

THE ACHIEVEMENT OF CULTURAL HOUSING NORMS BY MOTHER-ONLY FAMILIES

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Abstract

One major problem faced by mother-only families is the attainment of adequate housing. While new legislation aimed at improving the housing situation for mother-only families has been developed, the success of this legislation has not been measured. To do this, it is necessary to compile baseline data to which future data can be compared. This study used data from the 1987 Panel Study of Income Dynamics to investigate factors associated with the attainment of housing that meets housing norms; and, to discover if mother-only families were as likely to achieve such norms as two-parent families when other identified predictors were held constant.

Introduction

In 1949, the United States Congress pledged that the nation would provide every American with "a decent home and a suitable living environment" (*National Housing Act of 1949*, 1949); a pledge that was reiterated in the Cranston-Gonzalez National Affordable Housing Act of 1990. Cultural norms as to what constitutes a decent home in a suitable living environment have been identified by housing researchers (Cooper, 1972; Gans, 1962; McCray & Day, 1977; Michelson, 1966; Morris & Winter, 1978, 1998; Tremblay & Dillman, 1983). These norms include, among others, home ownership of a single detached dwelling with no more than one person per room obtained by spending no more than thirty percent of one's income.

Through government programs, these norms have been supported by positive sanctions. Free land (the Homestead Act), tax advantages, long-term mortgages, and zoning restrictions have promoted home ownership. Building codes, zoning regulations, and tax advantages have encouraged the construction of detached dwellings. Housing

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codes, zoning regulations, and public housing authority regulations have restricted the number of people that can live in a housing unit. Public housing programs are designed to enable targeted families to acquire housing for thirty percent of their income.

Families that live in housing that does not conform to cultural norms are not able to benefit from the positive sanctions that accompany these norms and often experience negative consequences such as an undesirable neighborhood, inadequate police and fire protection, negative social status, and lack of access to amenities. While many families live in housing that does not conform to the United States housing norms, past research has shown the situation is often more severe for mother-only families. Many mother-only families rent apartments in multi-family dwellings that have more than one person per room and are attained by spending more than thirty percent of their income (Amott, 1988; Bianchi & Spain, 1986; Glick, 1984; Kamerman & Kahn, 1988; Keller, 1981; McLanahan & Booth, 1989).

Though the overall homeownership rate is increasing, the rates among women with families lag far behind. In 1995, 45.1% of women with families owned a home. This percentage compared with 55.3% of male householders with families and 79.7% of married couples with families who owned homes (United States Department of Housing and Urban Development, 1996b).

Housing that conforms to the cultural norms is particularly advantageous to families with children. Studies show that children living in more crowded, multiple-family units are negatively affected by the lack of acoustical and visual privacy, restricted use of immediate exterior areas, smaller interior spaces, and, often, the inability to have pets (Angell, 1979; Michelson, 1966).

That the United States government continues to believe that selected housing norms are important is indicated by new policies and programs that are being developed to help more families (including mother-only families) achieve these housing norms. For example, recent legislation has removed payment of taxes on capital gains realized from the sale of a house, and has attempted to make discrimination less likely. Families with children have been added to the protected categories. Government-sponsored programs have been developed that encourage homeownership among women and attempt to make it more affordable for more people.

It is the purpose of this study: (1) to identify family characteristics related to the achievement of housing norms; and (2) to discover if mother-only families have more or less probability of achieving the selected housing norms than two-parent families do, when controlling for other family characteristics (such as income level, educational level, age, race, etc.). These findings can provide a baseline for use when evaluating the intended impacts of recent policy and program changes.

Review of Literature

Mother-only families

In 1988, 19.6% of all families with children under 18 were headed by mothers: this percentage rose to 22.4% in 1996 (U.S. Bureau of the Census, 1996). Mother-only

families are a diverse group. For some, single parenthood is temporary. For others, it is a permanent fact or preference. Middle-class, educated, predominant white, working women are increasingly choosing to become single mothers (Kamerman & Kahn, 1988). Others become single parents through the death of a spouse, separation, or divorce. Some are teen-age mothers. Close to one-half (44.6%) are poor, with another 14.8% near poor (Pearce, 1990).

