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THE HOME OWNERSHIP SENTIMENT: ATTITUDES
TOWARDS OWNERSHIP OF A SINGLE FAMILY DETACHED HOUSE

by

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ABSTRACT

Over the years ownership of a single family detached house has become associated with a series of positive sentiments related to the satisfaction of housing needs. It has traditionally been considered as the ultimate goal in housing sought by a majority of the population.

This study examines the "home ownership sentiment" to determine its major features and their relative importance in consumer aspirations for this housing alternative. A review of the literature has detailed the attributes of ownership of a single family detached house and corresponding consumer housing satisfactions.

A field survey of a selected sample of future housing consumers has given some indication as to the priority of these features in their preference for home ownership.

The study findings have suggested important considerations in the satisfaction of housing needs and in particular, areas of concern in the upgrading of alternative forms of housing.

TABLE OF CONTENTS

	Page
LIST OF TABLES	
LIST OF FIGURES	
CHAPTER I INTRODUCTION	1
Purpose of the Thesis	5
Research Method	6
Organization of the Thesis	8
Footnotes	9
CHAPTER II ESTABLISHMENT OF THE HOME OWNERSHIP SENTIMENT	11
Introduction	11
Historical Evolution of the Home Ownership Sentiment	12
Consumer Preferences for Home Ownership	26
Summary	39
Footnotes	41
CHAPTER III SURVEY OF CONSUMER ATTITUDES TOWARDS HOME OWNERSHIP: CONCEPT AND PROCEDURES	46
Introduction	46
Study Concept and Objectives	47
Study Procedures	54
Survey Technique	54
Sample Selection	56
Footnotes	62

TABLE OF CONTENTS (cont'd)

	Page
CHAPTER IV ANALYSIS AND DISCUSSION OF SURVEY DATA	63
Introduction	63
Analysis and Discussion of Survey Data	64
Characteristics of Sample Respondents	65
Analysis and Discussion of Questionnaire Results	71
Summary	94
Footnotes	96
CHAPTER V CONCLUSION	97
Footnotes	107
BIBLIOGRAPHY	108
APPENDIX A	114

LIST OF TABLES

	Page
TABLE I. Proportion of Male and Female Heads of Household by Age Categories	67
TABLE II. Proportion of Households by No. of Children	67
TABLE III. Proportion of Households without Children with Plans to have Children	68
TABLE IV. No. of Households by Category of Gross Annual Household Income	68
TABLE V. No. of Households by Type and Tenure of Previous Housing Accommodation	70
TABLE VI. Proportion of Households by Category of Monthly Rental Rate	70
TABLE VII. Proportion of Households by Type of Present Residence	72
TABLE VIII. Proportion of Households Anticipating Home Ownership	72
TABLE IX. Index of Importance of "Design" Related Features	77
TABLE X. Index of Importance of "Tenure" Related Features	82
TABLE XI. Degree of Importance of "Tradition" Related Features by No. of Households	82
TABLE XII. Features Rated as Most Important Priorities by No. of Households	86
TABLE XIII. Rank Order of Importance of Component Categories by No. of Households	88
TABLE XIV. Index of Importance of Features in Upgrading Multiple Housing Units	91

LIST OF FIGURES

	Page
FIGURE 1. Components of Home Ownership	50

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CHAPTER I

INTRODUCTION

North American households differ in their needs, preferences and ability to pay for housing. At the same time, the housing market offers various alternatives in dwelling unit design, tenure, location and cost. It has been suggested that over a lifetime the housing requirements of a household change and that shifts in residence are in part an attempt to accommodate new housing needs and preferences.¹ On the average one family in five changes residence every year with up to three and four moves occurring in the first ten years after family formation. During this time Nelson Foote claims that the median housing consumer will occupy several different housing alternatives but that the ultimate goal is ownership of a single family detached house.²

This particular housing alternative has come to be referred to as "home ownership". As it is now most popularly used the term implies not just a specific form of tenure (i.e. ownership), but also a specific type of dwelling unit (i.e. single family detached).³ With it has evolved a series of positive sentiments surrounding the idea of home ownership. These have originated as part of our cultural heritage and have subsequently been reinforced by the attitudes and

actions of various public and private sectors (e.g. government, real estate agents, etc.) and housing consumers over the years.

In Canada the government has reinforced this housing goal as the most preferable through its National Housing Policy. Favourable legislation in the National Housing Act has provided financial incentives such as mortgage loans with attractive terms and more recently, insured loans. Government officials have repeatedly stressed that all families should seek to achieve home ownership in the view that "a home owner is a better citizen of his community and his country than a tenant".⁴

In addition, the lack of suitable housing alternatives available in the housing market has further reinforced the desirability of home ownership for the consumer. Other forms have been mainly rental apartments and row houses and more recently, condominium townhouses. The majority of rental types have been of poorer quality and design for family living compared with detached houses. Inadequate design features cited include lack of space (interior and exterior), minimal privacy, unsuitable for raising children and lack of prestige compared with single family homes.⁵ Similarly, dissatisfactions have been expressed with rental tenure. When placed at the mercy of a landlord any feelings of independence and security tend to be destroyed. Since alterations

to the unit are also subject to restrictions, it has been suggested that a tenant's self-expression is further limited.⁶

These trends have effectively reinforced the view that ownership of a single family detached house is the most desirable means of satisfying the housing needs.

However, the cost of owning a single family detached home is quickly escalating out of the reach of greater numbers of people. One Canadian author has commented:

There is no doubt that the price of housing for purchase in almost any of the Western Nations, including our own, has risen far more quickly than either wage rates, average individual incomes, or average total family incomes.⁷

Central Mortgage and Housing Corporation data reveals that housing costs, including land, construction and changes in dwelling size have increased by over 70 percent in the last 15 years.⁸ This is particularly true in the larger urban centres across the country. In 1971 the average cost of new single detached houses in the major metropolitan areas was \$23,569⁹. However, in Vancouver, the setting for this study, the price was considerably higher at \$27,389. This represented an increase from \$25,591 in the previous year.¹⁰ Later figures collected by the Vancouver Real Estate Board have placed the average cost of single detached houses at \$29,920 in mid-1972.¹¹

As the Task Force on Housing has noted, with the rising

costs of home ownership and a higher cost of living, this housing alternative is becoming financially impossible for more and more Canadians.¹² A wide margin of the population must therefore resort to alternative forms of housing. If their aspirations are towards home ownership, then the housing needs of an increasing segment of the population may well be frustrated.

At the same time, with the rapid urban growth characteristic of large Canadian cities, the pressure of demand for sufficient serviced urban land is becoming a major problem.¹³ In particular, serviced areas for residential development are required. Statistics show that in the metropolitan centres across the country dwelling starts over a five year period have increased from 90,396 in 1966 to 148,437 in 1971.¹⁴ In Vancouver alone over this same period dwelling starts have risen to 15,553 from 9,138.¹⁵ Most notably in the last year in Vancouver single-detached dwellings showed the largest increase in starts from 4482 in 1970 to 5283 in 1971.¹⁶ As land for residential development is in competition with other uses, should a large proportion of residents aspire to ownership of a single family detached house on a separate lot, this has important implications for the amount of land required. If such a demand in the future is extensive, potential home-owners might well have to turn to higher density living to satisfy

the housing needs that they aspired to in home ownership.

PURPOSE OF THE THESIS

To recommend appropriate housing policies in light of these trends, a detailed analysis of the home ownership sentiment would be valuable. Much of the housing literature has assumed that a majority of the population is striving to own their own homes. Numerous studies done since the mid 1930's have documented consumer preferences for home ownership but few have gone beyond a description of the extent of this aspiration to provide a comprehensive analysis of its important features. It would be useful not only to have some knowledge concerning the extent to which home ownership is viewed as the ultimate goal in housing by future housing consumers but also, those key attributes of this housing alternative that cause it to be perceived as the most desirable form of housing.

Such an investigation would hope to provide a greater understanding of the home ownership sentiment and specifically, some insight into its major aspects. A study of the future housing consumer regarding attitudes and aspirations towards home ownership would assist in determining if this housing alternative is still viewed as the ultimate goal in housing. An in depth analysis of consumer preferences would attempt to further reveal the preferred aspects of home ownership.

Subsequent findings would be a valuable indicator of future consumer preferences to be considered in policy formulations regarding housing. Should a great proportion of the population who are financially able aspire to home ownership to satisfy their housing needs, this must be taken into account in recommendations for land development. Similarly, if aspirations for home ownership are expressed by those who may not be able to own a house if housing costs continue to rise, policies for providing suitable alternative accommodation must be drafted. Here, information regarding preferred features in home ownership could be used to suggest guidelines for modification of alternative forms of housing (e.g. townhouse and apartment units) or development of innovative forms. In this way greater satisfaction of housing needs and preferences aspired to by the urban population might hope to be achieved.

RESEARCH METHOD

This thesis examines the "home ownership sentiment" with a focus on consumer attitudes and aspirations for this housing alternative. A review of the literature has provided some indication of the evolution of the sentiments surrounding home ownership as well as subsequent consumer motivations reported in past studies of housing preferences. From this a set of features relating to the "design", the "tenure",

and the "tradition" aspects of home ownership has been derived as the basis for a field survey of attitudes of a selected sample of housing consumers. Specifically, information is sought on expressed preferences for home ownership and the relative importance of the various features of this housing alternative in a consumer's aspirations for home ownership.

The study focuses on that segment of the population which constitutes future housing consumers since it is the preferences of this group that will have to be accommodated. The future housing consumer is defined as a young married couple with or without children where the male head of household is aged between 25 and 34 living in Metropolitan Vancouver. To determine if this population sub-group does aspire to home ownership only those households not presently owning single family detached houses have been selected.

Since identification of potential subjects representative of future housing consumers in Metropolitan Vancouver proved difficult, a group of teachers and professors for whom some personal data could be obtained formed the basis of the sample population. Such a group also reflected the middle and upper income ranges which have differing opportunities to realize their housing aspirations and therefore create differing implications for policy formulations.

Questionnaires were mailed to selected subjects and

collected by a team of research assistants. The results of the study and its implications are discussed at length in subsequent chapters.

ORGANIZATION OF THE THESIS

Chapter II deals with the establishment of the home ownership sentiment and past consumer preferences for this housing alternative as reported in the literature. This material provides the basis for the selection of features of home ownership used in the field survey of consumer attitudes and aspirations.

Chapter III outlines the details of the field survey, the development of the questionnaire, the sample selection and study procedures.

Chapter IV analyzes the results of the survey and suggests possible implications of interest in considering housing requirements.

Finally, Chapter V details how the study findings might be used to recommend policies for better satisfaction of housing needs and preferences of the urban population.

