

**COMMENTARY: OPPORTUNITIES IN RESIDENTIAL PROPERTY MANAGEMENT**

Howard L. Campbell

Residential property management is a relatively new academic discipline that offers excellent employment potential for students. This commentary cited industry, government, and other data sources to identify trends in housing, especially the rental housing market, and how residential property management academic programs are growing to serve this niche. This commentary also explored the employment needs of residential property management companies and discussed how housing and family and consumer sciences departments are best equipped to provide a multi-disciplinary approach to educating students interested in this field. As more universities add these academic programs, it is a natural fit for family and consumer sciences faculties and HERA professionals to be the educators and mentors of these students.

**THE USE OF THEORY IN HOUSING RESEARCH**

Carmen D. Steggell, Toshiko Yamamoto, Kathleen Bryant, and Lily Fizani

Theory plays an essential role in research, and its use may be an indicator of the maturity of a discipline. Quantifying the use of theory in housing research may provide indicators of the state of the discipline. This study analyzed the use of explicit theories in housing research as published by *Housing and Society* from 1974-2003. Objectives were to quantify the use of theory in housing research, describe how theory has been used, and examine the use of theory in housing research over time. Results revealed that the vast majority of housing research acknowledged explicit theory or theories, but that few used the theories to directly design the study or to interpret findings. New theory was seldom proposed. Patterns of increased use of theory over time were not evident.

**HOUSING SATISFACTION OF ASIAN AND PACIFIC ISLANDER HOUSEHOLDS IN THE UNITED STATES**

Dongwang Liu and Sue R. Crull

According to the U.S. Census Bureau there were 12.5 million Asian and Pacific Islanders living in the U.S. in March 2002, accounting for 4.4% of the total population. This research examined the housing satisfaction of Asian and Pacific Islander households compared to non-Hispanic White households. Since many Asian and Pacific Islanders in the U.S. are foreign-born, it was expected that their housing perceptions would be influenced by their experience with housing in their home countries. Using Morris and Winter's housing adjustment theory, the study investigated the effect of several demographic variables, housing deficits, and neighborhood satisfaction on housing satisfaction. The study also considered two variables with cultural relevance (length of residence in the U.S. and extended family living arrangement) to test their effect on housing satisfaction. Data used for the research came from the 2002 American Housing Survey Metropolitan Sample (AHS-MS) collected from a sample of 13 metropolitan areas. Results revealed that, generally, demographic variables were not significant indicators of housing satisfaction. Two housing deficits (renter status and housing inadequacy) and neighborhood

satisfaction were important mediating variables between housing satisfaction and household variables. Length of residence in the U.S. and extended family living arrangement were not significant predictors of housing satisfaction for Asian and Pacific Islanders. There was little difference in the explanation of housing satisfaction for Asian and Pacific Islander households compared to non-Hispanic White households.

## **SPATIAL ANALYSIS OF RESIDENTIAL MORTGAGE DEFAULT IN A METROPOLITAN COUNTY**

Lucy Delgadillo and Luke Erickson

In this pilot study, research was conducted to explore the application of GIS technology to residential mortgage default. The purpose of this study was to examine the relationship between foreclosure rates and neighborhood characteristics in a metropolitan county in Utah. Neighborhood was defined as a discrete spatial entity that contains households and housing structures with similar characteristics, and is equivalent to a census tract. Regression analysis indicated that characteristics such as proportion of household units with second mortgages and racial composition of census tracts explained 80% of the variance of foreclosure rates among the communities. The geo-mapping analysis of Cache County showed that foreclosure rates were spatially differentiated. Clusters of foreclosures were prominent in the southwestern portion of the county.

## **DETERMINING SATISFACTION OUTCOMES FOR COUNSELED FIRST-TIME HOME BUYERS**

Andrew T. Carswell

Various affordable housing initiatives have become available throughout the country since the mid-1990s, with housing counseling offered as a way of preparing low- and moderate-income families for the responsibilities of homeownership. The housing counseling industry increasingly allows low- and moderate-income households the opportunity to experience homeownership for the first time. Evaluative efforts of housing counseling have focused primarily on its financial aspects and have largely ignored the results related to one's choice of housing and community quality. This research examined home buyers' dwelling unit and neighborhood satisfaction after receiving compulsory housing counseling services through an innovative downpayment assistance program. The results of the study revealed that borrowers who attended housing counseling sessions were satisfied with their respective dwelling units and neighborhoods on both an absolute basis and when compared with their previous homes and neighborhoods. In addition, counseled borrowers moved to neighborhoods with improved socioeconomic characteristics when compared to their previous residences.