The desire to meet housing norms

Historically, housing adjustment theory (Morris & Winter, 1978) postulated that individuals and families evaluate housing in terms of cultural norms, a premise that is applicable today (Morris & Winter, 1998). Cultural norms include the full range of rules that society promulgates in more or less formal ways to govern the way people live and behave. Four norms (ownership of the home, a single-family detached unit, private outside space, and conventional construction) are consistent across the American culture (Tremblay & Dillman, 1983). In addition, norms for space and for housing quality and expenditure play an important role in the cultural expectations of housing for our society (Morris & Winter, 1978).

While individual families may have their own particular housing norms, little evidence has been found that cultural norms for housing differ substantially by social class, or by racial and ethnic groupings, in the United States (Hinshaw & Allott, 1972; Morris & Winter, 1978; Yockey, 1976). Rather, differences in attainment of cultural housing norms are more often seen to be the result of the operation of constraints that impede conformance.

While the dream of a single-family, owned home is alive and well, some argue that single women with children going through transition, or "hard times", can benefit from diverse forms of transitional housing that incorporates support services (Franck, 1994). However, most live in this supportive housing only a short time, then move to an independent, self-sufficient form of housing more consistent with the cultural norms.

Family characteristics related to the achievement of housing norms

Previous research has indicated that income level; educational attainment; race; employment status; family size, organization and composition; the household's ability to effectively make and implement decisions about its housing; time; health; and lack of access to housing subsidies serve as constraints to the attainment of cultural norms in housing (Chung, Magrabi, & Wysocki, 1989; Huang & Raunika, 1990; Morris & Cho, 1986; Morris & Winter, 1978, 1998; Smith & Thomson, 1987). As these constraints are addressed, families are more successful in obtaining housing that meets the cultural norms.

Previous research has also indicated that mother-only families often experience the same constraints that hinder the achievement of normative housing of two-parent families, but that they experience these constraints with greater severity. Mother-only families often possess fewer resources (Amott, 1988; Garfinkel & McLanahan, 1986; McLanahan & Booth, 1989). Low educational attainment contributes to their lower income and

their lack of social status and power (U.S. Congress, House Committee on Ways and Means, 1985); and tends to make many less effective at goal setting, decision making, and resource management (Rice & Tucker, 1988). Because many of these households are going through a series of changes very quickly, they are often burdened by more stress and strain than are two-parent families (Keller, 1981). Because of their family composition, many mother-only families may experience excessive demands on their time and energy and may experience lack of support to meet these demands. Mother-only families are less likely to obtain housing that meets culturally defined norms (Garfinkel & McLanahan, 1986; McLanahan & Booth, 1989; Morris & Winter, 1978). Based on the review of literature, it is hypothesized that the following family characteristics are related to the attainment of each of the four identified cultural housing norms: family type, income, age, education, race, use of government programs, hours of employment, number of children, and family functioning.

External constraints and the attainment of cultural housing norms

While various family characteristics may be associated with the attainment of housing that meets cultural norms, external constraints, such as discrimination in the housing market, may also act to prevent families from obtaining such housing even though they would have the necessary resources to do so in the absence of discrimination. For example, in Massachusetts, women faced landlord discrimination despite equal housing opportunity laws (Massachusetts Caucus of Women Legislators, 1986). A pilot study in an Ohio town found very high frequencies of discrimination in the apartment market against single women with and without children (Galster, 1998). A large proportion of the complaints received by HUD allege gender and familial status discrimination (Galster, 1998).

The dominant cause of discrimination in housing transactions results from stereotyped beliefs about the characteristics, behaviors, or preferences of those affected (Galster, 1998). Women, regardless of income or social status, can be viewed by the purveyors of housing as undesirable neighbors or tenants and poor credit risks (Morris & Winter, 1978). The actions of other families, real-estate brokers, agents of lending institutions, and administrators of federal government programs can prevent families from achieving cultural housing norms, even though needed resources are available (Lindamood & Hanna, 1979). Galster (1998) comments that it is "imperative that comprehensive, rigorous testing studies be conducted to ascertain the nature and extent of such acts" (p. 120). To investigate the possibility of the external constraint of discrimination, it is hypothesized that mother-only families will be less likely to achieve the four housing norms, even if their family characteristics (i.e., income level, educational level, race) are similar to those of two-parent families.