FOOTNOTES - CHAPTER I

- 1 Janet Abu-Lughod and Mary M. Foley, "The Consumer Votes by Moving," Urban Housing, ed. W. L. Wheaton (New York: The Free Press, 1966), p. 175.
- 2 Peter Rossi, Why Families Move (Glencoe, Ill.: The Free Press, 1955), p. 1; see also Nelson Foote, Janet Abu-Lughod and Mary M. Foley, Housing Choices and Constraints (New York: McGraw-Hill, 1960), p. 101.
- 3 Further references to "home ownership" will mean ownership of a single family detached house.
- 4 Canada, Federal Task Force on Housing and Urban Development, Report on Housing and Urban Development (Ottawa, 1969), p. 17.
- 5 Glenn Beyer, Housing and Society (New York: MacMillan, 1965), p. 250.
- 6 Coleman Woodbury, The Future of Cities and Urban Redevelopment (Chicago: University of Chicago Press, 1953), p. 329.
- 7 Albert Rose, "Canadian Housing Policies," The Right to Housing, ed. M. Wheeler (Montreal: Harvest House Ltd., 1969), p. 132.
- 8 Wolfgang Illing, "The Rising Cost of Housing and Problems of Financing," The Right to Housing, ed. M. Wheeler (Montreal: Harvest House Ltd., 1969), p. 145.
- 9 Central Mortgage and Housing Corporation, Canadian Housing Statistics (Ottawa, 1971), p. 71.
- 10 Ibid.
- 11 Real Estate Board of Greater Vancouver, Real Estate Trends in Metropolitan Vancouver 1972-1973 (Vancouver, B.C., 1972), p. A-10.
- 12 Federal Task Force on Housing, pp. 14-15.
- 13 "Land and New Communities," Statement by Honourable Ron Basford, Federal-Provincial Conference on Housing (Ottawa: Conference Centre, January, 1973), pp. 2-3.

- 14 C.M.H.C., p. 6. A dwelling unit is defined as "a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby or stairway inside the building" (p. 102).
- 15 C.M.H.C., pp. 10-11.
- 16 Ibid.

CHAPTER II

ESTABLISHMENT OF THE HOME OWNERSHIP SENTIMENT

INTRODUCTION

The origins of the home ownership sentiment in North America are rooted in our cultural heritage. Many of the attitudes towards home ownership which are held today stem from the early settlement patterns of the immigrants to the New World and their rural way of life. While there are currently major differences in the land and housing policies of Canada and the United States, the early experiences which have shaped these attitudes are somewhat similar. Canadian material is cited where possible, although much of the literature written describes the situation in the United States.

The first part of this chapter deals with the historical evolution of the home ownership sentiment focusing on the institution of private property ownership and preference for a free-standing dwelling unit. This review illustrates how attitudes toward the private ownership of land and the single family detached house combined as a unit have become integrally woven into our cultural pattern as the preferred tradition in housing. Included in the discussion are those

factors paralleling the development of the home ownership sentiment which have reinforced this housing alternative as the most preferable.

The second part of the chapter focuses on consumer preferences in housing and specifically, their desire for home ownership as described in the literature. Many of the underlying reasons for their preferences reflect the sentiments evolving from the rural agrarian tradition which have become idealized in ownership of a single family detached house, however small, in urban areas.

From these studies some indication of the key components of "home ownership" as a housing alternative are brought to light.

HISTORICAL EVOLUTION OF THE HOME OWNERSHIP SENTIMENT.

The origins of the home ownership sentiment are rooted in the rural settlement pattern of early North America which reflected an agricultural economy. The early settlers, mainly British and French in Canada, brought their European ways of life and institutions which they adapted to the New World. It was from the historical attitudes towards property ownership and methods of land distribution as well as an emphasis on the home and family life that the value of home ownership has evolved.

In the home countries of the immigrants land had become

valued over the years. As well as the benefits of power over tenants and economic revenue accruing to landlords, property ownership was a sign of prestige. Originally it had represented a gift from the king to a privileged few.¹ With an abundance of land in the New World there was an opportunity for every immigrant to acquire land holdings.

Using the feudal system of seigneurial tenure, tracts of land in Canada were allocated to various individuals or groups for further subdivision into separate plots for each family.² The initial pattern of settlement, based on an agricultural economy, resembled the European tradition. "Home" lots were clustered together in towns, (many former trading posts), where the settlers resided for security purposes. Their fields lay beyond, divided into narrow strips for cultivation. Although each group decided the crops grown, every family had full ownership of the plots it was allocated, a right to the harvest and a responsibility for maintenance.³ Thus, a great measure of freedom and independence was attained as well as pride in having property ownership.

These benefits were strengthened with the gradual shift of residence by the settlers on to their cultivated land, giving rise to the individual homestead. This trend was largely the result of the uniqueness of the frontier situation. With a continual influx of new immigrants additional land was subdivided, and in the process, earlier settlers

were able to expand and consolidate their agricultural land holdings. Since maintenance of such large lots was difficult while residing in town, many families built houses on their farm land.⁴

At the same time, pressure was exerted on existing town lots by in-migration. With a decreased need for protection, some groups of families moved away from these settlements and established new towns on undeveloped land granted in the frontier. Those who remained were able to acquire large "home" lots through subdivision of the surrounding farm land as the villages expanded.⁵ Hence, with this unlimited land and an agricultural economy the emergent pattern was one of individual ownership of large plots with a detached house on each. The independence, security and prestige afforded by property ownership were reflected in this pattern.

The beginnings of additional sentiments associated with home ownership also evolved from the nature of rural life with its emphasis on the family and focus on the house and property. The family unit at this time served both economic and social functions. As the chief unit of production in the agricultural economy, the family livelihood and living quarters were closely associated and not separate.⁶ The detached house was an integral part of the farm, and in the village trades were carried on in the home. Thus the house and property as a combined unit represented economic security

for the family.

To serve the social functions of the rural family unit the detached house was spacious with many rooms. Families at this time were larger, more often resembling the extended family and the members were less mobile.⁷ In addition, there were usually servants to be accommodated. The detached house was solidly built with the intention of being used for several generations. It created a feeling of permanence and was a physical reminder that a family had roots. Whether it was built by the family themselves or for them, it was tailored to their specific needs and tastes and became an expression of their individuality. Thus the house of the 19th century was viewed as "a permanent abode, a lifetime investment and a family haven".⁸

As a 'family haven', the emotional security provided by the family unit came to be associated with "home". The tendency of the rural family and its members to remain in the same house and the constant interaction with numerous relatives encouraged a closely-knit family atmosphere.⁹ In turn, "'home' as a physical structure has become closely inter-fused in the popular imagination with 'home' as a hoped for stable family environment".¹⁰ Consequently, ownership of the detached house in its rural setting reflected sentiments of permanence, security and individuality which were conducive to family life.

As industrialization and urbanization took place, home and work became separated. Family members moved out of the house at earlier ages, often migrating to the city to seek employment. Servants became less common and the large detached house underwent conversion into smaller units.¹¹ The city became associated with higher densities, industrial pollution and anonymity. The countryside with its clean, natural setting and the rural agrarian tradition remained idealized in the minds of many people. Many of the sentiments attached to this way of life and the homestead became valued and generalized to ownership of a single family detached house on a separate plot of land. Thus, the positive sentiment of home ownership became established in North American society.

Over the years there have been additional factors which have encouraged and reinforced this home ownership sentiment. After World War II in Canada an increase in the number of families, rising incomes, an available supply of land on the outskirts of cities, and favourable legislation in the National Housing Act prompted a rapid increase in ownership of new single family detached homes in suburbia.¹² With a shortage of land in the central city available for development and an abundance of inexpensive land on the fringe, preference for home ownership invariably meant a suburban location. Here, the car enabled contact with the conveniences of the city while

permitting the family to enjoy the approximation of the rural setting (large lots, green space and clean air) that was supposedly provided by suburbia and achieved through home ownership.¹³ One author commented on this trend:

People were eager to buy...; they were enchanted by the thought of a home of their own at a reasonable price, and the verdant delights of suburban pastures for their children.¹⁴

Equally important at this time was the emphasis of Canada's National Housing Policy (1945 to 1964) towards the desirability of home ownership.¹⁵ Government officials repeatedly stressed that all families should seek to achieve this goal, thereby reinforcing the view that "a home owner is a better citizen of his community and his country than a tenant."¹⁶ This view was even more pronounced in the United States where home ownership was acclaimed as strengthening and encouraging democracy. Emotional statements echoing the following theme were common:

It is doubtful whether democracy is possible where tenants overwhelmingly outnumber home owners. For democracy is not a privilege; it is a responsibility, and human nature rarely volunteers to shoulder responsibility, but it has to be driven by the whip of necessity. The need to protect and guard the home is the whip that has proved...efficacious in driving men to discharge the duties of self-government... the men who have preserved the civil liberties of the English-speaking peoples have been the men with a stake in society. We have concerned ourselves too little with the effect of

home ownership on citizenship...for the sake of our political institutions and what they mean to our liberties, we should not forget that the obstacles to a much greater percentage of home ownership than we can now boast are artificial and capable of removal.¹⁷

Similarly, home ownership was considered to establish the people of the nation as stable and responsible citizens:

The man who owns and loves his home can usually be depended upon to practice the virtues of citizenship... The discontented pessimistic elements in our citizenship for the most part come from the thousands who do not own their own homes.¹⁸

Clearly, government policy in both countries was dedicated to the encouragement of home ownership. This was achieved primarily in the area of mortgage financing. Under the National Housing Act (1944), the Canadian Government provided 25 percent of the capital amount of an approved N.H.A. Mortgage at interest rates of 3 percent, much lower than the consumer could obtain on the conventional market. These attractive terms, in addition to later provisions for successive decreases in down payments as loan amounts increased and a lengthened amortization period from 15 years (in 1946) to 20, 25 and over 30 years, had a profound impact in making home ownership financially feasible.¹⁹ While the government policy shifted later from direct participation in lending to mortgage loan guarantees it still indicated its endorsement of merits of this housing alternative. Loans for

home purchase and home improvements, home owner grants, tax concessions on interest payments made by house buyers, and special voting privileges are further examples of Canadian government assistance in promoting ownership of single family detached houses.

