

**HOUSING ASSISTANCE AND RESIDENTIAL SATISFACTION AMONG
SINGLE-PARENT WOMEN**

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Abstract

The purpose of this paper was to identify the variables that predict residential satisfaction among nonmetropolitan and metropolitan single-parent women. A model was tested in which residential satisfaction was divided into two components, housing and neighborhood satisfaction. The role of housing subsidy assistance in attenuating neighborhood and housing problems also was investigated. The model explained 30% of the variance in housing satisfaction among metropolitan single-parent women and 21% for nonmetropolitan respondents. The relationship between the independent variables and the dependent variables differed by location, nonmetropolitan compared to metropolitan. Furthermore, there were some important differences in the bundle of independent variables that were associated with neighborhood compared to housing satisfaction. The findings showed that housing and income assistance played a role, albeit small, in helping to explain neighborhood and housing satisfaction, but only for metropolitan single mothers.

Introduction

There is evidence to suggest that over the last decade the housing and neighborhood conditions of women and children have deteriorated (Birch, 1985; The Report of the President's Commission on Housing, 1982; Russell, 1991; Schwartz, et al., 1988; Sprague, 1991). This evidence rarely, however, comes from study of the single parents residing in nonmetropolitan settings. Single-parent women residing in small towns, rural communities, and on farms may experience particular hardships.

Attention to the special needs of single-parent women, particularly in nonmetropolitan settings, is warranted. To understand the dynamics of housing and neighborhood perceptions and needs requires specific sub-population studies (Spain, 1988; Cook & Bruin, 1993; Galster, 1987; Anthony et al., 1990). Housing quality in nonmetropolitan settings has been found consistently to be poorer than that in more urbanized places (Schwartz, et al., 1988). Some services from which single parents and their children could benefit may be inaccessible as well. While housing costs may be generally lower in nonmetropolitan areas, gains may be offset by lower salaries and lack of employment opportunities, child care, and reliable transportation. It also is likely that a smaller support network of families and friends is nearby to help with home repairs or to provide help during crises.

The role of housing subsidies and income assistance in reducing housing poverty and improving housing quality for single parents is not clear. Both forms of assistance provide subsidies that can be used to "buy" improved housing and neighborhoods. Aid-to-Families with Dependent Children, the major form of income subsidy to single-parent women and their children, for example, has a built-in allowance dedicated to shelter costs. The Section 8 rental subsidy or the voucher program are also important sources of assistance to single-parent women. However, only a small portion of those who experience housing poverty¹ or live in deteriorated neighborhoods actually receive any form of housing assistance since these subsidies are not entitlement programs (Dolbeare, 1983; Hartman, 1983). Research is needed that examines the extent to which housing and income assistance programs attenuate the housing and neighborhood problems of single-parent women and their children.

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The purpose of this research was to determine the variables that predict residential satisfaction among single parents in nonmetropolitan settings and to compare the results to those of their metropolitan counterparts. Of special interest was the role of housing subsidy assistance and neighborhood satisfaction in predicting housing satisfaction. A series of separate regression equations were generated to clarify these relationships. Data from the 1987 American Housing Survey were used to test the model. The research was conducted as part of a larger investigation by the North Central Regional Research Committee entitled "Households at Risk of Serious Housing Problems in the North Central Region²."

Prior research underscores *four* important points that shaped the investigation reported here. **First**, residential satisfaction is a valuable arena of investigation in which important additional contributions can be made. Employed by housing practitioners and researchers alike, the concept of satisfaction helps to assess the success of housing developments and neighborhoods. Residential satisfaction is used to provide information to predict residential mobility, neighborhood change, and housing demand (Galster, 1987). Expressions of satisfaction may be a factor not only of existing conditions but also of perceived alternatives and future expectations (Ahrentzen, 1985; Michelson, 1977; Cook, 1989). Findings from such investigations inform public policy about the needs of particular groups and can direct efforts to correct inequities.

Second, to clarify the influence of the independent variables on residential satisfaction, the concept is divided into two components, housing and neighborhood satisfaction. It is presumed that housing and neighborhood satisfaction are different concepts, defined by a distinct bundle of characteristics (Crull, 1979; Crull, Bode & Morris, 1991). Previous research has shown neighborhood satisfaction to be positively related to housing satisfaction (Crull, 1979; Crull, et al., 1991; Galster, 1987), and conversely that housing contributes significantly to the explanation of neighborhood satisfaction (Jirovec, Jirovec & Bosse, 1984). Previous research also has shown housing and neighborhood satisfaction to be highly interrelated (Galster, 1987; Jirovec, et al., 1984; Lawton, 1978) suggesting that replications are needed to verify the strength of this relationship (Jirovec, et al., 1984).