Legislation and programs aimed at creating a "fair" playing field

Legislation before 1987 addressed problems of the attainment of credit by women (The Equal Credit Opportunity Act of 1975) and discrimination in housing against women (The Civil Rights Act of 1968). However, the Civil Rights Act does not apply to single-

family homes sold or rented by the owner, and owner-occupied dwellings that shelter four or fewer families (Metcalf, 1988). Even for the housing units covered, enforcement tools were weak. As recently as 1988, the Department of Housing and Urban Development (HUD) authority rested solely on education and conciliation (Metcalf, 1988). However, since 1988, legislation has been passed and programs developed to address some of these inequities and problems. The Fair Housing Amendment Act of 1988 enlarged the discrimination umbrella by adding families with children under 18 and revised the procedures for enforcement, making them much stronger with stated penalties. The National Fair Housing Alliance, an umbrella organization for approximately 60 private, nonprofit organizations, is conducting campaigns to educate the public about their rights, how to spot discrimination, and how to seek redress (Galster, 1998). Woods (1994) notes that a number of publications have focused on the issue of gender inequality in the housing market by addressing issues that hinder women from gaining access to owner occupation and policies of lending agencies that might discriminate directly against them.

To specifically further homeownership, Homeownership Opportunities for Women (H.O.W.) was established in the early 1990s by HUD and 32 national women's organizations with a "commitment to remove every barrier, every obstacle, every impediment, to ensure that hardworking women have every opportunity to participate in the American dream of homeownership" (U.S. Department of Housing & Urban Development, 1996a, p. 3). The H.O.W. initiative is supported by 58 national organizations representing lenders, real estate professionals, homebuilders, nonprofit groups, and Federal, State, and local governments. A more inclusive act, passed in 1990, is the Cranston-Gonzales National Affordable Housing Act, which included new programs to encourage homeownership for low-income families (Schwartz, 1998).

Continued investigation of the current housing situation is needed to discover if the new policies and programs are having the intended effects. This study proposes to provide a baseline of findings (i.e., the situation in 1987) against which additional findings can be compared and the impact of such programs can be evaluated.

Methods

Data from the 20th wave (1987) of the University of Michigan's Panel Study of Income Dynamics (PSID), consisting of a sample of 7061 heads of household, were analyzed (Survey Research Center, 1989). Because low-income households were originally over-sampled, compensating weightings were used to match what would have been produced by a purely representative sample (Duncan & Morgan, 1985). The subsample used for this study included all families who had at least one child under 18 years of age living in their home. Of those families who qualified for this analysis, 70.9% were two-parent, 26.0% were mother-only, and 3.1% were father-only. As the focus of interest for this study was mother-only families, father-only cases were deleted for the remainder of the analysis.

Logistic regression was used to identify family characteristics or sets of family characteristics associated with attainment of each of four housing norms (tenure, struc-

ture type, space, and income/expenditure ratio). Logistic regression was chosen for the analysis because the dependent variables were categorical (achieved the cultural norm; did not achieve the norm) rather than continuous. A "goodness-of-fit chi-square" (G2) is provided to compare an observed number of individuals with the number expected if the model were valid (Afifi & Clark, 1984). A large goodness-of-fit G2 (or small P value) indicates the fit may not be good. The P values range from zero to one.

Because of the number of independent variables, some cells were sparse; hence, maximum likelihood estimates were used for the analysis. Within the set of independent variables, some would be rejected because they are not legitimate elements of the model; others because of multicollinearity. The CATMOD procedure of SAS was used to discover one-way and two-way associations between the independent variables and each of the dependent variables.

The maximum likelihood analysis was also used to estimate the probability of a case falling in each level of the response variable based on the level of the independent variable that contributes to the model. These model parameter estimates were used to determine the probability of each level of the dependent variable based on each level of the independent variable. This information allowed a better interpretation of the models.

The independent variables selected for the model of family characteristics hypothesized to predict achievement of cultural housing norms were: family type, family income, age of head, education of head, race of head, use of government housing programs, hours of employment of head, number of children, and family functioning (See Figure 1). For those variables that measured an individual characteristic versus a family characteristic (age, education, race, hours of employment), data on the household head were analyzed. The independent and dependent variables were operationalized as shown in Figure 2.