The house building industry to the late 1950's concentrated on the building of new single family detached houses on vacant land since this housing alternative was the only one eligible for N.H.A. financing.²⁰ Government officials praised the house building industry for its production of these type of units during this period. The effect of these policies was a strong encouragement for Canadians to become home owners. In fact between 1945 and 1966 the number of single family houses in Canada increased by over 2,000,000 units.²¹ (The result was suburbia.)²²

Another factor which has reinforced home ownership is the lack of suitable housing alternatives. Other forms have mainly been rental apartments and row houses, and more recently, condominium townhouses. The view has generally been held in Canada that rental accommodation is "second best"²³ and that tenants are second class citizens compared with home owners.²⁴ A similar opinion of the home owner as a more stable, responsible citizen has been expressed in the United States:

... owners of homes usually are more

interested in the safeguarding of the worthwhile things of life and the traditions of our national history than are renters and tenants.²⁵

As recently as 1969 the Task Force on Canadian housing made mention of the "widespread, if not universal, support for the time worn concept that a home owner is a better citizen of his community and his country than a tenant"...²⁶

One possible explanation for these views lies in the fact that the majority of rental accommodation has been of poorer quality and design for family living compared with detached houses. Housing of this type is considered merely as a temporary place of residence until a single family house can be purchased. As many as two-thirds of a sample of households living in multiple dwellings have been shown to prefer single family housing.²⁷ Other studies have confirmed that the highest proportion of movers are renters who are dissatisfied with their present accommodation.²⁸

Those inadequacies of multiple, rental housing commonly cited are related both to the design and tenure characteristics of these units. Clearly the major complaint concerns the lack of space, particularly interior space.²⁹ With the higher densities in multiple housing, individual unit sizes usually tend to decrease, containing fewer rooms. Such small rental units are least adjustable to family changes which often are characteristic of the young households living there.³⁰

Another common dissatisfaction concerns the lack of

private outdoor space. There is some literature to suggest that people treasure private open space in order to pursue whatever activities they choose.³¹ Most multiple units do not provide a place where household members can be outside and assured some degree of privacy. Consequently, some restrictions on activities occur unlike in single family houses with private lots where a man can relax, garden or just "putter around". A recent study noted that those people lacking private open space tended to be frustrated about the restraint they felt imposed on them as a result.³²

The presence of shared party walls also inhibits a feeling of privacy. The knowledge of the closeness of neighbours tends to discourage a tenant from being exceedingly noisy in the fear of provoking them. One study has confirmed that this restriction is, in fact, felt.³³ The desire for privacy and dislike of the noise and closeness of apartment living are frequently cited as negative features of multiple housing units which motivate a preference for home ownership.

Further implications of these inadequacies of alternative forms of housing concern the unsuitability as an environment for raising children. The important factors in this respect are the lack of play areas and poor supervision of children.³⁴ In a high rise apartment a mother is unable to watch her children on the ground and she is likely to worry when they are out of sight. Here, ease of access to

the outdoors is crucial, but unavailable in many multiple units. Similarly, children tend to be noisy and are not permitted full expression when neighbours are likely to be disturbed.³⁵

The activities of other members of the family are also affected to some extent by living in confined quarters. Several studies have indicated that with high densities the chance of regular contact is reduced and in some cases social withdrawal of tenants may result.³⁶ Rather, with decreased living space allowing few activities, satisfaction of needs must necessarily take place outside of the unit. Some claim that the husband is most affected in this respect since he is denied the opportunity to play the traditional role of fixing things around the house and yard.³⁷

In essence, an apartment is really not considered by consumers as "home". Why this is so is suggested by one author:

The high-rise apartment building...is rejected by most Americans as a 'home' because it gives one no territory on the ground, violates the archaic image of what a house is, and, I would suggest, is perceived unconsciously as a threat to one's self-image as a separate and unique personality.³⁸

Further difficulties have also been expressed with the tenure aspects of multiple housing units. Alterations to the unit are necessarily subject to restrictions of the landlord. These may be so rigid that they effectively limit

a tenant's self-expression.³⁹ At the mercy of the landlord, the feeling of security tends to be lost. Many comments to the Task Force expressed dissatisfaction with the power they felt the landlord had. He could raise rents, impose rules about children, pets, social activities and building management with little say from the tenants. The tenants had to pay promptly, obey the regulations or else face eviction.⁴⁰ Little opportunity remains for full flexibility such as home ownership provides.

By its very nature rental tenure does not provide for the pride of ownership that has been esteemed. It is difficult to identify with rented units in the same way as when title is held⁴¹ while multiple units violate one's self-image.⁴² Referring to apartments Clare Cooper further comments:

This house form in which people are being asked to live is not a symbol-of-self, but a symbol of stereotyped, anonymous filing-cabinet collection of shelves. Even though we may make apartments larger with many of the appurtenances of the suburban house, it still may be a long time before the majority of lower and middle-income Americans will accept this as a valid image of 'home'. It is too great a threat to their self-image.⁴³

More recently, the closest approximation to the single family detached house is the condominium townhouse. It attempts to provide some of the features of detached homes

such as more space inside the unit, proximity to ground level and outdoor space under a form of ownership tenure. However, a recent study has indicated that residents of this housing alternative regard it as merely temporary accommodation, and that 72.5 percent desire to own a single family detached house.⁴⁴

It would appear then that housing alternatives other than ownership of a single family detached house have been inferior in providing for family needs. Their design features have been lacking in both interior and private outdoor space, as well as privacy. With the existence of party walls privacy is further reduced and activities limited so as not to disturb neighbours. In addition, the lack of proximity to ground level and the difficulty of seeing and moving outside easily makes many multiple units, especially high rises, an unsuitable environment for raising children. Finally, the necessity of being responsible to a landlord has the effect of destroying feelings of security and curtailing independence and flexibility.

Lastly, general advertising, particularly by those who have an interest in home owners, has helped to reinforce the esteemed value of ownership of a single family detached house. Included here are architects, builders and developers, firms dealing in building supplies, real estate agencies, mortgage lenders, salesmen of household furnishings and appliances,

magazines and newspapers, television, etc. The former are anxious to convince potential buyers of the merits and worth of home ownership while the latter often advertise innovative furnishings for the home or new design layouts or remodelling projects which assume home ownership. One author has remarked:

The home ownership movement does not depend alone upon untutored sentiments or a shortage of rental housing to sell homes. It is vigorously promoted by a variety of business interests with a stake in having families buy homes.⁴⁵

Home promotion is the key purpose of new model home displays. Here several business interests join in enticing potential home owners to buy. In many cases newspapers and magazines will feature articles on model homes incorporating new building materials or household furnishings. "Home Beautiful", "Better Homes and Gardens", "House and Home" and "Western Living" are just a few publications aimed at home improvement. Both "McCalls" and "Chatelaine" magazines have occasionally sponsored design competitions for innovative remodelling projects.

As a result, home promotion and advertising tend to emphasize the view of the "good life" which home ownership is presumed to provide.

The home ownership sentiment has become an esteemed tradition in housing over the years. From the institution of private ownership of property and a way of life focusing on the family unit has evolved the view that home ownership

best provides for housing needs. Additional factors such as a government policy favouring and encouraging the purchase of single family houses, a lack of other suitable housing alternatives, and the influence of advertising have been instrumental in reinforcing the home ownership sentiment in North American society.

CONSUMER PREFERENCES FOR HOME OWNERSHIP

Deep in the hearts of most American families glows, however faintly, the spark of desire for home ownership.⁴⁵

That a widespread desire for home ownership has existed has been well documented in the literature. Numerous references are made to the longing for the ideal home: ownership of a free-standing, single family house on a large treed lot. One author has commented:

...owning a home...is a basic part of the American dream of a good life.⁴⁶

The pioneer spirit and the related image of the self-made man appears to have become ingrained in the tradition of house and property ownership. Correspondingly, "the desire to own one's home is both widespread and deep-seated in American culture."⁴⁷

Not surprisingly, surveys of housing preferences done since the 1930's have indicated an expressed desire by a large majority of the population for home ownership. One study went

so far as to claim:

No matter how the data on preferences are considered, the main conclusion is that, if they could do as they pleased, many more people would like to live in single family houses than do live in them.⁴⁸

In Canada, this view has also been echoed:

It is widely believed that the majority of Canadians still regard the single-family house as the most desirable form of accommodation.⁴⁹

The extent of the desire for home ownership as reported in the literature varies somewhat according to the particular study and the sampling procedures used. Nevertheless, the preference is clearly in favour of ownership of a single family detached house. Early studies reported that anywhere between 65 and 89 percent of the population preferred home ownership.⁵⁰ A more recent survey of 1042 residents in the Detroit area revealed that 87 percent favoured a single family house and 85 percent desired to own.⁵¹ Similarly, in Canada, the Task Force on Housing and Urban Development indicated that in a show of hands by those people attending its sessions as many as 80 percent aspired to home ownership.⁵²

Several of these studies have also pointed out that nearly two-thirds of the respondents currently living in multiple dwelling units expressed preferences for owning a single family detached house.⁵³ In fact, a prime motivator of the decision to move has been the desire to purchase a home.⁵⁴ Studies of residential mobility have repeatedly

indicated that renters are the most mobile, particularly those seeking ownership. They tend to be dissatisfied until their housing goal is achieved and consider their rental unit to be temporary.⁵⁵

The preference for home ownership appears strongest in the middle and upper income groups especially among families with young children.⁵⁶ Generally up to 80 percent of those people in the upper income group prefer home ownership while 75 percent and 66 percent respectively of the middle and lower income groups do.⁵⁷

Young couples with children have particularly strong desires for home ownership as they are often at the stage of family expansion. If their current accommodation cannot satisfy their housing requirements, they will usually move to larger quarters. Since many are in multiple, rented units the preference for home ownership is strong. In one study of married couples with children living in multiple rented accommodation, approximately 95 percent expressed a preference for a single family house.⁵⁸

The effect of these attitudes is shown in the shift toward home ownership over the years. In 1966 in Canada there was a total of 3,234,123 single family homes of which 88 percent were owner occupied. This represented an addition of 2,000,000 units of this type since 1945.⁵⁹

In the United States, a similar trend toward home

ownership occurred during the same period of time. From 1940 to 1950 the percentage of owner occupied units rose from 44 to 55 percent, peaking in 1960 to 62 percent.⁶⁰ In both countries, much of this development constituted the post-war housing boom.

In essence then, the literature confirms that in previous years consumer preferences favouring ownership of a single family detached house over other housing alternatives have been quite strong.

Although the desire for home ownership is widespread, consumer motivations underlying this preference are quite varied. Most of the studies specifically examining this aspect date from the late 1930's to the early 1950's. Many of these were inspired by the widespread residential house-building occurring at that time. Interestingly enough, little recent research focusing on home ownership exists. Basically, the desire for home ownership has been taken for granted as the housing goal which a majority of the population is striving to attain.

As the basis for investigating current consumer attitudes towards this housing alternative, a review of the literature on consumer motivations in housing gives some indication of the range of features attributed to home ownership. An analysis of studies dealing both with consumer aspirations for home ownership and attitudes of those who

are recent purchasers of single family housing reveals the components of the home ownership sentiment to be further examined in a field survey in this thesis.

Thus far it has been established that the housing alternative of ownership of a single family detached house has, over the years, taken on a collection of positive sentiments relating to the satisfaction of housing needs. These have become established in North American society as the "home ownership sentiment" or the "belief" in home ownership.⁶¹ These sentiments are generally related to the "home" and "ownership" aspects of this housing alternative. One author has commented:

...the home ownership sentiment seems to reflect a process whereby values not elsewhere guaranteed in the culture have become loaded upon the 'home' and 'home' has come to mean 'home ownership'. The transformation which replaces the desire for 'home' with the desire for 'home ownership' takes two steps: (1) 'home' is interpreted as a detached, single family dwelling, however humble; and (2) the dwelling must become the family's home not merely by being inhabited by the family, but also by coming under full-fledged ownership.⁶²

The attitudes expressed by housing consumers towards home ownership have in turn reflected both emotional and practical reasons for their preference. The emotional reasons pertain to "a desire to have the " 'feeling' of ownership", as well as to the sentiments associated with "home" as a respectable, permanent and secure environment.⁶³ Echoing this

view one author claims:

Home ownership is not a purely rational utilitarian choice. It is overcrusted with sentiment, symbolic value, and considerations of status and prestige.⁶⁴

However, very practical considerations support the consumer preference for home ownership and this is also reflected in their attitudes. The quality of various design features and the advantages of ownership tenure are frequently acclaimed by consumers as important.