Third, research shows that residential qualities and households' perceptions vary both by social class and family type and stage in the life cycle (Galster, 1987; Galster & Hesser, 1981). Only a small body of research exists that examines housing and neighborhood satisfaction of women and even less on nonmetropolitan single-parent women.

Finally, past research confirms that housing and neighborhood satisfaction are the result of a complex process. Both objective and subjective indicators are necessary to explain observed differences within and between population sub-groups. A comprehensive set of indicators can be expected to explain intergroup differences providing planners and residents themselves with the insights they need to improve conditions, mobilize political action, and to redress complaints (Spain, 1988).

Housing and Neighborhood Conditions of Single Parents

One of the major economic adjustments many divorced women and their children must make is to move to more affordable housing (Mulroy, 1988)³. Nearly 40% of divorced-mother families move the first year following marital dissolution (McLanahan, 1984). Although residential mobility did not always result in negative outcomes for mothers and children, single-parent families who move because of financial problems are more likely to be harmed by a residential change (Larner, 1990). In fact, those single-parents who do not or **cannot** use mobility to correct housing inadequacies may be worse off than those who adjust their housing to current circumstances. Some single-parents report that they are "house poor" following a divorce (Anderson-Khleif, 1981). Other single-parents are thwarted not only by market conditions but household constraints as well. Lake (1980), Pol, et al. (1981), and Cook (1989), for example, have shown the importance of anticipated discrimination or "market" expectations in shaping the opportunities available to certain families.

On all indicators of objective housing quality, women who head households appear to be experiencing shelter deficits (Ahrentzen, 1985; Anthony, et al., 1990; Birch, 1985; Cook & Bruin, 1993; Franck, 1988; Leavitt, 1985; Leavitt & Saegert, 1984; Stoner, 1986; Winter & Morris, 1982). They are twice as likely to live in housing defined as inadequate by the U.S. Census and have incomes 33 to 50% of that of their male counterparts.

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Over the last decade, the housing and neighborhood perceptions and needs of single-parent women have begun to receive attention (Ahrentzen, 1985; Anthony, et al., 1990; Cook, 1988 & 1989; Winter & Morris, 1982). Ahrentzen (1985) found that families headed by women experience less objective and subjective "residential fit" than jointly-headed families. By Ahrentzen's definition, residential fit existed when a person's needs and desires were accommodated by the environment. Both occupants' evaluations of their residences and objective quality standards were examined and found to differ by family configuration.

The standards or criteria used to assess housing and neighborhoods are thought to be the product of past experiences, adaptation processes, aspiration levels, and individual personality characteristics. Some standards or criteria are viewed as culturally prescribed or normative; for example, homeownership and single-family detached structures, it is argued, are desired by most households in the United States (Morris & Winter, 1978). Some research suggests that women's preferences themselves are somewhat ambiguous (Spain, 1988; Shlay & DiGregorio, 1985). When presented with hypothetical descriptions of neighborhoods, there was no clear cut preference for urban, suburban, or rural locations according to Shlay & DiGregorio (1985). Married women who were employed and single women expressed conflicting wishes. They wanted the services available in central cities, as well as the social networks they associated with suburban environments. Given these findings, it may be difficult for female householders to maximize the satisfaction of all their needs in a single neighborhood (Spain, 1988). Findings of Winter and Morris (1982) found no differences between the levels of satisfaction of female- and jointly-headed households. Although female headed households were less likely to live in a single-family dwelling than other household groups, they were no more dissatisfied with their housing than others. Winter and Morris speculated that female-headed householders have avoided the dissatisfaction usually resulting from living in nonnormative housing by developing unconventional preferences.

Other research suggests that female householders exhibit a different set of urban preferences than married couples (Spain, 1988; Wekerle, 1985; Fava, 1985). Lower incomes mean that single-parent female-headed householders are relegated to neighborhoods with the poorest conditions (Cook & Rudd, 1984). These poor conditions can be expected to affect their satisfaction levels. Spain (1988) predicts that the neighborhood satisfaction of single householders will continue to decline relative to other household types. Multivariate analyses that Spain conducted suggested that neighborhood conditions were the most important predictor of satisfaction, and services were not as important as socioeconomic variables such as education and income.

Anthony, et al. (1990) found that low-income single parents living in public housing developments viewed their housing environments differently depending upon the age of their children, size of their families, and marital status. Like other low-income families, site appearance and management were significant factors in predicting residential satisfaction. However, for low-income unwed mothers childcare was not a correlate of satisfaction, but was for separated and divorced parents. In research with a similar population of women, Cook (1988) found that single-parent women participating in the Section 8 rental subsidy program used different criteria to evaluate the suburban and urban neighborhoods in which they lived. While neighborhood safety for themselves and their children was important to both suburban and urban groups, housing and location characteristics and residential attachment factors were more important to suburban than urban respondents. Background characteristics and perceived housing opportunities and anticipated discrimination, however, played a role in the explanation of neighborhood satisfaction of urban respondents.