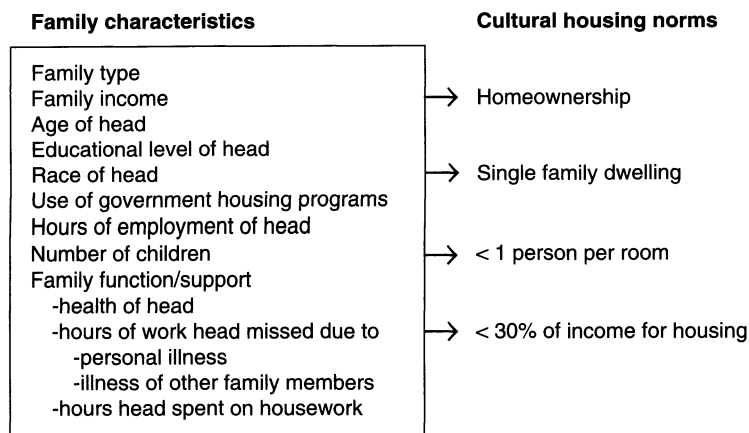


Figure 1. Model hypothesized to predict achievement of cultural housing norms.

<u>Independent Variables—Family Characteristics</u>	Family Functioning—Measured as four separate variables:
Family Type	health of head
2 parent family	excellent or very good
mother-only family	good
	fair or poor
	don't know
Age	hours of work missed by head in 1986 due to personal illness
under 20	inappropriate as did not work
20-29	0
30-39	1-80
40-49	over 80
over 49	hours of work missed by head in 1986 because of illness of other family members
Income	inappropriate as did not work
under \$7500	0
\$7500-14,999	over 0
\$15,000-29,999	hours spent on housework by head in 1986
\$30,000-39,999	0-104
\$40,000-49,999	105-364
over \$49,999	365-728
	over 728
Education	<u>Dependent Variables—Housing Norms</u>
less than 9 years	Housing Tenure
9-12 years	own
some college or non-academic training	rent
college or advanced degree	other
Race	Housing Structure Type
white	single-family unit including mobile homes
black	multi-family unit including duplexes, apartments, rowhouses, townhouses
other	other
Use of Government Housing Programs	Housing Expenditure/Income Ratio
yes—if live in public owned housing project or government pays part of rent	spent less than or equal to 30%
no—if otherwise	spent greater than 30%
Hours of Employment	Adequacy of Space—measured by dividing the number of rooms in the dwelling, excluding bathrooms, by the number of persons in the family unit
inappropriate as did not work	quotient less than or equal to 1
1-20 hours per week	quotient greater than 1 and less than or equal to 2
21-40 hours per week	quotient greater than 2
over 40 hours per week	
Number of Children	
1	
2	
more than 2	

Figure 2. Operational Variables for Study.

Results

First, analysis was performed to discover the factors and possible two-way interactions that would comprise a model of best fit for each of the four cultural housing norms identified: (1) housing tenure; (2) housing structure; (3) adequacy of housing space; and, (4) housing income/expenditure ratio. Second, analysis was performed to discover if family type (i.e., mother-only vs. two-parent family) would predict achievement of each of the four housing norms when other family characteristics in the models were held constant.

Housing tenure

The analysis indicates that attainment of the tenure norm of home ownership is a function of the set of family characteristics that includes family type; family income; race of the family head; hours of employment of the family head; education of the family head; age of the family head; and a cubic age-of-the-family-head effect (See Table 1). The family characteristics of use of government housing programs, number of children under age 18, and the family functioning variables did not enter the model of best fit.

The second step of the analysis was to investigate the effect of family type on achievement of home ownership, holding other family characteristics in the model constant (See Table 1). In other words, do mother-only families have the same likelihood of owning homes as two-parent families when both have the same income level;

Family Characteristics	Cultural housing norms			
	Ownership	Structure Type	Space	Expenditure/Income Ratio
Family type	X	X	X	X
Income	X	X	X	X
Age	X	X	X	X
Race	X	X	X	
Number of Children		X	X	X
Education	X		X	X
Use of government programs		X	X	
Employment	X			
Family type by number of children		X	X	
Family type by race		X		
Income by race			X	
Age by use of government programs			X	

Figure 3. Model predicting achievement of cultural housing norms.

Table 1a. Maximum likelihood analysis of variance table: Effect of family characteristics on housing tenure for families with children.