A more detailed consideration of consumer motivations in home ownership outlines the major attributes of this housing alternative which satisfy certain housing goals. These are related to several general areas: the provision for a flexible family and "home" environment; individuality and independence; financial investment; and status and tradition. Both design and tenure features are cited as satisfying these goals.

In providing a flexible environment, ownership of a single family detached house has several major attributes which facilitate personal living. These are related to the structural features of the detached house and lot. In the past, single family houses have been of better quality and design than rental units which were predominantly apartments.⁶⁵ Single family houses are generally larger, providing more interior floor space than most multiple housing units. A single family house may have a basement and up to three

storeys above ground. Large apartment units are not numerous and are usually on one floor level. It would be difficult to satisfy large space requirements in this type of housing. To be assured adequate space requirements meant a single family detached house. This in turn required purchasing the unit since rental of this form of housing was limited (with most rental quarters being apartments).⁶⁶

The extensive living area provided by owning a single family detached home is critical for family expansion and accommodation of the household's activities and interests. Adjustment to the addition of children can more easily be made in a house than in an apartment with few rooms. In addition, the living area provided by home ownership allows more room for daily living, permitting household members to move about freely without feeling confined. There is space for hobbies, play and other individual activities. This is important to a family with children, as they are less likely to be continually underfoot.

Also important in creating a flexible environment is the private outdoor space characteristic of home ownership. Several studies have reported that the desire for a large lot is a key factor in the consumer preference for this housing alternative.⁶⁷ It has been shown that people value open space for the opportunity to use it for a variety of activities.

It is particularly important because it allows certain functions carried on inside the unit to be transferred outdoors.⁶⁸ These include such basic things as cooking, eating and drying laundry as well as entertaining and hobbies - (gardening, sports, etc.). One study noted:

...people, and particularly young people with children, do attach a positive value to closeness to the out-of-doors, open spaces and informal living...⁶⁹

Private open space permits household members to wander freely on their own property, whereas shared open space discourages "loitering".

The possibility of regular contact with proximate neighbours facilitates greater social interaction than in multiple units where there is less chance of seeing the same person as frequently.⁷⁰

Proximity to the ground and ease of seeing and moving outdoors which the detached house and lot provide are important to a mother with children. Their activities can be carried on outside yet under the supervision of the parent. Since children have room to play in and around their homes, parental influence remains strong for a longer period of time than if children had to develop social relationships and interests outside of the unit due to lack of space inside (as is often the case in multiple units).⁷¹

Related to this is the feature of detached party walls.

Since there is a maximum distance between neighbours, potential disturbance due to noise is minimized. The security of knowing that children (and adults) can be out of hearing range of neighbours is reassuring. This permits children to be noisy and does not restrict large social gatherings as is the case in multiple units. One study has indicated that people feel single family homes are less noisy than multiple units.⁷² Similarly, there is evidence to suggest that the presence of party walls is an inhibiting factor which tends to restrict activities to passive things.⁷³

Since ownership of a detached home predominantly has reflected a low density, residential location in suburbia, the individual lots have emphasized the family unit and the "home".⁷⁴ Associated with this are feelings of permanence, security and stability which home ownership is considered by consumers to provide. Due to concern in our culture with family life as the source of support in emotional development, the family represents a locus of security for its members. This in turn has become projected on to the "home" and to attitudes towards home ownership.⁷⁵ The house represents a "symbol of continuity, a visible guarantee that the person or the family has a tradition and a future".⁷⁶ As such, it gives additional emotional support against the constant social changes which are characteristic of present day life. This is reinforced by the security of having full title to the house

and property. Purchase of the house assures in the minds of the owners a home for old age (even though the house is not likely to be kept that long).

The importance of security as a motivating force in home ownership is indicated by several studies. Two in particular have cited emotional goals of security as the prime reason for seeking home ownership.⁷⁷ In this respect one author has concluded:

The hunger for home as a place that abides is a motivating undercurrent in much home ownership and indeed, much can be said for stability in our restless society.⁷⁸

Clearly, a great many consumer motivations in the preference for home ownership concern the provision of a flexible family and "home" environment. Certain structural features of the detached house and lot have facilitated the pursuit of a variety of activities with a maximum of privacy. This in turn has reinforced the view of home ownership as providing a flexible, secure and stable family environment. It has generally been held that:

Successful home ownership...leads to an enriched family life....an environment of health, a realization of family independence and property ownership, a medium in which good morals and high ideals flourish....⁷⁹

Recent studies have confirmed that suitability for child-raising has been cited by as many as 90 percent of households as the most important reason in the preference for a single

family house.⁸⁰

Other motives for home ownership are related to the provision for individuality and independence. To a large extent maximum individuality and independence is permitted through the wide range of activities which can be enjoyed without restraint in the house and yard. Equally important, however, is the freedom permitted by holding title to the house and property and not being subject to a landlord. While a home owner has certain legal constraints common to all owners, any alterations to his unit and grounds do not require any landlord's approval. Clearly:

The home owner is master of his dwelling. He cannot be ordered to vacate, and the rent cannot be raised. He can make alterations as he sees fit, and money spent for improvements adds to the value of his home as property.⁸¹

The owner is, in essence, a permanent landlord with the promise of a permanent home. This further contributes to the feeling of security associated with home ownership.

Such independence permits the house and property to be modified to suit the families' needs. This may be, for example, the addition of an extra room or the creation of a play area for the children. In this way the owner is able to solve any dissatisfactions with his housing unit more easily than a tenant.

At the same time the design characteristics give maximum opportunity for self-expression and individuality.

Pleasure and pride are derived from being able to "fix up" what one owns. One author has commented:

The house is 'our place' or 'my place', something to be worked on, cared for, enjoyed. If the place where a person lives can be altered to suit his tastes and interests, he gains opportunity for self-expression and a feeling of control over the environment.⁸²

In a sense this reflects back to the pioneer spirit of resourcefulness and self-assertion which is a part of the ideal of home ownership. A recent study has indicated that people who value individualism consider single family housing to be the ideal housing type in this respect.⁸³ In any case, the individuality and independence made possible by home ownership are important factors in consumer preferences for this housing alternative.

A third set of reasons commonly cited in aspirations for ownership of a single family detached house relate to aspects of financial investment. To many consumers the purchase of a house provides a source of equity. Their monthly mortgage payments are not viewed as "spent money" as in the case of renting, in the belief that future sale of their home will provide a return on their investment. A great many families also consider home ownership to be cheaper in the long run than renting.⁸⁴ (Although this may not be so, the view is widely held). The house represents accumulated savings and to some home ownership is regarded as a good

incentive to save, a means of forced saving.⁸⁵ Many hope to sell their houses at a profit some time in the future, (not realizing that equal or higher profit could possibly have been obtained by investing funds in other sources). Others consider their investment in a home to be protected and as a hedge against inflation due to the tendency of property to appreciate.⁸⁶

Most of the studies have indicated that the financial aspects in preferences for home ownership rank behind other considerations.⁸⁷ Nevertheless, it should be noted that financial aspects are always mentioned in consumer preferences for this housing alternative.

Finally, expressed consumer motivations in ownership of a single family detached house relate to status and tradition. In part this stems back to the prestige associated with property ownership in the pioneer era. To many, home ownership is a symbol of economic achievement and one's position in the status hierarchy.⁸⁸ The quality of housing which a family has achieved is frequently used by people in comparing themselves with others. It is more prestigious to own a house than to rent alternative types of accommodation.⁸⁹ This is reflected in the view that a home owner is a more stable and responsible citizen with his roots in the soil.⁹⁰

Together these attitudes have reaffirmed the positive value of home ownership as a respected tradition in housing.

That they are important to consumers is evidenced in several studies which report the pride and prestige in home ownership as ranking near the top in preferences for this housing alternative.⁹¹

It would appear from the literature that the desire for home ownership is widespread but for a variety of different reasons. Consumers have cited both design and tenure features of this form of housing as instrumental in best providing for housing needs.

SUMMARY

The desire for home ownership in our society has evolved as a preference for ownership of a single family detached house. It has assumed a complexity of sentiments relating to both "home" and "ownership" which were reflective of the rural agrarian tradition and way of life that have become idealized in the minds of urban dwellers. As such it is an esteemed value and has traditionally been associated with best providing for family needs.

Equally important were government financial incentives and attitudes in reinforcing the home ownership sentiment and its desirability. Coupled with the inadequacy of other housing alternatives and advertising, the value of home ownership was strengthened even further.

Consideration of consumer preferences for home ownership

revealed the desire for this housing alternative to be strong. However, the reasons for their preference were fairly diverse. These were related to several general areas: the provision for a flexible family and "home" environment; individuality and independence; financial investment; and status and tradition. Analysis of consumer attitudes towards these features revealed the perceived attributes of ownership of a single detached house which are reflected in the home ownership sentiment. This review of past studies has indicated the key components of this housing alternative which form the basis of the field survey conducted to assess current attitudes towards home ownership.

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CHAPTER III

SURVEY OF CONSUMER ATTITUDES TOWARDS HOME OWNERSHIP: CONCEPT AND PROCEDURES

INTRODUCTION

From the discussion in the last chapter it would appear that there are particular attributes of home ownership which correspond to the satisfaction of certain housing goals. In order to determine the relative importance of these attributes in the consumer preference for home ownership, a field survey was conducted. A focus on the views of a selected sample of future housing consumers has given some indication of the extent and preferred features of this housing alternative. This group was chosen as its needs and preferences are significant for future policy formulations in housing.

The survey was conducted in Metropolitan Vancouver as data on potential residents could be most easily obtained. A workable sample of young married couples living in rental accommodation were surveyed. A mailed questionnaire was used to determine their attitudes towards selected issues involving home ownership.

This field survey has helped to clarify the home ownership sentiment as the preferred housing alternative and provided initial findings to be used to suggest guidelines for

better satisfaction of housing needs, particularly in other housing types.

The first part of this chapter outlines the study concept and its objectives. Based on the sentiments surrounding home ownership and consumer motivations reported in past studies, a set of features relating to the "design", the "tenure" and the "tradition" aspects of home ownership has been derived as the basis for the field survey.

The second part of this chapter discusses the study procedures: development of the questionnaire, sample selection, pretest, questionnaire distribution and collection.