Despite the increasing research on single-parent families and their housing needs and preferences, a nonmetropolitan - metropolitan comparison is missing. It appears that very little research has focused on the special needs that may arise from nonmetropolitan living. Virtually all of the previous research has focused on urban and suburban settings - not on the small towns and rural communities that exist throughout the United States. While it may be speculated that the evaluation of housing and neighborhood by nonmetropolitan single-parents will parallel those of other groups, important insights may be gleaned by investigating single-parent women separately, and apart from married-couple households. Spain (1988), Galster (1987), Galster and Hesser (1981) and Cook and Bruin (1993) have argued

that the body of research assessing the correlates of residential satisfaction would be well served by attention to group differences resulting from variation in household type, marital status, and nonmetropolitan-metropolitan status. The research reported herein provided that opportunity.

Model Specification

Previous research and features of the data set itself contributed to the selection of the factors included in the model. The model is based on the theoretical framework advanced by Morris and Winter (1978) and the research that it has spawned since its introduction (Crull, 1979; Crull, Bode & Morris, 1991; Quercia & Rohe, 1993; Quercia & Rohe, 1992) and research by Galster (1987) in which "empirical specifications are disaggregated by household type." Primarily objective characteristics of the household, the dwelling, and its surroundings were available in the data employed. Some subjective characteristics such as problems in the neighborhood and satisfaction with the neighborhood were examined in the analyses.

The model (Figure 1) includes three stages of analyses: regression of household and housing/location variables on housing subsidy assistance, neighborhood satisfaction, and housing satisfaction. The variable housing subsidy assistance is viewed as an intervening variable between household and housing/location characteristics (the exogenous variables) and neighborhood and housing satisfaction (the dependent variables). The dependent variable, housing satisfaction, is affected by neighborhood satisfaction, which, in turn, is affected by housing subsidy assistance. Viewed in this way, the independent variables associated with housing subsidy program participation could be examined, providing the opportunity to highlight the role of housing assistance in ameliorating housing/neighborhood problems from the view of respondents themselves. That is, it was speculated that one consequence of program participation could be improved housing and neighborhood satisfaction. In this investigation, as in previous research (Crull, Bode & Morris, 1991; Galster, 1987), neighborhood satisfaction is used to predict housing satisfaction.

Dependent variables

Satisfaction with the house as a residence was rated on a scale, where 1 was 'worst on a scale of 1 to 10' and 10 was 'best on a scale of 1 to 10'. The rating scale for resident's satisfaction with neighborhood was the same. The housing assistance variable consisted of respondents who indicated that they lived in public housing, received a Section 8 rental subsidy or a low cost mortgage obtained through a government program⁴.

Independent variables -- background characteristics

Variables used as indicators of the socio-demographic characteristics of respondents included: age of head of household; race of the head of household; educational attainment of the single-parent woman; number of persons per household; number of children under age six present in the household; and marital status⁵. Two income related variables were employed in the study: total household income - the income from the head of the household and income of any related members of the household - and receipt of income assistance⁶.