Source of variance	DF	G	Prob
Intercept	2	33.47	<0.001
Family type	2	35.45	<0.001
Income	10	165.97	<0.001
Race	2	15.21	<0.001
Employment	6	13.43	<0.005
Education	6	19.14	<0.005
Age	2	23.04	<0.001
Age ²	2	8.65	<0.010
Likelihood ratio	2874	1872.11	<0.999

Table 1b. Predicted probability of achieving housing tenure norm by family type¹

Family type Categories	Housing tenure norm Categories		
	Own	Rent	Other
Mother-only	49.1	47.9	2.9
Two-parent	68.5	28.8	2.7

¹Controlling for income, race, employment, education and age.

when both are of the same race; when both have the same employment status; when both have the same educational level; and when both are in the same age category? The analysis shows that when other family characteristics in the model are held constant, two-parent families have a greater probability of achieving home ownership (68.5%) than do mother-only families (49.1%).

Structure type

These data indicated that the attainment of the housing structure type norm is a function of family type; race of the head; a two-way interaction of family type and race of the family head; family income; the family's use of government housing programs; number of children under age 18 in the family; age of the head; and, a cubic age-of-the-head effect (See Table 2). The family characteristics of education, employment, and the family functioning variables did not enter the model of best fit.

Table 2a. Maximum likelihood analysis of variance table: Effect of family characteristics on structure type for families with children.

Source of variance	DF	G	Prob
Intercept	1	14.71	<0.001
Income	5	47.07	<0.001
Use of government programs	1	129.03	<0.001
Number of children	2	21.12	<0.001
Age	1	11.33	<0.005
Age ²	1	4.80	<0.050
Family type	1	13.55	<0.001
Race	1	20.76	<0.001
Family type by race	1	5.07	<0.001
Likelihood ratio	1217	1102.5	<0.991

Table 2b. Predicted probability of achieving housing structure norm by family types²

Family type/race interaction Categories	Housing structure type Categories	
	Single-family	Multi-family
Mother-only, white	63.8	36.2
Mother-only, non-white	47.1	52.8
Two-parent, white	76.3	23.7
Two-parent, non-white	62	38.0

²Controlling for income, use of government programs, number of children, age and race.

Discovering the effect of family type on achievement of the structural norm of living in a single family structure was the next step of the process. The model identified in the preceding step indicated an interaction effect between family type and race. Therefore, rather than looking at mother-only families vs. two-parent families, it was necessary to have four categories (i.e., mother-only families that were white, mother-only families that were non-white, two-parent families that were white, and two-parent families that were non-white. Again, holding other family characteristics in the model constant (i.e., similar income levels, similar use of government programs, similar number of children, similar age categories), the analysis indicates that two-parent families headed by whites have the highest probability of living in a single-family unit (76.3%),

followed by mother-only white families (63.8%) and two-parent non-white families (62.0%). The group with the lowest probability (47.1%) of living in a single-family dwelling is the mother-only family headed by a non-white.

Adequacy of interior housing space

These data showed that attainment of adequate housing space is a function of family type, number of children in the family under age 18, a two-way interaction between family type and the number of children in the family under age 18, education of the head, family income, race of the family head, a two-way interaction between family income and race of the head, age of the head, a cubic age-of-the-head effect, the family's use of government programs, and the two-way interaction of age of the family head and the family's use of government housing programs (See Table 3). The family characteristics of employment and the family functioning did not enter the model of best fit.

In order to discover the effect of family type on the probability of obtaining adequate interior housing space, the other variables that entered into the model were held constant. Again, because the model indicated an interaction effect between family type and number of children, rather than the two categories of mother-only family and two-parent family, there would be six categories: mother-only families with one child, two-parent families with one child, mother-only families with two children, two-parent families with two children, mother-only families with more than two children, and two-parent families with more than two children (See Table 3). The groups most likely to attain adequate or more than adequate housing space were mother-only families with two children (90.3%); two-parent families with one child (84.5%), two-parent families with two children, and mother-only families with one child (82.1% each). The households least likely to achieve adequate housing space were two-parent families with more than two children (42.2%) and mother-only families with more than two children (58%).