STUDY CONCEPT AND OBJECTIVES

Taking a closer look at the housing goals of consumers on one hand and the housing alternative as portrayed in the home ownership sentiment on the other, it would appear that home ownership constitutes a "package" of features with related consumer satisfactions. Certain structural features are cited as instrumental in providing a flexible family environment. Of importance are the characteristic siting and design of the house and lot, interior and exterior space, and detached party walls. The space provided inside the unit facilitates household activities and accommodates family expansion. Private outdoor space allows for proximity to the outdoors, the pursuit of various leisure activities (such as

gardening or sports), and play areas for children. Detached party walls ensure privacy and minimize noise disturbance to neighbours from most of the household's activities. Together these "design" related features satisfy important consumer housing goals.

Similarly, other housing goals such as independence, individuality and financial investment are considered to be satisfied largely as a result of ownership tenure. This is brought about by holding title to the house and property. Not only does ownership assure permanence of the residential environment that the owner has attained, but he is master of his home, free to do as he pleases. Without the restrictions of tenancy or responsibility to a landlord, the owner is able to alter any part of his house and yard to suit his needs. This permits greater expression of individuality. By virtue of ownership tenure, equity in the unit and property is acquired. It is considered by many consumers to have profit potential upon resale and to be more economical in the long run than renting. These "tenure" features combine to satisfy other important housing goals held by consumers.

The satisfaction of still other housing goals are attributed to the "tradition" of home ownership as an esteemed and valued possession. Included here are such features as pride in ownership, prestige and affirmation of the home owner as a responsible and stable citizen of the community.

These various attributes of home ownership can therefore be organized into three major component categories: those relating to the "design", the "tenure" and the "tradition" aspects of home ownership, each with corresponding consumer satisfactions. These relationships are further illustrated in Figure 1.

It must be recognized that some consumer satisfactions may derive in part from attributes in different component categories. Privacy, for example, is largely a function of design features. However, prestige derives in part from the aesthetic qualities of the particular unit (a design function), and also from the tradition in housing that values the house as a symbol of status. Recognizing that there may be some overlapping, it is still possible to associate most consumer satisfactions primarily with attributes in similar component categories.

This delineation of components is suggested only as one of many possible ways of trying to sort out the features reflected in the home ownership sentiment. It is useful in that it gives a clearer indication of the inter-relationships which exist between the features of the housing alternative of home ownership and the consumer satisfactions which are associated with them.

Further, this framework provides a basis for exploring the inter-relationships within and among these component

FIGURE 1. COMPONENTS OF HOME OWNERSHIP

"HOME OWNERSHIP"

OWNERSHIP OF A SINGLE FAMILY DETACHED HOUSE

<u>FEATURES</u>		<u>CONSUMER SATISFACTION</u>
"Design" - Related	siting of house and lot	flexibility of environment
	space: interior	
	private outdoor	childraising
	detached party walls	privacy
	aesthetic appearance	prestige
"Tenure" - Related	equity	security
	investment	profit
	title	independence
		individuality
"Tradition" - Related	status	prestige
	tradition	stable citizen
		pride

categories in the consumer preference for home ownership. By developing questions reflecting the ideas outlined it is possible to obtain some indication of expressed consumer preferences for home ownership including their attitudes towards its various features. Those features having priority and the relative importance of the component categories in the consumer view could also be determined.

Such information, aside from clarifying what is aspired to in the home ownership sentiment, would be useful for practical purposes in recommending policies for the modification or upgrading of alternative forms of housing. Here, some knowledge of whether "design" or "tenure" related features are of a higher priority to the consumer is important in considerations of policy for alternative forms of housing to better satisfy housing needs.

Using the study concept outlined, questions were developed for the field survey of a sample of future housing consumers to determine their views on a series of selected issues regarding home ownership.

More specifically, some measure was sought concerning the extent to which home ownership was aspired to by this group. This was to confirm that a strong desire for home ownership still existed at present among future housing consumers as in the past.

For those who did not aspire to home ownership some

information was sought as to the reasons for their view and the alternative type of accommodation they preferred.

For those who anticipated owning a single family detached house, questions were devised to determine which features of this housing alternative were of primary importance in their desire for home ownership. Of interest were the priorities within the component categories of "design", "tenure" and "tradition". Since future housing consumers at or approaching the stage of family expansion are often concerned with acquiring a flexible family environment, questions were structured to ascertain if, in fact, a majority of the "design" related features were considered as very important as might be expected.

Similarly, regarding the "tenure" component, some indication was sought as to the major attributes considered important in this category. If a flexible family environment is considered by consumers as a priority in aspiring to home ownership, then the housing goals of security and independence provided by holding title to the house and property would be more critical in the consumer view than financial aspects.

With respect to the "tradition" component, some indication of the strength of this factor in current consumer aspirations for home ownership was of interest. In the past pride in ownership was a prime motivating force in seeking

this housing alternative rather than less prestigious rental accommodation. With the increase in construction of better quality rental units, this survey attempted to determine the extent to which "tradition" related features were rated as important in consumer aspirations for home ownership.

Another significant objective of the field survey was to examine the inter-relationship among the component categories in the consumer preference for home ownership. Some indication as to the relative importance of the "design", "tenure" or "tradition" categories of related features in their view was significant. It was anticipated that the degree of importance attached to the various elements in each of the categories would be reflected in their overall ranking of the component categories.

An additional area of concern involved consumer attitudes towards multiple housing units as an alternative to home ownership. Questions were designed to determine the priority of features considered important in upgrading or modifying these units and the degree to which this corresponded with those factors rated of primary importance in aspirations for home ownership.

Further to this, some initial insights were sought as to the relative importance of "tenure" and "tradition" features if the "design" aspects were provided in multiple housing units.

Finally, several questions to assess current consumer attitudes towards a series of commonly held views of home ownership were also included.

This collection of questions comprising the field survey attempted to provide some information regarding the key features of home ownership as reflected in consumer attitudes. In addition to assessing the extent of aspirations for home ownership among future housing consumers, the survey was designed to determine the inter-relationships between the features of this housing alternative and corresponding consumer satisfactions.

By focusing on consumer attitudes an important perspective is added to the study of the home ownership as the preferred housing alternative.

STUDY PROCEDURES

Survey Technique

The field survey to examine attitudes of future housing consumers towards home ownership was set in Metropolitan Vancouver. To obtain the data required a questionnaire was mailed to selected households designated by the sample.

This survey technique was chosen for several reasons. The nature of the information sought was fairly straightforward and could be drawn up clearly in the questionnaire format. More people could be contacted in a mailed survey

than through personal interviews with less expense and time involved. In addition, the problem of errors and biases introduced in an interview situation was avoided. Although the scheme of questions was simple, several required some thinking out rather than a quick answer which a face-to-face interviewer might demand. In particular, those questions involving ranking or rating were better suited to a questionnaire format. Any detailed explanation about the survey which an interviewer might give could bias the responses.

For the purposes of this study then, the mailed questionnaire provided the most efficient means of data collection.

The questionnaire itself consisted primarily of closed or fixed-alternative questions. This type was selected to test specific relationships involving key aspects of home ownership of interest in the study. Based on the literature, questions were developed using ratings and rankings of sets of features of home ownership. Closed questions were also used for most of the biographical data.

Open-ended questions were included to allow the respondents to add other specific features of home ownership considered important in their view. Where exploratory information on a particular issue was sought, open-ended questions allowed for qualifying statements.

In formulating the questionnaire, care was taken to keep

the length short, the questions straightforward, and the directions clear. The survey was designed to be completed in less than fifteen minutes. A covering letter explaining the nature of the study and procedures for data collection was also drafted to accompany the mailed questionnaire. A copy of both the letter and the questionnaire are shown in Appendix A.

Sample Selection

The study sample was chosen from future housing consumers whose needs and preferences would be significant in suggesting appropriate policy recommendations. Only those households not presently owning single family detached houses were considered in order to determine if their aspirations were towards this housing alternative. Since attitudes concerning aspects related both to ownership and single family detached houses formed part of the study, those residents owning alternative forms of accommodation or renting a single family home were excluded from the study.

A large proportion of this group whose future actions are important are young married couples currently in the pre-child or family expansion stages. According to past studies it is this group who constitute the primary market of home buyers¹ and who are currently faced with rising costs for this form of housing. A differing ability to realize their

aspirations by virtue of household income creates differing implications for policy formulation. Faced with rapid growth in Metropolitan Vancouver, a widespread desire for home ownership among this group who would be financially able to exercise their choice must be considered in policies regulating residential land for development.

Somewhat more critical is the situation for young families in the middle income groups. If aspirations for home ownership are expressed by those who may be less likely to attain this goal if housing costs continue to rise, policies for providing suitable alternatives must be drafted. Their views on home ownership and the features which they consider important would be useful in considering the satisfaction of their housing needs.

The sample population of most interest in the study then, consisted of young married couples where the male head of household is aged between 25 and 34 in the middle and upper income groups who are currently occupying multiple rental units in Metropolitan Vancouver.

Subsequent identification of potential subjects proved exceedingly difficult and time consuming. Several alternative methods were considered. Using census data for Metropolitan Vancouver it was suggested that areas with high proportions of multiple dwellings and renter occupied units could be identified. Within these areas low and high rise

apartment buildings could be plotted, making the assumption that the majority were under rental tenure. Several buildings could be randomly selected and some effort made to determine if any of the residents fit the sample by contacting the buildings' owners or managers. Questionnaires could then be delivered to the appropriate suites. The other possibility involved distributing the questionnaire to all suites in the buildings selected and asking either all to be returned but subsequently using only those who fit the sample, or asking only young marrieds under age 35 to complete and return the form.

This approach had several disadvantages. Initially it introduced a geographical bias by sampling from selected areas of the city. The building selection was restricted to low and high rise apartments since these could be more easily identified and assumed as rental. In addition, the success of obtaining accurate information from owners or managers was considered a problem. Distributing questionnaires to all suites and drawing the sample from all those returned created the possibility of obtaining a very small sample size. The rate of return using mailed questionnaires is considerably less than the total sent out, and with further sorting, the usable responses would have been even fewer. On the other hand, by allowing subjects to reply if they fit the criteria specified, a biased sample would have been created.

A second alternative involved choosing the subjects from specific multiple rental housing projects reflecting a moderate rent range. Again, to determine if residents fit the sample criteria, the co-operation of the manager was required. This approach also excluded potential subjects in other forms of rental accommodation such as medium and high rise units. More critically, additional bias was created in sampling from residents who had specifically selected the housing project to live in and therefore might possibly have differed from the general population in some respects.

The constraints of time and resources were such that an adequate representative sample of future housing consumers in Vancouver fitting the criteria for selection could not be efficiently obtained using either of these procedures. The approach finally selected assured a high degree of accuracy and held promise for a good response rate. It involved drawing the sample from a professional group where more accurate information could be obtained. To ensure that the group reflected to some extent the middle and upper income ranges, a sample of teachers and university professors constituted the sample population. Potential households satisfying the criteria of young married couples with the male head under 35 years of age and living in rental accommodation in Metropolitan Vancouver were identified. The total sample size drawn from the data available was 80 households.

While this technique of sample selection introduced a bias in favour of a particular professional group and limited generalizations to the general population of future housing consumers, the views of this group provided a useful indication of the attitudes of a segment of that population.