Independent variables -- housing and location characteristics

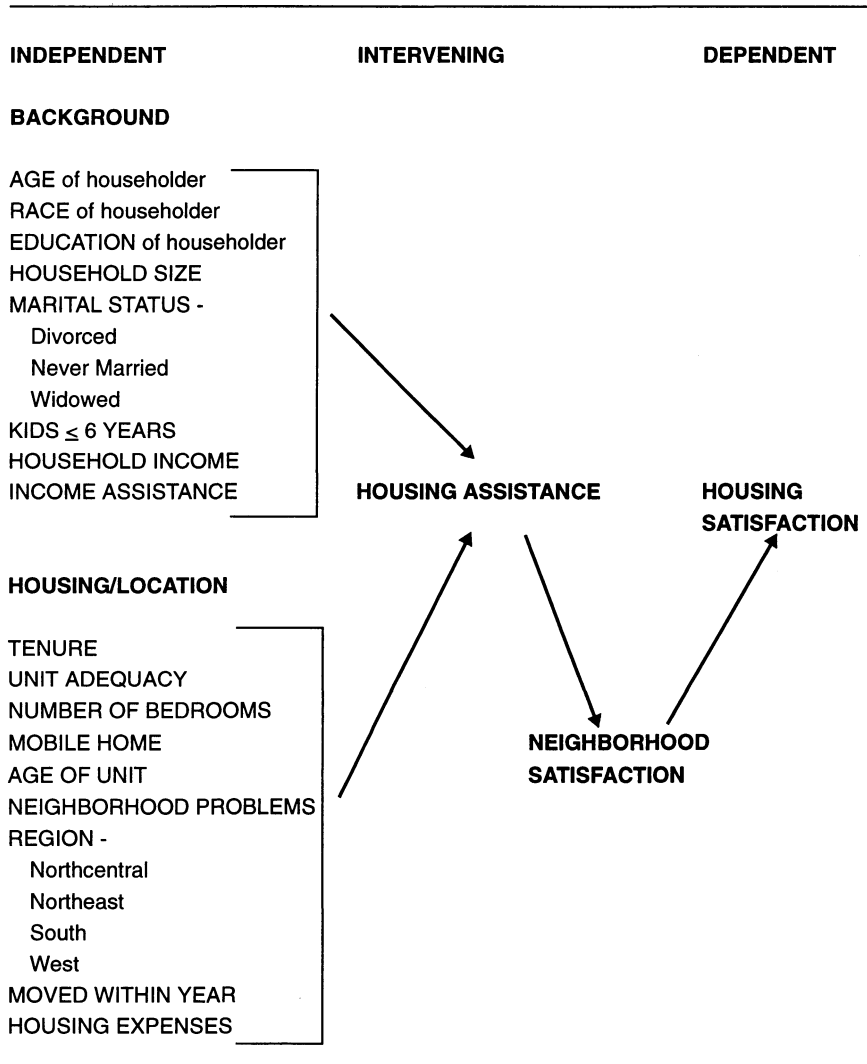
Contextual variables (Galster & Hesser, 1981) employed as indicators of housing and location characteristics included primarily objective and some subjective measures. The adequacy variable was formulated using a three-scale index composed of responses to questions about plumbing, heating, electric, upkeep, and hallways. Response categories were coded in the American Housing Survey as either an adequate, moderately inadequate, or severely inadequate dwelling. Other objective measures of housing characteristics included residence in a tenure; number of bedrooms; whether the unit was a mobile home; and when the unit was built. If something about the neighborhood was bothersome to respondents they indicated "yes" there were bothersome elements in the neighborhood or "no" there were not. Region of the country - northeast, southwest, or northcentral - also was included in the model. In addition, a variable was used that indicated if the respondent moved to the current housing unit within the last 12 months. Last, an overall measure of monthly housing costs was included in the analyses. The measure is calculated by H.U.D and includes monthly housing costs for mortgage, taxes, rent, utilities, property and renter's insurance⁷.

Data and Method

The factors affecting participation in housing and income assistance programs and the housing and neighborhood satisfaction of nonmetropolitan and metropolitan single-parent women were analyzed using data from the 1987 American Housing Survey (AHS)⁸. Over 40,000 units nationwide were surveyed that year. Of those, 3,053 units - 652 in nonmetropolitan and 2,401 in metropolitan settings -- were home to single-parent women with children under 18 years present.

Using AHS data has some inherent shortcomings, particularly with regard to subjective response to residential environments. There were some background characteristics and variables believed to affect housing and neighborhood satisfaction that could not be investigated - employment could only be inferred from source of income and job classifications were missing altogether. Furthermore, neither the length of time receiving government as-

Figure 1. Model of residential satisfaction.



sistance nor the presence of a disabled household member was reported. Other variables that some investigations have found to be associated with the residential satisfaction of single-parents were also missing: proximity to and quality of public schools, characteristics of management, perceived and actual crime rates, and anticipated or actual discrimination experienced. Although some precautions must be taken in using AHS data, its strength lies in its large sample size, nearly impossible for most researchers to duplicate today. In addition, many of the same questions are used from year to year, and in both national as well as metropolitan samples, thus inviting rich comparisons. To compare the housing and neighborhood experiences of nonmetropolitan and metropolitan single-parent women, frequencies and descriptive data were examined. A correlation matrix was generated to help detect any potential multicollinearity problems⁹. Evaluating the contribution of each variable to the final equation and the overall goodness of fit of the model for each group was assessed. Stepwise regression was employed¹⁰ to first identify the factors associated with receipt of housing subsidy assistance. Second, stepwise regression was used to determine the relative importance of background and housing/location characteristics and housing subsidy assistance in predicting neighborhood satisfaction, then finally housing satisfaction, for each of the two groups of single-parent women.

Results

Table 1 reports frequencies for many of the variables used in the study. Differences between the nonmetropolitan and metropolitan single-parent women are readily apparent. The mean income of single nonmetropolitan mothers was just over \$5,000 less than that of her metropolitan counterparts increasing the likelihood that she and her children lived in poverty. Nearly half of all nonmetropolitan, and well over one third of her metropolitan counterparts were poor. One in five nonmetropolitan single mothers was black compared to one in three of the metropolitan respondents. Metropolitan single mothers were nearly three times more likely than those in nonmetropolitan settings to indicate hispanic origin. Nonmetropolitan single mothers were more likely to be homeowners compared to metropolitan single mothers. Similar percentages of single mothers in both settings received housing assistance, but 46% of nonmetropolitan single mothers and 39% of metropolitan single mothers received income

Table 1. Characteristics of single-parent women.