## **GAMING/SIMULATION METHODOLOGY AS A HOUSING RESEARCH TOOL FOR MAPPING USER NEEDS**

Mary-Margaret Munski

Gaming/simulation is a research methodology, a decision-making process, and a problem-solving model that allows researchers and practitioners to better understand a complex problem, such as user needs in housing. The interactive nature of gaming/simulation is conducive to dealing with many variables and many decision makers. The systematic nature of the gaming/simulation methodology can assist housing researchers with identifying the complexity of user needs and

improving the understanding of user needs by mapping the results in a schematic. Based on gaming/simulation, a new research model for building a knowledge base and synthesizing information into a schematic was introduced through a case study.

### **GREENING HOMEOWNERS: A COLLABORATIVE EDUCATIONAL CHALLENGE**

Rebecca J. Sweet, Katherine Warsco, and Robert A. Chin

Greening homeowners is the result of a National Center for Environmental Research, U.S. Environmental Protection Agency initiative titled P3 Award: A National Student Design Competition for Sustainability focusing on People, Prosperity, and the Planet. This article described the research proposal developed for the competition that outlined a model for collaborative, sustainable research-based student projects. While the focus of the student design project is on educating the consumer by developing an environmental information distribution mechanism (IDM), the desired outcome is that consumer demand will drive an increase in green home building and design, not as an upgrade or an add-on, but as an accepted building standard. Greening homeowners can be integrated into both core and elective courses, or it can be an extracurricular experience through student chapter or club activities. As a result of student participation in what is envisioned as a collaborative educational experience, the students will produce an IDM for environmentally preferable products in home building industry practices. The IDM will include material specifications and green building techniques for various levels of sustainability and matrices for examining the cost benefit analysis of traditional versus green building and design materials and techniques. The IDM will provide consumers with the means for encouraging the home building industry to use environmentally preferable products and processes in the design, renovation, and construction of their homes.

### **HEALTHY INDOOR AIR FOR AMERICA'S HOMES: A SUCCESSFUL PARTNERSHIP**

Kenneth R. Tremblay, Jr., Joseph L. Wysocki, Michael P. Vogel, Joseph Laquatra, and Barbara Allen

Healthy Indoor Air for America's Homes is a collaborative interagency effort with the goal of delivering basic but comprehensive indoor air quality information to consumers and built environment professionals. Funding has been provided from the U.S. Department of Agriculture – Cooperative State Research, Education, and Extension Service and the Environmental Protection Agency. The development and implementation of the program was outlined in this article, beginning with an initial project team and emerging as a nationwide program. Outreach outcomes were numerous, positively impacting thousands of consumers. Research initiatives were also described, including the development of two demonstration houses. The program celebrated its tenth year during the 2005 conference of the Housing Education and Research Association. Healthy Indoor Air for America's Homes can be considered as a successful partnership with bright prospects for the future.

### **RELATIONSHIPS BETWEEN THE DESIRE TO AGE IN PLACE AND ATTITUDES TOWARD RESIDENTIAL TECHNOLOGY**

Mira Ahn and Rosemary Carucci Goss

This study investigated the relationships between the desire to age in place and older people's attitudes toward adopting technology as it relates to their homes. The sample was drawn from people age 55 and older who had Internet access. Results revealed that age had the greatest impact on the desire to age in place, and health condition and income significantly influenced the

perceptions and acceptance of residential technology. Although many significant relationships were supported by path analysis, not all relationships were strong enough to warrant the definite conclusion that there was a direct effect of the desire to age in place on attitudes toward residential technology. Findings from this study have significant implications for product designers, marketers, and gerontologists in advancing their understanding of older adults' attitudes toward adopting technology.

## **IMPACTS OF RESIDENTIAL ENVIRONMENTS ON HOUSING SATISFACTION AMONG KOREAN AMERICAN ELDERS**

Eunju Hwang and Ann C. Ziebarth

The purpose of this study was to identify important aspects of residential environments on housing satisfaction among Korean American elders. Using Shea and Inman's ecological model for the assessment of housing for older adults, this research utilized the subjective perceptions of various aspects of their residential environments as an intervening variable to predict housing satisfaction. A total of 177 Korean American elders participated in this study. In the analysis of quantitative data collected in 2003 using a self-administered questionnaire, the psychological (a sense of belonging to one's neighborhood) and social (neighborhood social environment and community services) aspects of residential environments were positively related to housing satisfaction. The physical environment was not significantly related to housing satisfaction. The results of this study supported the importance of community involvement at the neighborhood level.