Housing expenditure/income ratio norm

The attainment of the housing expenditure/income ratio norm of less than 30 percent of income was a function of family type, number of children in the family under age 18, a two-way interaction between family type and the number of children under age 18, family income, education of the family head, age of the head, and a cubic age-of-the-head effect (See Table 4). The family characteristics of use of government housing programs, employment, and the family functioning did not enter the model of best fit.

As with the other tenure norms, maximum likelihood analysis was used to discover the effect of family type on achievement of the housing expenditure/income norm. The model identified indicates an interaction between family type and number of children. Thus, six categories are required for the analysis: mother-only families with one child, two-parent families with one child, mother-only families with two children, two-parent families with two children, mother-only families with more than two children, and two-parent families with more than two children (See Table 4). As we compare the probability that each of these groups will meet the housing expenditure/income norm,

Table 3a. Maximum likelihood analysis of variance table: Effect of family characteristics on space for families with children.

Source of variance	DF	G	Prob
Intercept	2	36.81	<0.001
Education	6	76.23	<0.001
Family type	2	35.56	<0.001
Number of children	4	264.04	<0.001
Family type by number of children	4	11.42	<0.001
Income	10	58.52	<0.001
Race	2	36.86	<0.001
Income by race	10	27.34	<0.005
Age	2	23.62	<0.001
Age ²	2	30.83	<0.001
Use of government programs	2	8.61	<0.010
Age by use of government programs	2	13.20	<0.001
Likelihood ratio	3292	2478.91	<0.999

Table 3b. Predicted probability of achieving housing space norm³

Family type/number of children interaction Categories	Housing space norm Categories		
	<Adequate	Adequate	>Adequate
Mother-only, 1 child	17.9	79.1	3.0
Two-parent, 1 child	15.5	75.8	8.7
Mother-only, 2 children	9.7	79.6	10.7
Two-parent, 2 children	17.9	79.1	3.0
Mother-only, >2 children	42.0	56.6	1.4
Two-parent, >2 children	57.8	41.9	0.3

³Controlling for education, number of children, income, race, age and use of government housing programs.

Table 4a. Maximum likelihood analysis of variance table: Effect of family characteristics on housing expenditure/income ratio for families with children.

Source of variance	DF	G	Prob
Intercept	1	31.77	<0.001
Income	5	282.70	<0.001
Education	3	18.50	<0.001
Age	1	12.73	<0.001
Age ²	1	10.59	<0.001
Family type	1	25.90	<0.001
Number of children	2	15.93	<0.001
Family type by number of children	2	8.89	<0.010
Likelihood ratio	1301	1142.28	<0.999

Table 4b. Predicted probability of achieving housing expenditure/income norm⁴

Family type/number of children interaction Categories	Housing expenditure/income norm Categories	
	<30% of income	>30% of income
Mother-only, 1 child	78.5	21.5
Two-parent, 1 child	88.4	11.6
Mother-only, 2 children	70.4	29.6
Two-parent, 2 children	83.3	16.7
Mother-only, >2 children	65.3	34.7
Two-parent, >2 children	79.7	20.3

⁴Controlling for income, education, age and number of children.

each of the other family characteristics in the model (income level, educational level, age category) are held constant so that families with similar income levels are compared to each other; families with similar educational levels are compared to each other; and families in similar age categories are compared with each other. The findings indicate that two-parent families with one child have the highest probability of meeting the norm (88.4%), followed by two-parent families with two children (83.3%) and two-

parent families with more than two children (79.7%). Mother-only families with one child have a 78.5% probability of meeting the norm, while mother-only families with two children have 70.4% probability of meeting the norm, followed by mother-only families with more than two children (65.3%).

Model predicting achievement of norms

The model predicting achievement of cultural housing norms that emerged from the data is shown in Figure 3. The probability of achieving each of the cultural norms studied can be predicted by knowing family type, income, and age. While race is a factor in predicting the probability of achieving the homeownership, structure, and space norms, it does not predict the expenditure/income norm. Number of children is related to all of the norms examined except for homeownership. In regard to education, educational level predicts the probability of achieving the homeownership, space, and expenditure/income norms, but not the structure norm. While the use of government programs makes the achievement of the structure and space norms more likely, it does not influence the probability of ownership or expenditure/income norms. Hours of employment is a factor in predicting the probability of achieving homeownership. The interaction between family type and number of children is related to the probability of achieving the space and expenditure/income norms, while the family type by race interaction is related to the probability of achieving the structure norm. The interactions between income and race, and between age and use of government programs, are both related to the probability of achieving the space norm.