	All single parents	Nonmetro single women	Metro single women
Age (mean)	38.2	30.9	37.5
Education (mean)	14.5	13.4	14.7
Income (mean)	\$20,750	\$13,147	\$18,496
Household size (mean)	3.1	3.0	3.0
Percent in poverty	33.7	45.6	38.1
Percent white	69.8	72.8	63.1
Percent black	26.1	22.0	32.8
Percent Hispanic	9.3	4.1	11.3
Percent divorced	42.8	44.8	42.7
Percent never married	22.7	18.2	22.9
Percent with children under 6 years	39.6	42.4	39.7
Percent homeowners	42.2	46.7	35.1
Percent in adequate housing	86.7	84.0	86.1
Monthly housing costs (mean)	\$415	\$277	\$425
Housing burden > 30%	38.6	39.4	44.9
Housing burden > 50%	25.5	27.0	30.8
Percent in mobile homes	6.6	13.5	4.1
Percent in homes built before 1945	26.1	24.6	27.3
Percent receiving housing assistance	16	21	19
Percent receiving income assistance	34	46	39
Housing satisfaction (mean)	7.5	7.8	7.5
Neighborhood satisfaction (mean)	7.4	7.8	7.2
Neighborhood problems (mean)	44.2	37.3	48.5
N	3053	652	2401

assistance. Nonmetropolitan single-parent women were three times more likely than their metropolitan counterparts to reside in a mobile home. The mean percent of metropolitan respondents reporting neighborhood problems was considerably higher than that of nonmetropolitan respondents, 48.5% compared to 37.3% respectively.

About the same percentage of nonmetropolitan and metropolitan single mothers have never married (18.2% and 22.9% respectively). The mean household size, percent divorced, and percent with children under six years were comparable among the two groups of single mothers. The adequacy of the housing was also similar among both groups. About three in 10 nonmetropolitan and metropolitan respondents paid more than 50% of their incomes on housing costs. Housing and neighborhood satisfaction were relatively high for both groups.

Housing assistance

The regression of the household and housing/location characteristics on receipt of housing assistance yielded a percentage of explained variance of 0.25 for the nonmetropolitan data and 0.20 for the metropolitan data. Generally, housing/location variables contributed more to the explanation of receipt of housing assistance than background characteristics. Neither age, household size, presence of children under age six, nor household income were significant in the equation. Widows in metropolitan settings were less likely than their divorced or separated counterparts to receive housing assistance. Marital status variables, however, were not significant among the nonmetropolitan respondents.

One background variable and one housing variable contributed most to the explanation of receipt of housing assistance among both groups. The two variables, receipt of income assistance and year the unit was built, suggest that single mothers receiving an income subsidy were likely to be receiving housing assistance as well and that the housing in which they reside tended to be more recently constructed than the housing of nonrecipients of housing assistance. That housing unit was not likely to be a mobile home, however; the association between the variable mobile home and housing assistance was negative. In both groups, renting and living in units categorized as adequate increased the likelihood that the respondent received housing assistance. This suggests that for both nonmetropolitan and metropolitan single mothers receipt of housing assistance increased the likelihood that the housing was adequate. Interestingly, the group of nonmetropolitan women who categorize their neighborhoods as having no problems were among those women receiving housing assistance. As might be expected, housing expenses were lower among recipients of housing assistance than those not receiving such assistance; however, the effect was larger for metropolitan respondents. This suggests that housing assistance is more important in lowering housing expenses of single mothers in metropolitan settings than in nonmetropolitan settings.

Neighborhood satisfaction

The absence of bothersome elements in the neighborhood contributed most to explaining neighborhood satisfaction.

For nonmetropolitan respondents, nearly one fourth of the variance in neighborhood satisfaction was explained by just two variables: neighborhood problems and tenure. Nonmetropolitan single mothers who indicated an absence of neighborhood problems in the neighborhood or who were homeowners were likely to be satisfied with the neighborhood in which they lived. Among metropolitan single mothers, nearly one third of the variance in neighborhood satisfaction was explained by the variables in the study. The absence of neighborhood problems was also most important in predicting neighborhood satisfaction among metropolitan single mothers. Like nonmetropolitan single mothers, the variable, no problems, contributed by far the most to explaining neighborhood satisfaction. However, among metropolitan single-parent women, several background variables had small, but statistically significant coefficients: race, educational attainment, and receipt of income assistance. Single-parents who were members of a minority group were less satisfied with their neighborhoods whereas educational attainment positively affected satisfaction. Income assistance was negatively associated with housing satisfaction for metropolitan single mothers suggesting that public subsidies do not provide sufficient income to recipients to live in neighborhoods deemed satisfactory. A number of housing/location characteristics were im-

Table 2. Relationship of selected household and housing/location characteristics to residential satisfaction of single-parent women.