## **SUSTAINABLE CHARACTERISTICS OF EARTH BAG HOUSING**

Brooke Barnes, Mihyun Kang, and Huantian Cao

The purpose of this study was to promote the awareness of the earthbag building system, while calling attention to its sustainable properties. Although the earthbag building system allows for the construction of affordable and sustainable housing, it is not widely known and its sustainable characteristics have, therefore, gone unrecognized throughout the home building industry. A case study was conducted for this research. A private earthbag residence located in Crestone, Colorado, was selected based upon the builder's experience and expertise in the earthbag building system. Interviews were conducted to acquire insight into the construction methods and materials used for the earthbag building system. Sustainable characteristics were assessed using criteria set forth by the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) Home program that intends to transform traditional home building practices into those that are more sustainable. By studying an existing earthbag residence in conjunction with the USGBC LEED Home program, it was possible to promote the awareness of the sustainable properties of the earthbag building system. This knowledge has implications throughout the housing industry, allowing for the construction of affordable and sustainable homes.

## **ASSESSING THE PRIDE OF HOUSING OWNERSHIP OPTIONS AMONG OLDER ADULTS IN GEORGIA**

Anne L. Sweaney, Yoko Mimura, Stephanie E. Vanderford, and Jaxk Reeves

This experimental study involved the use of photographs of both single-family site-built and manufactured houses to determine if the knowledge that a certain house is manufactured would make older individuals feel less proud of living in such a house, compared to a single-family site-built house. Based on a total of 82 study participants, the findings of this pilot study suggested that when told the structure type of each house, participants were slightly less likely to choose a manufactured

home as the house in which they would be the most proud to live. The researchers' difficulty in communicating the concept of "pride" to the study participants was discussed as well.

## **CONCENTRATIONS OF SUBPRIME LENDING ACTIVITIES, EQUITY RISK FACTORS, AND BANKRUPTCY FILINGS**

Lucy Delgadillo, Luke Erickson, and Dan Coster

High levels of bankruptcy filings in Utah along with high concentrations of subprime originated and refinanced mortgage loans raised the question of whether or not these two indicators were related. Aggregate level studies of subprime market activities have suggested the spatial nature of lending, but they have not tested it in relation to bankruptcy filings. Using multivariate analysis it was shown that the aggregated subprime market activity and equity-related risk factors, such as the use of second mortgages and estimations of the risk-related investments in real estate at the local level, had important and statistically significant effects on aggregate bankruptcy filings. Results from the model suggested that about 32% of the variance in Utah bankruptcy filings in 2003 was accounted for by housing-related predictors.

## **PERCEPTIONS OF TERMINOLOGY ASSOCIATED WITH AGING IN PLACE**

Carole Miller and Margot A. Olson

The purpose of this study was to clarify terminology used by interior designers to describe issues relating to aging in place. A focus group of six college professors discussed 11 common terms and recommended further clarification of the following six terms: transgenerational design, universal design, accessible design, inclusive design, and lifespan/lifecycle design. A focus group consensus was that ADA-compliant design, designing for special needs, designing for seniors, designing for handicapped, and barrier-free design be eliminated from common usage due to negative connotations.

## **A HOUSING FINANCE CASE STUDY: BUYING AND SELLING A HOME**

Sue R. Crull

The purpose of this academic note was to present a case study that was a problem-based team activity about buying and selling a home. The case study is a realistic approach for applying research techniques, decision-making skills, and critical thinking analyses. Case studies are successful because students take the roles of characters in the "story" and actually conduct "first-person" investigations of the problem. The case study presented in this note was in three parts and completed over a nine week period. The students discussed reading material, used financial calculators on the Internet, and made decisions that influenced future decisions as they proceeded through the case study. Teaching with the case study method entails that the instructor gives up some control of the class and instills a responsibility for learning within the student teams. To be effective, the instructor will model, coach, and structure the assignments. The case study underlies the critical thinking process because the students interact with each other by asking questions, finding and calculating possible solutions, evaluating alternatives, and making judgments. Assessment involved informal exchange between teams as well as formal rubrics used by the instructor for grading the reports. The ultimate assessment is the opinion of an internship sponsor or a potential employer who views the case study in a student's portfolio and learns of the student's knowledge and practice in the field of housing finance.

## **MULTI-FAMILY HOUSING, SOCIAL CAPITAL, AND CHARITABLE BEHAVIOR: DOES SPATIAL CONNECTEDNESS INFLUENCE SOCIAL CONNECTEDNESS?**

Russell N. James, III

Research and popular discussion in the last decade have led to a growing understanding of the importance of social capital for efficient societal functioning. This article considered the relationship of spatial connectedness in the built environment to social connectedness. Using charitable giving as a measure of pro-social behavior, an examination of 15,535 households participating in the Consumer Expenditure Survey revealed an inverse U-shaped relationship between proximity measures and social connectedness. Tobit and double-hurdle analyses showed charitable giving levels and participation initially rising as the number of units per structure rises and then falling for higher density levels. Separately, a probit analysis indicated a positive association between charitable giving participation and the presence of one shared wall, as well as a smaller, but still positive, association with multiple shared walls. Social connectedness appeared to be most strongly encouraged in the “sweet spot” between the physical isolation of detached single-family homes and the overcrowding of very large, high-density apartment buildings.