Summary and Recommendations

The purpose of this study was to discover the family characteristics associated with the achievement of the housing norms of home ownership, a single-family dwelling, adequate interior space, and housing expenditures of less than 30 percent of income. In addition, analysis was performed to discover if mother-only families were more or less likely to achieve these norms when compared to two-parent families with similar income levels, age categories, educational levels, family size, race, etc. These findings are intended to provide a baseline to which future findings can be compared to see if new legislation aimed at addressing discrimination and programs providing new housing opportunities are having the intended effects.

As the literature and findings from this study show, attainment of these housing norms is often a question of income level. In other words, an adequate income is required to purchase these characteristics. But the literature also indicates that, due to discrimination, some groups of families have more difficulty obtaining these housing characteristics than other groups, even though the two groups have similar incomes. In fact, to better address this problem, the Fair Housing Amendment of 1988 was passed. Also, because cultural and societal barriers may hinder women from achieving the housing norms, programs such as H.O.W. were developed in the early 1990s. Finally, to make homeownership more available to low-income families, the Cranston-Gonzales Bill was passed in 1990. The findings of this study provide a benchmark showing the

probability of the achievement of housing norms prior to 1988. Future studies can discover if progress is being made toward the achievement of desired norms by all families that have the preferences for such norms and the resources that permit such attainment.

In 1987, mother-only families with incomes and other resources similar to those of two-parent families were not as likely to own a home. Was this because of barriers and discrimination or because of different preferences? Some mother-only families are undoubtedly going through a period of adjustment. Are there more supportive environments in the rental market arena?

Mother-only families with similar incomes and in age categories similar to those of two-parent families were more likely to live in multi-family structures. Was this because of institutional barriers, different preferences, or some other combination of factors? Family type interacted with race in predicting the probability of living in multi-family housing structures. Do non-white, mother-only families prefer multi-family housing and, more specifically, the neighborhoods where such housing is more likely to be located? Or, would they be likely to make other choices if such were available? Why are non-white mother-only families with income levels similar to two-parent families more likely to live in multi-family structures when their counterparts are more likely to live in single family structures? Is such housing not available in the neighborhoods where they want to live? Is there a greater preference for living in multi-family housing? Or, is it more difficult for them to obtain single family housing because of discrimination against non-white single-parent families in neighborhoods that contain single-family housing?

With regard to adequacy of space, the model indicates an interaction between family type and number of children. Mother-only families were doing as well or better than two-parent families in obtaining adequate space. The adequacy of space was calculated by dividing the number of rooms in the dwelling (excluding bathrooms) by the number of persons in the family unit. Because there is one less person in mother-only families, by definition, they would need one less room to meet the criteria of adequate (more than 1 room per person). Nevertheless, mother-only families had greater success than two-parent families in achieving adequate housing space. It appears to be the greater number of children that decreases the probability of achieving adequate housing space.

This study showed that mother-only families with similar income levels, educational levels, age categories, and race were more likely to spend more than 30 percent of their income for their housing than were two-parent families. As in the predicting of the space norm, family type interacted with number of children. As the number of children increased, the probability of spending more than 30 percent of income on housing also increased. However, whether there was one child, two children, or more than two children, mother-only families had a greater probability of spending more than 30 percent of their income on housing than did two-parent families with a similar number of children.

While mother-only families, in general, are more likely to have lower incomes, be younger, etc. than two-parent families, for those mother-only families that have similar family characteristics as two-parent families, they were more likely to rent, live in multi-family structures, and pay more than 30 percent of their income for that housing. Why? Do they prefer such housing, or are they operating in a different housing market than that of two-parent families?

The model developed in this study can be used as the basis for future research that would monitor possible changes in the probabilities that mother-only families will achieve the housing norms now that new legislation and housing programs are in place. In addition, more information is also needed on housing preferences to discover if, in fact, mother-only families aspire to the cultural norms identified. Because of their particular situation, some cultural housing norms may be more appropriate than others. By studying these data, society can measure its success in meeting the goal of "a decent home with a suitable living environment" for every American.

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