	Housing Assistance		Neighborhood Satisfaction		Housing Satisfaction	
	Nonmetro	Metro	Nonmetro	Metro	Nonmetro	Metro
Background						
Age						.07 (.01)
Race	.15 (.10)	.10 (.07)		-.09 (-.41)		
Education	.09 (.00)	.06		(.02)		
HH Size					-.12 (-.18)	-.05 (.08)
Widow		-.04 (-.05)				
Never Married						.05 (.29)
Kids < 6						
Income						
Assist.	.20 (.16)	.20 (.16)		-.05 (-.30)		
Housing Location						
Tenure	.08 (.09)	.10 (.09)	-.08 (-.41)	-.05 (-.32)	-.09 (-.42)	-.07 (-.33)
Adequate	-.14 (-.11)	-.07 (-.06)		-.05 (-.31)	-.14 (-.64)	-.25 (-1.29)
Bedrooms		.10 (.04)		.05 (.15)	.10 (.25)	.08 (.20)
Mobile	-.20 (-.23)	-.13 (-.25)			-.13 (-.82)	
Year Built	-.28 (-.06)	-.21 (-.04)			-.22 (-.25)	-.07 (-.09)
Neighbor Problems	-.07 (-.06)		.46 (2.35)	.46 (2.42)	-.09 (-.43)	-.11 (-.51)
Northeast		.07 (.07)				
West						
South				.05 (.30)		
Moved last year		.09 (-.08)				
Housing Expense	-.11 (-2.91)	-.23 (-3.83)		.07 (8.27)		
Housing Assist	NA	NA		-.03 (-.24)		.05 (.29)
Neighbor. Satisfy	NA	NA	NA	NA	.33 (.29)	.43 (.36)
Adj. R ²	.25	.20	.23	.29	.21	.31
N	652	2401	645	2375	643	2372

Note: Unstandardized coefficients in parentheses under standardized Beta coefficient. All variables are significant at $p \leq .05$.

portant to explaining neighborhood satisfaction among metropolitan single mothers: tenure, housing adequacy, number of bedrooms, region (south), housing expenses, and receipt of housing assistance. Metropolitan single mothers who rented were less satisfied with their

neighborhoods than home owners. Living in a unit categorized as adequate yielded more neighborhood satisfaction than living in a unit categorized as moderately or severely inadequate. Respondents living in the south were more satisfied with their neighborhoods than their northcentral region counterparts (the base case). Features of the housing, more bedrooms, and higher housing expenses, were positively associated with neighborhood satisfaction. As monthly housing costs increased so too did neighborhood satisfaction. It may be that single-parent women must spend more on housing to "buy" neighborhood satisfaction; i.e. neighborhood qualities like safety and services. Those metropolitan respondents receiving housing assistance were more likely to be dissatisfied with their current neighborhood. It is striking that neither the receipt of income nor housing assistance improved neighborhood conditions for single mothers.

Housing satisfaction

The model explained 30% of the variance in housing satisfaction among metropolitan single-parent women and 21% for nonmetropolitan respondents. Housing characteristics contributed more than background characteristics to the explanation of housing satisfaction among nonmetropolitan respondents. By far, the most important contribution to housing satisfaction among nonmetropolitan and metropolitan single mothers was neighborhood satisfaction. Other variables helped contribute to the explanation of housing satisfaction for both groups: household size, tenure, unit adequacy, number of bedrooms, and age of the unit. Single mothers who lived in larger households were more satisfied with their housing than those in smaller households. Housing satisfaction was likely to be greatest for home owners, those living in units categorized as adequate or units with more than one bedroom. The effect of adequate units was nearly twice as important to predicting housing satisfaction among metropolitan respondents compared to their nonmetropolitan counterparts ($b = -1.29$ compared to $-.64$, respectively). Living in more recently built housing units increased housing satisfaction. This effect was more pronounced for nonmetropolitan single mothers than her metropolitan counterpart ($b = -.25$ compared to $-.09$, respectively).

Furthermore, nonmetropolitan and metropolitan respondents were likely to be satisfied with housing even when bothersome conditions existed in the neighborhood. The negative coefficient for variable "no problems" suggests that respondents said, "yes, there are bothersome elements in this neighborhood," yet were satisfied with their housing. Apparently, single-parent women can be satisfied with their housing and neighborhood, yet live in neighborhoods with bothersome elements. The contradiction may seem counterintuitive but is in keeping with the literature that suggests that single-parents, minority, and low income households modify their expectations and standards, consistent with what they can anticipate due to market discrimination and limited financial resources (Winter & Morris, 1982; Cook, 1989 & 1993).

