not eliminate the difference (Table 3), as shown by the significant beta coefficient for the female-head dummy. Thus, hypothesis 5 is not rejected. This finding indicates that the remaining differences, after the constraints are controlled, may be produced by additional constraints that were not measured, including discrimination on the basis of sex and an apathy reaction.

**TABLE 3. — Regression of single-family homeownership on constraints**

	beta	F-ratio
Education < 12	-0.012	0.12
12 years	0.022	0.46
Age 17-39	-0.273	68.01*
60+	0.128	11.58*
Nonparents 0	-0.044	1.19
2+	0.203	27.65*
Income < \$10,000	-0.124	11.91*
\$10,000-\$15,999	-0.019	0.35
Female head	0.200	44.81*
Constant	0.64	
R <sup>2</sup>	0.161	
df	9 and 1176	
F-ratio	25.07*	

\*Significant,  $p < .05$

It is noteworthy that (1) being young reduces the probability of single-family homeownership and being over 60 raises it compared with being middle aged, (2) having two or more persons in the household besides the head(s) raises the probability compared with smaller households and (3) having an income below \$10,000 reduces the probability of being a single-family homeowner compared with higher-income households. Education has no effect on single-family homeownership.

### *Housing Satisfaction*

An important question would seem to be whether the tendency on the part of females to develop reduced preferences, vis-a-vis the norms, produces dissatisfaction with their housing. If reduced preferences were simply a response to the vagaries of the situation, one might expect to find a pool of dissatisfaction among female-headed households.

There is no difference between the levels of satisfaction of female-headed and jointly headed households (Table 4). Thirty-one percent of female-headed households and 32 percent of jointly headed households are very satisfied with their housing. The average satisfaction scores are 3.16 and 3.20, respectively. Four percent of females and 3.5 percent of jointly headed households are dissatisfied or very dissatisfied with their housing. These findings are striking in light of the great differences in achieved ownership and single-family dwellings between the household types. Evidently, the higher level of dissatisfaction that might be expected among the female-headed households is moderately reduced by expectations, as evidenced by the lower level of preferences.

Seemingly, because female-headed households are less likely to prefer single-family ownership and may be somewhat apathetic, the lack of such housing does not produce a lower level of satisfaction. The small difference of 0.04 is not statistically significant. Therefore, hypothesis 6 is not rejected.

**TABLE 4. — Overall housing satisfaction by type of household**

	Female (%)	Joint (%)	Total (%)
Very Satisfied	30.5	32.1	31.7
Satisfied	59.0	59.0	59.0
Dissatisfied	6.2	5.4	5.6
Very dissatisfied	4.3	3.5	3.7
Total	100.0	100.0	100.0
Mean	3.16	3.20	3.19
Standard deviation	0.72	0.69	0.70
N	(295)	(891)	(1186)

*Conventionality of Preferences and Norms*

Only people with a fully conventional set of norms and preferences would be expected to derive full satisfaction from the possession of conventional housing. In Table 5 are shown the differences between the household types in conventionality of norms and preferences. Conventionality indicates that both single-family dwellings and homeownership are preferred or that norms favoring them are reported by the respondent. The female-headed households are significantly less likely to have conventional preferences (69 percent) than are jointly headed households (86 percent). They are not less likely to report conventional norms, with 88 percent and 87 percent, respectively. As a result, hypotheses 7 and 8 are not rejected.

The purpose of the regression analyses presented in Table 6 is to test whether the degree of unconventionality shown in Table 5 can be explained by the constraints and the achieved housing variable. The two regressions shown in Table 6 were performed hierarchically, with the constraint variables and type of household making up the first step, single-family ownership the second, and (in the case of norms) the third step includes

**TABLE 5. — Percent with conventional preferences by type of household**

	Female (%)	Joint (%)	Total (%)
Conventional: Preferences	68.6	86.1	81.8*
Norms	87.8	86.7	87.0
N	(295)	(891)	(1186)

\*Difference between types of households significant,  $p < .05$

preference conventionality. Only the final step is shown in the table for each conventionality variable.

The first step of the preference conventionality regression indicates that the constraints as a group (age, income, education and the number of persons in the household besides the heads) explain a significant portion of the variance. Type of household also has a significant effect in the first step. This relationship disappears, however, when single-family homeownership is introduced in the second step.