On this basis, the sample was selected to provide the necessary data on consumer attitudes towards home ownership.

The questionnaire was distributed initially to a small group of randomly selected young married households in multiple rental units as a pretest. Respondents were asked to complete the forms and note the time length involved. They were also encouraged to comment on the questions and point up any ambiguities which they felt existed. Using their comments, several corrections were made and the final questionnaires were printed.

The questionnaire and covering letter were mailed to each household designated by the sample selection. A team of research assistants subsequently telephoned the respondents within two days of the expected time of delivery of the questionnaire. This was done to confirm receipt of the survey and to arrange a time for the completed questionnaire to be picked up. Personal collection of the forms was undertaken to ensure the immediate return of a maximum number of completed questionnaires. Respondents who specifically chose to mail back their surveys were permitted to do so.

These study procedures resulted in a total number of 61 completed forms returned. A discussion of the data collected and an analysis of results is presented in the next chapter.

FOOTNOTES - CHAPTER III

- 1 See for example Nelson Foote, Mary M. Foley and Janet Abu-Lughod, Housing Choices and Constraints (New York: McGraw-Hill, 1960), pp. 191-193 and John Lansing and Gary Hendricks, Living Patterns and Attitudes in the Detroit Region (Detroit: Detroit Regional Transportation and Land Use Study, 1967), p. 35.
- 2 William I. Goode and Paul K. Hatt, Methods in Social Research (New York: McGraw-Hill, 1952), p. 182.

CHAPTER IV

ANALYSIS AND DISCUSSION OF SURVEY DATA

INTRODUCTION

The survey of consumer attitudes has brought to light some of the important inter-relationships between the attributes of ownership of a single family detached house and corresponding consumer satisfactions. Some indication of priorities of attributes has been obtained as well as attitudes towards traditional views of this housing alternative which are reflected in the home ownership sentiment.

This information has helped to clarify from the consumer perspective what the "home ownership sentiment" essentially reflects. Equally important, it provides a basis for suggesting where future research might be directed. In particular, this involves better provision for what is aspired to in home ownership for those who may be required to satisfy their housing needs in alternative forms of accommodation.

This chapter details the results of the field survey of consumer attitudes towards home ownership. The discussion focuses on the responses as they relate to the questions of interest in the study.

ANALYSIS AND DISCUSSION OF SURVEY DATA

From the total sample size of 80 households to which questionnaires were mailed, 61 completed forms were obtained. This high rate of return was attributed to the procedure of personal collection of the forms and the interest in the study expressed by the respondents. Many added comments on the questionnaires while others emphasized particular points in talking with the research assistants.

Of the 19 forms not returned every effort was made to contact these households. Six households declined to participate in the survey. Four had moved and new addresses and telephone numbers were not available. Three other households could not be contacted even after repeated calls. Finally, another six had bought single family detached houses. This is particularly interesting in terms of the study since in less than six months from the date that the addresses used were compiled, a notable number had actually attained their preference for home ownership.

A subsequent examination of the questionnaires obtained revealed that several did not satisfy the sample criteria. This was partly the result of inaccurate information obtained initially when the households were selected for the sample, as well as the necessity of assuming that addresses including a suite number were under rental tenure. Five respondents

were disqualified for having either ages or marital status different from that specified. Four respondents who owned townhouse units were also not included since these were under a form of ownership tenure rather than rented. Finally, one questionnaire was discarded as incomplete as the information given did not permit confirmation that the respondent fit the sample criteria.

In total then, a usable sample of 50 questionnaires formed the basis for analysis and discussion of the data. Since the study was aimed at obtaining exploratory information, the responses are examined for their major implications rather than in terms of complex statistical tests. In addition, the nature of the questions and the size of the sample did not lend themselves to any rigorous statistical analysis that would have provided more useful findings. Where more definitive conclusions are sought from the data, the appropriate tests are employed to confirm validity.

Characteristics of Sample Respondents.

Initially, certain data was collected to confirm that the respondent households satisfied the sample criteria as representing a segment of future housing consumers. It further permitted a fuller description of the characteristics of the particular group whose views form the basis for subsequent discussion and analysis.

While all the respondents were under 35 years of age

as specified by the study constraints, the proportions of the male and female heads by age categories showed some difference. Sixty percent of the males of the household were aged under 30 as opposed to 84 percent of the females. Similarly, 40 percent of the males were aged between 30 and 35 while only 16 percent of the females were. This is shown in Table I.

These families reflected the pre-child, child-bearing and child-rearing stages in the life cycle. The majority (80 percent) were in the pre-child category, with the remainder in the latter two categories. Of those families where there were children, there was most often just a young baby. Only one household had two children, and none of the households had any of school age. Clearly these families were just approaching the stage of expansion (Table II).

Of those households without children 72.5 percent anticipated having children either soon (20 percent), or sometime in the future (52.5 percent). Only two households did not plan to have children at all (Table III).

Since the sample was chosen from a professional group of teachers and professors the males of the household belonged to either occupational category. 35 were teachers and 15 were professors. All were university graduates.

Of the wives who gave information about their occupations, slightly more than 60 percent were professionals. The remainder were housewives, clerical and technical workers

TABLE I. Proportion of Male and Female Heads of Household by Age Categories

	<u>Male Head</u>	<u>Female Head</u>
<u>Age Category (Yrs.)</u>		
22 - 24	-	8 (16%)
25 - 29	30 (60%)	34 (68%)
30 - 34	20 (40%)	8 (16%)
(N = 50)		

TABLE II. Proportion of Households by No. of Children.

	<u>No. of Households</u>
No Children	40 (80%)
1 Child	9 (18%)
2 Children	1 (2%)
(N = 50)	

TABLE III. Proportion of Households Without Children
With Plans to Have Children.

	<u>No. of Households</u>
Soon	8 (20%)
Sometime in the Future	21 (52.5%)
Uncertain	9 (22.5%)
Not at All	2 (5%)
(N = 40)	

TABLE IV. No. of Households by Category of Gross Annual
Household Income.

	<u>No. of Households</u>
Less than \$5000	-
\$5000 - \$6999	-
\$7000 - \$9999	5
\$10,000 - \$11,999	6
\$12,000 - \$14,999	10
\$15,000 - \$19,999	21
\$20,000 - \$24,999	4
\$25,000 - \$30,999	1
\$30,000+	1
(N = 48)	

or students. Many who worked were employed full time.

With just over half of the households having two wage earners, the range in gross household income was evident. As can be seen in Table IV nearly 50 percent earned under \$15,000 annually. Of the others, most earned between \$15,000 and \$19,000 before taxes. This represented both the middle and upper income groups.

Interestingly enough, most of the respondents had lived in Vancouver either for only a few years or for a long time. Forty-eight percent had resided in the city for 5 years or less while nearly 42 percent had been in Vancouver for 10 years or more.

Respondents were also asked to list the types of accommodation that they had lived in since marriage. As shown in Table V all had previously rented with a majority being low-rise apartment units (88 percent). Far behind were high-rise units which 28 percent of the households had at some time occupied. Eighteen percent had rented suites in converted houses, but only 6 percent of the households had ever rented a single family house. One might speculate that since most of the families had no children the extra space and upkeep was not needed. In addition, rents for single family houses which are furnished are usually over \$300 a month ¹ and few are currently paying rental rates that high.

As Table VI illustrates a majority of the sample group

TABLE V. No. of Households by Type and Tenure of Previous Housing Accommodation.

	<u>Owned</u>	<u>Rented</u>
Single Family Detached	-	3
Duplex	-	1
Townhouse/Row House	-	4
Low Rise Apartment (4 Storeys & Under)	-	44
High Rise Apartment (Over 4 storeys)	-	14
House Converted into Apartments	-	9
Other	-	2
(N = 50)		

TABLE VI. Proportion of Households by Category of Monthly Rental Rate.

	<u>No. of Households</u>	
Under \$50	-	
\$50 - \$100	-	
\$101 - \$150	26	(52%)
\$151 - \$200	16	(32%)
\$201 - \$250	4	(8%)
\$251 - \$300	2	(4%)
\$301 - \$350	2	(4%)
Over \$350	-	
(N = 50)		

were paying under \$200 per month with over half paying between \$100 and \$150 for unfurnished suites. Two-thirds of the households occupied one bedroom suites with considerably less (28 percent) in two bedroom suites. Table VII points up an overwhelming preference for low rise apartment buildings (74 percent) compared to high rise units (16 percent) or townhouse units and suites in converted houses (4 percent each).

In summary, this particular sample group of future housing consumers in Vancouver consisted of young couples most of whom were approaching the stage of family expansion and who were currently occupying small (usually one bedroom) units with moderate rental rates.

Analysis and Discussion of Questionnaire Results

Past studies cited in Chapter II have indicated that young couples, particularly in the middle and upper income groups living in rental accommodation, have particularly strong desires for home ownership.² Nelson Foote argues that the median housing consumer is working towards the goal of owning a single family detached house and that the current accommodation is temporary until enough money can be saved to purchase a house.³ One of the prime motivating reasons for their goal is the desire for a suitable environment for family life including adequate space to house the family members, safe play areas outdoors for children and the freedom

TABLE VII. Proportion of Households by Type of Present Residence.

	<u>No. of Households</u>	
Rented Townhouse/Row House	2	(4%)
Rented Low Rise Apartment	37	(74%)
Rented High Rise Apartment	8	(16%)
Rented Suite in Converted House	2	(4%)
Other	1	(2%)
(N = 50)		

TABLE VIII. Proportion of Households Anticipating Home Ownership.

	<u>No. of Households</u>	
Anticipate Home Ownership	46	(92%)
Do Not Anticipate Home Ownership	4	(8%)
(N = 50)		

χ^2 Level of Significance: .001

to pursue family activities with a maximum amount of privacy.

The data from this study revealed that a majority of the sample group who are currently in the pre-child stage anticipated having children soon or sometime in the future (Table III). A large proportion were currently paying a moderate monthly rental rate (Table VI) in view of the Central Mortgage and Housing Corporation's figure of 27 percent of gross family income considered appropriate to be budgeted for housing.⁴

It might be anticipated that the desire for home ownership among the sample group would be strong and the data revealed that this was, in fact, the case. As shown in Table VIII, the expressed preference for home ownership was highly significant. Nearly all the households in the sample expected to own their own homes in the future.

To ascertain the degree of commitment to realizing this goal, respondents were asked when they expected to purchase a house and what action they had taken in terms of assessing the current stock or having begun to save for this purpose.

Interestingly, 75 percent of those aspiring to home ownership expected to have attained their goal in less than three years' time. In fact, as many as 33 percent were planning on owning their own homes in under a year. This trend was reflected in the fairly high degree of commitment indicated by their actions. A majority had discussed home

ownership while almost three-quarters had consulted newspaper advertisements describing houses for sale. Over half of the households had actually visited model homes and driven or walked around various neighbourhoods to determine the quality of houses, location of schools and shopping facilities, etc. Twenty percent had even contacted agents or builders with respect to a specific house.