For nonmetropolitan single mothers, living in a mobile home was associated with increased housing satisfaction. Among metropolitan respondents the effects of age, marital status, and housing assistance were distinct. For older single mothers and those receiving housing assistance, housing satisfaction increased compared to younger single mothers not receiving a housing subsidy. Conversely there was a slight effect with regard to marital status. Never married respondents were more satisfied with their housing than their divorced or separated counterparts in the metropolis.

Taken together, the findings showed that housing and income assistance played a role, albeit small, in helping to explain neighborhood and housing satisfaction, but only for metropolitan single mothers. The relationship between the independent variables and the dependent variables differed by location, nonmetropolitan compared to metropolitan. Furthermore, there were some important differences in the bundle of independent variables that were associated with neighborhood compared to housing satisfaction. With the exception of the region variable, housing/location variables more than background variables were important to the explanation of neighborhood and housing satisfaction.

Discussion

Nonmetropolitan communities with fewer than 10,000 persons outside of a defined urban area, is home to about 30% of the U.S. population (Schwartz, et al., 1988). While rural

populations are experiencing some of the same problems as their urban counterparts, they are not receiving the same attention either from researchers or government programs. Most of the political and legislative impetus for housing programs comes from urban or suburban constituencies (Schwartz, et al., 1988). Analyses of housing and neighborhood problems are usually conducted on national sample or urban samples. There are few examples of investigations employing rural samples, and those tend to be small and geographically limited in nature.

The findings in this study on nonmetropolitan single-parent women suggest that analysis by location reveals important differences and confirms some significant similarities between them and their metropolitan counterparts. For example, a somewhat different bundle of goods explains the housing and neighborhood satisfaction of nonmetropolitan compared to metropolitan women. Neither receipt of housing or public assistance increases housing satisfaction for nonmetropolitan respondents. Housing assistance is positively associated with housing satisfaction for those single-parents in the metropolis. On the other hand, the negative effect of housing assistance on the neighborhood satisfaction of metropolitan single-parent women perhaps suggests that the use of that assistance is restricted to certain neighborhoods or areas of town that are deemed less desirable by respondents. That neighborhood quality is a problem for both groups is emphasized by the existence of bothersome elements exist for single-parents that are otherwise satisfied with their housing. This finding may imply women are trading off quality housing for neighborhood characteristics.

Previous research has suggested that stratifying by household type sometimes uncovers differences in housing and neighborhood evaluation standards (St. John & Clark, 1984; St. John, 1987). Rather than differences in standards, the AHS data examined in this investigation suggest it is background characteristics that affect housing and neighborhood satisfaction differently rather than features of the residential environment. Among nonmetropolitan and metropolitan single-parent women in this study many of the housing/location characteristics that were associated with housing satisfaction were similar: tenure, unit adequacy, number of bedrooms, age of the unit, and neighborhood satisfaction.

Overall, the models were reasonably well fit to the data explaining anywhere from 21% to 31% of the variance in neighborhood and housing satisfaction. Better specification of the model is possible, however. Other dimensions of the physical environment, characteristics of management, the social organization of the community, and proximity to family and friends, elements not provided by the 1987 American Housing Survey (AHS), could have helped to better specify the housing satisfaction model.

In general, it is the subjective variables included in the models that make important contributions - perceived bothersome elements in the neighborhood, and housing and neighborhood satisfaction. Few other subjective variables assessing the objective characteristics of the housing are available in the AHS data set. For example, perceived safety in the house or apartment, assessment of floor plan and kitchen-dining arrangement, and storage provision, may have boosted the explanatory power of the housing satisfaction model. These shortcomings in the AHS data may help to explain some of the differences in explanatory power of the neighborhood and housing satisfaction models delineated in this investigation.

It was encouraging to observe that government intervention, in the form of housing subsidies, resulted in housing adequacy and lower monthly housing costs for both nonmetropolitan and metropolitan women receiving housing assistance compared to those who did not. Affordable housing is clearly a problem for single-parent women whether nonmetropolitan or metropolitan residents. Three in 10 women pay more than 50% of their household income for housing costs; 40% pay over 30%.

Housing and neighborhood satisfaction matter as part of the social fabric of the nation, as important indicators of the quality of life, and in monitoring and planning economic development and housing strategies. Much of the effort in development in the city and small towns of America has focused on economic initiatives that often fail to include attention to the residential environment. Despite changing demographics, new residential developments continue to cater to two-adult households. The women and children in the households examined in this study need more sensitive initiatives and bold planning. Their resources are limited,

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but like other households throughout the United States, their educational and employment opportunities, social network, financial profile, and sense of worth and self esteem are shaped by their housing and neighborhoods. Continued research in this arena is needed to help evaluate existing housing and neighborhoods, to design more appropriate strategies for future single parents and their children, and to formulate suitable policies to remedy existing inequities.