The results of this hierarchical regression indicate that the constraints affect the degree of conventionality of preferences. The main specific effects are that being young has a negative effect, having a large household has a positive effect, and having a low income has a negative effect on conventionality of preferences. The apparent effect of type of household seen in the zero-order correlation (.20) and the first step beta (.17) are due primarily to the differences between types of households in the ownership of single-family dwellings. Thus, it would seem that constraints produce a condition of living in unconventional housing, which, in turn, increases the likelihood of having unconventional preferences among the female-headed households in contrast to the jointly headed households. Hypothesis 9 is not rejected.

**TABLE 6. — Regression analysis of conventionality of preferences and norms on conditions, constraints and type of household**

	Preference Conventionality		Norm Conventionality	
	beta	F-Ratio	beta	F-ratio
Education < 12	-0.011	0.13	-0.116	9.42*
12	0.031	1.33	-0.042	1.49
Age 17-39	0.001	0.00*	-0.060	2.89
60+	-0.013	0.17	0.055	1.93
Nonparents 0	0.017	0.28	0.062	2.13
2+	0.049	2.35	0.085	4.35*
Income < \$10,000	-0.005	0.03	0.048	1.61
\$10,000-\$15,999	0.016	0.38	0.043	1.69
Female head	0.044	3.14	-0.042	1.78
Single-family ownership	0.634	697.98*	0.048	1.59
Conventional preferences			0.228	38.08*
Constant		0.34		0.68
R <sup>2</sup>		0.432		0.090
df		10 and 1175		11 and 1174
F-ratio		89.40*		10.51*

\*Significant,  $p < .05$

The regression of the conventionality of norms shows a pattern of results somewhat different from that of preferences. The main determinant of reporting unconventional norms is having unconventional preferences. Having additional members in the household has an effect that would raise the probability of reporting conventional norms. Somewhat surprising is the finding that having a low level of education reduces the probability of reporting conventional norms. Because type of household is not significant in the regression, hypothesis 10 is not rejected.

#### *Satisfaction and Conventionality*

Table 7 is somewhat less straightforward than the preceding tables. The two household types are

each divided into four additional types based on the conventionality of preferences and conventionality of achieved housing. Type 1 includes households who prefer single-family ownership and live in such housing. Type 4 includes households who prefer and live in unconventional housing. These two types represent the households whose housing matches their preferences. Type 3 includes households who prefer unconventional housing but live in conventional housing. Type 2 households are those who prefer single-family ownership but do not currently have such housing. Types 2 and 3, then, are the households whose preferences and housing do not match.

In general, Types 1, 3 and 4 would be expected to be satisfied with their housing because it meets or exceeds their preferences. Type 2 would be

**TABLE 7. — Mean housing satisfaction by type of household, conventionality of housing and conventionality of preference**

Type	Conventionality:		X	Female		Joint		Total	
	Preferred	Achieved		N	X	N	X	N	
1	Yes	Yes	3.17	(167)	3.25 <sup>a</sup>	(686)	3.24	(853)	
2	Yes	No	2.99	( 35)	2.85 <sup>b</sup>	( 81)	2.89	(116)	
3	No	Yes	2.86	( 6)	3.16	( 26)	3.10	( 32)	
4	No	No	3.23	( 87)	3.10	( 98)	3.16	(185)	

<sup>a</sup>Differences between Type 1 and Type 2 and between Type 1 and Type 4 significant,  $p < .05$

<sup>b</sup>Difference between Type 2 and Type 4 significant,  $p < .05$

expected to be dissatisfied because of the negative relationship between their preferences and their housing.

Female-headed households, however, may not be subject to that generalization because of the presumed tendency not to react to the failure of their housing to meet their preferences with dissatisfaction, as would generally be the case. Therefore, it is hypothesized that satisfaction would not be lower for female-headed households of Type 2 than for the other types.

Among each of the types (1, 2, 3 and 4) there is no difference between jointly headed households and female-headed households on level of satisfaction. Type 2 jointly headed households have a statistically lower level of satisfaction than do Types 1 and 4. Incidentally, Type 4 jointly headed households have a lower level of satisfaction than do Type 1 jointly headed households. Female-headed households do not have a statistically significant difference in satisfaction between any pair of the types. On that basis, hypothesis 11 is not rejected.

Table 8 presents data similar to those in Table 7 but is based on the conventionality of reported norms rather than preferences. The results are similar but even more clear cut. There is no statistically significant difference between Type 2 female-headed households and any other Type of female-headed household. Jointly-headed house-

holds, in contrast, demonstrate the generalized pattern, with those who report conventional norms and live in unconventional housing (Type 2) having a statistically significant lower level of satisfaction than Types 1 and 3.