Similarly, a major proportion of the families had made some financial provision for home ownership. Two-thirds claimed that they had begun to save to enable future purchase of a single family detached house.

Clearly, a marked interest in home ownership is indicated by the extent of these actions. This suggests that these households will likely try to realize their preferences in the future as prices permit. As further evidence is the fact that six of the households originally designated as part of the sample had actually bought homes in six months from the time that the lists were assembled.

Only four households expressed no desire for home ownership. Three of the four anticipated renting with two indicating preferences for a townhouse unit and a suite in a low rise apartment. One family planned to rent a high rise suite. Another expected to own a unit in a low rise apartment building.

The major reasons for their decision centered around two factors. All rated the greater freedom they felt without

home ownership and a dislike of the upkeep and maintenance associated with home ownership as very important in their preference not to own a single family detached house.

Slightly less important was the space provided with home ownership which was not considered as necessary by these families. In this respect, two households did not anticipate having children at all and two families were uncertain.

Other reasons cited for not owning a home were important to some respondents and not to others. Half felt that their futures were uncertain and that this was a major factor in their decision. For some households, the financial responsibility of owning and the fixed nature of the investment in home ownership were key reasons in seeking other housing alternatives. To an equal number of families this was not important at all. Several felt that the costs of home ownership were too high and that they could not afford to buy a house. Others rated these factors as unimportant. The tax burden of home ownership was not generally viewed to be of critical financial concern.

It would appear that there are certain drawbacks to home ownership which are strong enough to deter some households from considering this housing alternative. In their view home ownership tied a family down with responsibilities and financial commitments. Freedom from these obligations was of primary importance in the decision not to own a single

family house.

While it is difficult to generalize from such a small number these comments implied a somewhat diminished priority regarding the "design", "tenure" and "tradition" features offered by home ownership as motivating factors in housing preferences of these particular consumers.

For the large proportion of the sample group who did aspire to home ownership, further information concerning the priorities within and among the "design", "tenure" and "tradition" categories was sought. Beginning with the "design" features, it was anticipated that these would be most consistently rated as very important as they are critical in creating a flexible environment for family activities. Certain structural features of the detached house and lot facilitate personal living, especially where there are children. Most important in this respect are interior and exterior space, detached party walls and proximity to ground level.⁵ Since a large proportion of this sample group anticipated having children it might be expected that a suitable environment for raising children and the corresponding "design" features would be of high priority in the preference for home ownership. As shown in Table IX, the study data suggested that this might be the case. That home ownership provides an environment conducive to raising children was revealed as a key reason in the consumer preference for this

TABLE IX. Index of Importance of "Design" Related Features.

<u>Rank</u>	<u>Feature</u>	<u>Mean Rate of Importance*</u>
1.	Suitable Environment for Child-raising	2.78
2.	Space Inside the Unit	2.76
3.	Private Outdoor Space	2.67
4.	Privacy	2.66
5.	Private Entrance/Proximity to Ground Level	2.54
6.	Flexibility of House Design and Lot	2.11

* Mean weighting of importance where very important is weighted as 3, moderately important is weighted as 2 and not important is weighted as 1. See questionnaire #8 (f) (Appendix A) for actual question asked.

housing alternative.

Correspondingly, those "design" related features instrumental in creating this environment were also rated highly. Interior space is slightly more critical than private outdoor space. It is space inside the unit which permits accommodation of the household members and room for full expression of the household's activities. Family members, particularly children, are able to move about and pursue their interests without being continually underfoot or feeling confined.

Since the sample group expected to have children and a flexible environment was considered important, it follows that interior space would be ranked as one critical factor in adequately accommodating family expansion and activities. Also noteworthy was the fact that none of the households in the sample group rated "space inside the unit" as "not important" in their preference for home ownership.

The data also indicated that private outdoor space was another important "design" feature ranking just behind interior space. Again, with an emphasis on a suitable environment and the role of private outdoor space in home ownership, it might be expected that this feature would be important. The yard permits the extension of family activities out of doors and provides a place where being outside on one's own territory can be enjoyed. The yard is critical for play areas for children who often spend much of their time outdoors

near the home. By virtue of the lot, the distance between neighbouring units assures a minimum of noise disturbance and increased privacy. This is an essential factor where there are children.

Clearly, this particular "design" attribute as a priority was recognized by the sample group.

Related to this, the structural characteristic of detached party walls was also given a fairly high ranking in the preference for home ownership. This feature is also instrumental in giving privacy from neighbours by enabling full enjoyment of activities without feeling restrained. This is important in creating a flexible family environment and as such, was a likely reason for being ranked as important by the sample respondents.

Another important feature but rated behind the others by consumers in their preference for home ownership was a private entrance and proximity to ground level. Again this might be expected to be important due to its implications for enjoyment of the outdoors and child-raising. It provides ease of movement inside and out which is particularly important to children's play. It allows a mother to keep closer supervision on her children (e.g. watching from the kitchen window).

Somewhat less important was the flexibility of the design of house and lot to be altered. This was rated more

frequently as moderately important and ranked considerably behind the other features. This is somewhat surprising since the siting of the house and lot characteristic of home ownership is a key factor in allowing maximum flexibility of environment to be achieved. It is quite possible that respondents did not view the statement in those terms, or that they were thinking merely of minor improvements rather than major alterations such as the addition of rooms. While the other features were clearly of a much higher priority, only nine households ranked this item as not important in their preference for home ownership.

Finally, with respect to "design" features, some households ranked additional items as very important. Many were aspects of the items listed which certain households stressed under "other". One family cited the lower noise level of single detached houses which is essentially a function of privacy. Two others emphasized the yard, trees and sunlight which is related to the outdoor space and siting of the house. Three other families stressed a characteristic which was not included in the list, that of individuality of design. Their comments suggested that home ownership provided the maximum opportunity to tailor a housing unit to suit one's needs and tastes. In this respect one respondent expressed a desire for a two storey unit while another preferred a unique and original structural design. To these respondents home

ownership permitted a greater opportunity for these individual preferences to be achieved.

It would appear from this discussion and the data that each of the "design" features was of considerable importance in the consumer preference for home ownership. It is suggested that this is largely due to the structural nature of the detached house and lot which is instrumental in providing certain consumer satisfactions. Of significance was the small number of households who ranked any of the "design" features as not important.

Regarding the "tenure" related features, the data indicated that these items were more often viewed as moderately important rather than very important. A substantial number of households rated several items as not important at all in their preference for home ownership. As shown in Table X, security of having title to the house and property had the highest mean rank of importance. Holding title removes the threat of a landlord with powers to raise rents, impose rules or force eviction. Since the owner is his own landlord, permanence and security of the residential environment which he possesses by virtue of ownership is assured. That this was important to the sample respondents likely reflects their concern for a stable environment for pursuit of activities with no interference from others.

Ranking next in importance of the "tenure" related

TABLE X. Index of Importance of "Tenure" Related Features.

<u>Rank</u>	<u>Feature</u>	<u>Mean Rate of Importance*</u>
1.	Security of Having Title to the House and Property	2.35
2.	Equity Provided by Ownership	2.32
3.	Ownership Allows Freedom To Be Own Boss	2.22
4.	Ownership As More Economical Than Renting	2.15
5.	Ownership As Investment With Profit Potential	2.13
6.	Ownership As Incentive To Save	1.74

* Mean weighting of importance where very important is weighted as 3, moderately important is weighted as 2 and not important is weighted as 1. See questionnaire #8 (g) (Appendix A) for actual question asked.

TABLE XI. Degree of Importance of "Tradition" Related Features by No. of Households.

<u>Feature</u>	<u>Very Important</u>	<u>Moderately Important</u>	<u>Not Important</u>
1. Respect and Prestige	-	6	38
2. Home Owner Designated As a Stable Citizen	-	3	42
3. Pride in Ownership	4	26	15

features was "equity". There are several factors to suggest why this might be important. To consumers the house and property provides financial security in terms of a relatively safe investment. It is a visible indication that their monthly mortgage payments are not "spent money" as is the case when renting. The home may be sold at any time and full (or frequently improved) equity may be realized. This further assures a feeling of security.

Closely related in implications to the highest "tenure" priority but ranked as third by the sample group was the freedom to be one's own boss which characterizes ownership. The lower priority of this item was somewhat surprising since it is essential for full expression of a household's needs and activities. The authority to tailor the unit to accommodate family expansion, landscaping or other alterations is vested in ownership. Nevertheless, that this item is fairly important is likely related to the satisfaction of the housing goal of independence.

Of somewhat less concern to consumers in the "tenure" category were other financial aspects of home ownership. These included the longer term economy of buying over renting, the opportunity to realize a profit on resale and home ownership as an incentive to save. While the former two considerations were rated by over three-quarters of the households as moderately or very important, the latter was rated by nearly

half the households as not important at all.

The rankings within the "tenure" category suggested that financial considerations are generally of less importance than those assuring security and independence. However, among the financial attributes provided by virtue of ownership, "equity" was the most critical.

With respect to the "tradition" component, only six households ranked any aspect as very important. A majority of the households considered the "tradition" related features as not important with one notable exception. This was the pride in owning a single family detached house which was rated by two-thirds of the households as moderately important and by four households as very important (Table XI). Both the home owner as a stable citizen and the prestige of home ownership were rated by over 90 percent of the households as not important. That this view was particularly strong is to be expected since the sample group were themselves tenants. "Tradition" related features appeared to be of considerably little importance except for the pride associated with home ownership which the data revealed as still esteemed by consumers.

Having examined the priorities within the component categories of home ownership, a further area of interest was the inter-relationship among these categories. Respondents were asked to review all the features in the "design",

"tenure" and "tradition" categories and choose the three which they considered to be the most important in their preference for home ownership. The results are indicated in Table XII.

Interestingly, those features which more frequently were cited as the top priorities related to the "design" category. The "tenure" features generally ranked considerably behind with the exception of "equity". Much less important but nevertheless mentioned was the "tradition" feature of pride in ownership.

Of top priority as might be expected were a suitable environment for child-raising and interior space followed by outdoor space and privacy. This ranking closely paralleled the ordering of features within the "design" category. While a test for the significance of the difference between the means of the items in the "design" category did not indicate a significant difference, it is important to note the similarity in rankings. Clearly, the "design" features are a priority.

The lower ranking of the "tenure" features here reflected the lower mean ratings they were assigned within the category as opposed to the "design features" (Tables IX and X). Again, the "tenure" feature of "equity" was rated more frequently as a higher priority item than the other "tenure" features. This was somewhat different from the ordering

TABLE XII. Features Rated as Most Important Priorities by No. of Households.

Rank	<u>Feature</u>	<u>First Priority</u> (No. Households)	<u>Second Priority</u>	<u>Third Priority</u>	<u>Total No. of Households</u>
1.	Suitable Environment for Child-raising	11	7	5	23
2.	Interior Space	10	8	1	19
3.	Outdoor Space	2	6	7	15
4.	Detached Party Walls	7	4	2	13
5.	Equity	2	3	7	12
6.	Freedom To Be Own Boss	4	6	1	11
7.	Investment/Profit Potential	4	3	2	9
8.	Ownership More Economical	3	1	4	8
9.	Holding Title	1	3	4	8
10.	Pride in Ownership	-	-	6	6
11.	Flexible Design of Unit	-	-	2	2
12.	Ownership As Forced Saving	-	-	1	1

within the "tenure" category where security rated higher. This suggests that the earlier ordering should not be taken as conclusive.