Credits: This is a five year North Central regional research project (NC199) sponsored by the USDA Experiment Station (AES) running from October 1989-September 1994. The regional committee has been organized to conform with the Manual for Cooperative Regional Research. The participants in this major AES regional project represent 12 states that include the North Central as well as the Northeast, the West, and the Southern regions.

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Endnotes

1. For the purposes of this study housing poverty is an affordability measure. It does not include physical properties of the housing in which single parents may reside.

2. NC-199 North Central Regional Housing Research Project is a funded project of the U.S. Dept. of Agriculture. The objectives of the research are: 1) to discover the extent to which north central households are experiencing or are at risk of experiencing serious housing problems and to discover the factors precipitating those problems; 2) to identify the consequences for rural households of housing problems; 3) to evaluate the effectiveness of existing housing assistance programs in ameliorating or preventing housing problems.

The focus of the research has been four groups at risk of housing problems (female headed, disabled, elderly, and minority households) and a fifth composed of households experiencing one or more risks (multiple risks).

3. Divorce and children born to unwed mothers accounted for 11% of all beginning spells of poverty among single-parent mothers (Bane and Ellwood, 1986). In 1990, single-parent, female-headed families had median incomes of \$13,092 - less than one third that of two-parent families and half that of their male single-parent counterparts (\$41,260 and \$29,046, respectively; *Statistical Abstracts of the United States*, 1992). The effect of this poverty strikes children especially, it is estimated that more than 60% of children in single-parent families live in poverty; with 75% of those under six years living in poverty (Kamerman and Kahn, 1988).

4. Coding for housing assistance was 1 = receives any one of the three forms of rental or owner housing assistance or 0 = does not receive housing assistance).

5. Coding was as follows: age was a continuous variable; race (1 = white, 2 = black, 3 = other); educational attainment of the single-parent woman (0 = never attended, 1 to 12 = Grade 1 through 12, 21 = 1 year of college, 22 = 2 years of college, 23 = 3 years of college, 24 = 4 years of college, 25 = 1 year of graduate school, 26 = 2 or more years of graduate school); household size was a continuous variable denoting the number of persons per household; marital status of the single parent - divorced or separated (1 = divorced or separated, 0 = not divorced or separated); never married (1 = never married, 0 = married); widowed (1 = widow, 0 = not a widow); and number of children present under age six (continuous).

6. Coding for public income assistance was 1 = respondents receives either welfare or food stamps or 0 = does not receive public income assistance.

7. Coding for the housing/location variables was as follows: housing adequacy (1 = adequate, 2 = moderately inadequate or 3 = severely inadequate); residence in a mobile home (1 = living in a mobile home, 0 = not living in a mobile home); tenure (1 = own, 2 = rent); year the unit was built (1 = units built between 1985 and 1987, 2 = between 1980 and 1984, 3 = between 1940 and 1979, 4 = pre-1939 units); number of bedrooms (0 to 9 = 0 to 9 bedrooms, 10 = 10 or more bedrooms); year moved into dwelling (0 = did not move to the unit within the last 12 months, 1 = the respondent moved to the current housing unit within the last 12 months); neighborhood problems (1 = yes something is bothersome in the neighborhood, 0 = no there is nothing bothersome about the neighborhood); region of the county: living in the northeast coded 1, not living in the northeast coded 0; living in the south coded 1 or not living in the south coded 0; living in the west coded as 1 or not living in the west coded as 0.

8. For the purposes of this study U.S. Dept. of Housing and Urban Development (H.U.D.) definitions were employed (Codebook for the American Housing Survey, 1990). Nonmetropolitan residents included those single-parent women who lived in areas H.U.D. defines as urbanized nonmetropolitan, other urban nonmetropolitan, and rural nonmetropolitan.

By contrast, those single-parent women who lived in areas H.U.D. defines as central city, urbanized suburbs, other urban suburbs, and rural suburbs were categorized as metropolitan.

9. The correlation matrix for the sample of all single parent women is reproduced below. No problems of multicollinearity were detected. Furthermore, the Statistical Package for the Social Science (SPSS) used in the analyses provides safeguards against multicollinearity (Norusis, 1985).

10. Many of the variables used in the analyses were dummy variables. Some were used because only specific categories of responses were possible, or deemed useful as in the case of housing and income assistance. Furthermore, the use of dummy variables as dependent variables in regression analyses has been questioned. However, it has been shown that using linear least-squares regression does not do serious damage in the analysis (Boyle, 1970; Labovitz, 1970; Speare, 1971).

Credits: This is a five year North Central regional research project (NC199) sponsored by the USDA Experiment Station (AES) running from October 1989-September 1994. The regional committee has been organized to conform with the Manual for Cooperative Regional Research. The participants in this major AES regional project represent 12 states that include the North Central as well the Northeast, the West, and the Southern regions.