An important additional finding shown in Table 8 is the lower level of satisfaction of Type 2 jointly headed households compared with the female-headed households. It is shown, once again, that female-headed households seem to have made an adjustment in the process of the development of dissatisfaction as a reaction to nonnormative housing. Hypothesis 12, therefore, is not rejected.

It seems clear that once the constraints, housing conditions, and preferences or norms are controlled, (Table 9) there still is no difference between the household types in terms of housing satisfaction. Income and education seem to be the dominant constraints that still affect satisfaction even when single-family homeownership conditions and preferences or norms are controlled. Hypotheses 13 and 14 are not rejected.

Of interest in Table 9 is that having conventional preferences is negatively related to housing satisfaction, but having conventional norms is not related to satisfaction when housing conditions are controlled. Thus, if a family reports that single-family homeownership is best for their family, they are less likely to be satisfied

**TABLE 8. — Mean housing satisfaction by type of household, conventionality of housing and conventionality of reported norms**

Type	Conventionality:		Female		Joint		Total	N
	Norm	Conditions	X	N	X	N	X	
1	Yes	Yes	3.14	(162)	3.26 <sup>a</sup>	(644)	3.24	(806)
2	Yes	No	3.14	( 97)	2.93 <sup>b</sup>	(129)	3.02*	(226)
3	No	Yes	3.31	( 12)	3.16	( 68)	3.18	( 80)
4	No	No	3.24	( 24)	3.12	( 50)	3.16	( 74)

\*Differences between types of household significant,  $p < .05$

<sup>a</sup>Difference between Type 1 and Type 2 significant,  $p < .05$

<sup>b</sup>Difference between Type 2 and Type 3 significant,  $p < .05$

**TABLE 9. — Regression of housing satisfaction on (1) conventionality of preferences and (2) conventionality of norms and the constraints**

	(1)		(2)	
	beta	F-ratio	beta	F-ratio
Education < 12 years	-0.135	12.34*	-0.138	12.60*
12 years	-0.021	0.36	-0.025	0.49
Age 17-39 years	0.048	1.75	-0.050	1.86
60+ years	0.070	2.98	0.072	3.18
Nonparent 0	0.027	0.39	0.027	0.40
2+	-0.042	1.03	-0.044	1.09
Income < \$10,000	-0.090	5.44*	-0.089	5.22*
\$10,000-\$15,999	-0.038	1.26	-0.038	1.26
Female head	0.018	0.31	0.014	0.18
Single-family homeownership	0.138	12.34*	0.923	8.48*
Conventional preferences	-0.080	4.49*		
Conventional norms			-0.026	0.79
Constant		3.26		3.25
R <sup>2</sup>		0.045		0.042
df		11 and 1174		11 and 1174
F-ratio		5.08*		4.72*

\*Significant,  $p < .05$

than a family who does not report such preferences. It may be that families with unconventional preferences tend to be satisfied in both conventional and unconventional housing while those with conventional preferences are not. Because reported cultural norms are not necessarily evidence of norms that apply to the family right now, whether or not reported norms are conventional has little effect on housing satisfaction.

### Summary and Conclusion

There clearly is a difference between female-headed households and jointly headed households in current housing conditions. Female-headed households are less likely to live in a single-family dwelling or to own their dwelling. The two groups also differ in preferences for such housing characteristics, but not on reported housing norms.

Female-headed households are more likely to live in housing that does not meet their reported norms for tenure or structure type than are jointly headed households. Any seeming difference in preferences between female-headed households and jointly headed households is accounted for by differences in age and income.

There are no observable differences between female-headed households and jointly headed households in level of satisfaction. Female-headed households are more likely to be unconventional in their norms and preferences than are jointly headed households, in part a function of the fact that they are less likely to live in owned, single-family dwellings. Instead of causing dissatisfaction with conventional housing, there is no relationship between satisfaction and homeownership of single-family dwellings for respondents with unconventional preferences.

Our major conclusion, then, is that female-headed households seem to have avoided the dissatisfaction usually resulting from living in nonnormative housing by developing unconventional preferences. Thus, although their housing deviates from the reported norms, it does not

deviate from reported preferences and therefore does not produce dissatisfaction.

The remaining question, beyond the scope of our data, is why female-headed households drop their preferences below the cultural norm to a greater degree than do jointly headed households and to a greater degree than economic and demographic constraints would indicate? Surely a portion of the answer lies in the socialization of American women and not totally in their interaction with the economic system.

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