In any case, a majority of the "tenure" features consistently rated behind the "design" aspects in the consumer preference for home ownership.

Similarly, the low priority given to "tradition" aspects was also reflected in the choice of key features. Pride in home ownership was the only item cited.

It would appear from these findings that "design" features were considered of greater importance than "tenure" and "tradition" features in the consumer preference for home ownership. To further confirm that this was the case, respondents were asked to rank the order of importance of the three categories. The results indicated an extremely strong choice for "design", "tenure" and "tradition" as the priority ordering as Table XIII indicates.

Some additional information was also sought regarding the attitudes of the sample group towards multiple housing units which attempted to incorporate the key attributes of design and tenure as a substitute for home ownership. Specifically, respondents were asked if the "design" features of space (interior and exterior), privacy and flexibility to alter the unit were incorporated into multiple housing units that could be owned, such a structure would be considered as

TABLE XIII. Rank Order of Importance of Component Categories by No. of Households.

	<u>Rank</u>	<u>Order*</u>	<u>No. of Households</u>
	1	2	3
Design	Tenure	Tradition	32
Tenure	Design	Tradition	11
Design	Tradition	Tenure	2
Tradition	Tenure	Design	1

(N = 46)

χ^2 Level of Significance: .001

* A rank of 1 indicates most important and ranks of 2 and 3 as less important respectively.

a suitable alternative for home ownership. Forty-eight per cent said that they would accept such a substitute, 37 per cent would not and 15 percent did not know.

That so many households were uncertain suggests that they might have had difficulty conceiving that such units would ever be available. This view was reflected in the reasons given by those respondents who reacted negatively to the question. Their comments indicated that multiple units were unable to provide certain design and tenure features as adequately as home ownership. Three-quarters of the reasons cited the closeness of neighbours and the inability to achieve maximum privacy as the major inadequacies of the arrangement suggested. One respondent emphasized that common walls were not conducive to privacy while another cited the density of people in a confined area as a negative feature.

Other reasons pointed to the impossibility of achieving the same equity from multiple units as in home ownership. Finally, two respondents claimed that they desired a plot of "territory" that was theirs alone which they felt could not be provided to their liking in a multiple unit.

These views suggested that multiple units have intrinsic drawbacks which make them less suitable in some respects as alternatives to home ownership.

Respondents were also asked if they would consider

renting the improved multiple units described as a substitute to owning a single family house. This was an attempt to determine the importance of ownership tenure if only improved "design" features were provided in multiple units. The replies indicated that 40 percent were in favour, 36 percent were opposed and 14 percent were uncertain. Not surprisingly, the reasons given for not accepting this arrangement were related to aspects of tenure. Most cited the lack of equity as a key factor. Others considered this arrangement as uneconomical, a poor investment and too expensive in the long run. Several respondents indicated that renting such units would be only temporary and not suitable for long term housing accommodation.

These comments suggested that ownership tenure was an important feature in seeking a permanent housing unit. The implication was that renting would only be considered for the shorter term while owning was more appropriate for a long term residence. Financial reasons, particularly the desire to have equity were also cited as major attributes of ownership tenure.

Further to this, some insight was sought as to the key features involved in modifying or upgrading multiple housing units and the extent to which these reflected priorities in aspirations for home ownership. The results are shown in Table XIV.

TABLE XIV. Index of Importance of Features in Upgrading Multiple Housing Units.

<u>Rank</u>	<u>Feature</u>	<u>Mean Rate of Importance*</u>
1.	Privacy from Neighbouring Units	7.55
2.	Interior Space	7.20
3.	Private Outdoor Space	6.55
4.	Private Entrance/Proximity to Ground Level	5.47
5.	Flexibility in Design of Unit	5.26
6.	Freedom to Alter Unit/Grounds at Will	5.14
7.	Possibility of Owning Unit	4.65
8.	Possibility of Renting Unit	2.47

* Mean weight of ranking where a rank of 1 (indicating the highest importance) is weighted 9, a rank of 2 is rated 8 and so on down to a rank of 9 (indicating the lowest importance) which is weighted 1. See questionnaire #10 in Appendix A for actual question asked.

Reflecting earlier comments concerning multiple dwellings, privacy from neighbouring units was the highest priority. Ranking closely behind were interior space and private outdoor space, both of which were frequently cited inadequacies of multiple units.⁶ These items were also important features in consumer preferences for home ownership (Table XII).

Of interest was the fairly high rating of "private entrance/proximity to ground level". Coupled with the features rated higher, it would appear that the study group favoured multiple units which provided a close approximation to the "design" features of home ownership.

Of lower priority were flexibility of design as well as two closely related features pertaining to tenure. Although freedom to alter the unit and the possibility of ownership rated behind the "design" aspects, these tenure features were considered more important than the possibility of renting the unit which ranked last.

Similar to priorities in home ownership, the key features in modifying or upgrading multiple units reflected "design" aspects as more important than those relating to tenure.

Finally, some indication of attitudes of the sample group towards a series of traditional views of home ownership was sought.

The first of these dealt with owning as less expensive than renting in the long run. Several studies have argued

that in some cases this is a myth.⁷ These claim that the capital put towards home ownership may yield less return in the long run than if invested elsewhere at a higher rate. Yet 70 percent of the respondents either agreed or strongly agreed with the statement that owning was more economical than renting.

Secondly, the view has been held in past years that home owners are more stable citizens of the community than tenants.⁸ Since the quality of multiple units has improved over the years and many young couples occupy rented units during the early years of married life, it might be expected that this view would not be strongly held. Nearly two-thirds of the households disagreed with this statement. Undoubtedly a key factor was the fact that the sample group were all tenants.

Thirdly, home ownership as a status symbol has been widely acclaimed in the past.⁹ More households disagreed with this view than agreed. However, a fair number were uncertain. It is possible that prestige is a sensitive topic which is recognized but not acclaimed outright by consumers as a motivating feature in home ownership.

Finally, the attitudes of the sample group confirmed that in their view owning a home provided the best environment for raising children. This view has been traditionally associated with home ownership for many years.

SUMMARY

The study data suggested that aspirations for home ownership were significantly strong among the sample group. In their view "design" related features were of first priority, followed by "tenure" and "tradition" features. Within each category, the mean ratings of importance for each item were calculated but did not prove to be statistically different in comparison. While it is difficult to draw significant conclusions in some respects, the data revealed several consistent patterns of responses.

The selection of the three key features in aspirations for home ownership reflected those items which has been given higher mean ratings within their respective categories. Those cited most frequently were "design" related features. The "tenure" features again ranked behind, but in a slightly different order than they were rated within the "tenure" category.

In questions regarding key aspects in upgrading multiple housing units, the priorities here reflected a preference for "design" features. Furthermore, those items ranking highest reflected the items rated important overall, and of high rank within the "design" category.

Finally, the traditional views of home ownership as more economical than renting and as most suitable for

child-raising were supported. Home ownership as a symbol of prestige and designation of the owner as a stable citizen received little support.

While these views are not conclusive for the entire population of future housing consumers, these findings do suggest implications regarding the preferred features of home ownership and the satisfaction of housing goals.

FOOTNOTES - CHAPTER IV

- 1 Examination of advertisements in current editions of the Vancouver Sun and Vancouver Province newspapers supports these prices.
- 2 These studies are detailed in Chapter II, pp. 27-28.
- 3 Nelson Foote, Mary M. Foley and Janet Abu-Lughod, Housing Choices and Constraints (New York, McGraw-Hill, 1960), pp. 95-116.
- 4 Canada, Federal Task Force on Housing and Urban Development, Report on Housing and Urban Development (Ottawa, 1969), p. 15
- 5 These features are discussed at length in Chapter II, pp. 31-34.
- 6 Revelant studies are detailed in Chapter II, pp. 20-22.
- 7 See John P. Shelton, "The Cost of Renting Versus Owning a Home," Land Economics, XL (February, 1968), 59-72.
- 8 Refer to Chapter II, pp. 18-20 for relevant comments.
- 9 Refer to Chapter II, p. 38 for more detailed comments.

CHAPTER V
CONCLUSION

People place great value on where they live and have emotional and symbolic relationships with their homes and neighbourhoods. The implications of 'valuedness' of housing run right through the structure and operation of the market.¹

As this study has illustrated, preference for ownership of a single family detached house has evolved into the "home ownership sentiment". Over the years this housing alternative has assumed positive sentiments related to the satisfaction of housing needs. These include both emotional and practical functions which home ownership is best considered to fulfill.

Government policy, private agencies and housing consumers have been instrumental in reinforcing this view. In Canada the National Housing Policy after World War II encouraged home ownership by providing financial incentives to make home purchase feasible for a large majority of the population. Continual praise by government officials concerning the benefits which home ownership brought to families emphasized their support for this particular housing

alternative.

Similarly, those people in the private sector with an interest in home ownership strongly promoted the desirability of achieving this form of housing. Included here were mortgage brokers, real estate agencies, contractors, home furnishing outlets and other related firms.

Finally, consumers themselves expressed the desire for home ownership as best satisfying certain important housing goals. These included the provision for a flexible family environment, individuality and independence, a good financial investment and status. Their comments suggested that certain attributes of home ownership were instrumental in facilitating attainment of these goals.

This view was strengthened by the lack of other suitable housing alternatives. These units have generally been inadequate in aspects relating both to design and tenure. Dissatisfaction was commonly expressed with a lack of space (both interior and exterior), privacy and proximity to ground level which created a poor environment for family activities, especially where there were children. Since most of these alternative units were under rental tenure, additional complaints involved the powers of the landlord over tenants and the inability to achieve equity in a rental situation.

Consequently, home ownership has traditionally been

considered as the ultimate goal in housing for a majority of the population. As such, the "home ownership sentiment" has been widely acclaimed and accepted.

Recognizing that a greater proportion of the population may not be able to achieve this goal, the concern is to ensure satisfaction of housing needs and preferences for these urban dwellers. To provide a basis for suggesting policy considerations, the approach taken in this study involved examining the extent of preferences for home ownership and attempting to determine those features which were instrumental in the perception of this housing alternative as the ultimate goal in housing.

Subsequent analysis of the "home ownership sentiment" indicated a strong desire to acquire a single family detached house was expressed by a large majority of the population. A review of past studies suggested that to consumers, home ownership constituted a "package" of features with related housing satisfactions. These attributes could be organized into three component categories relating to "design", "tenure" and "tradition".

To gain some indication of the relative importance of these features in consumer aspirations for home ownership, a field survey of future housing consumers who had not yet purchased houses was conducted.

While the results were not conclusive for the entire

population, the implications have been useful in suggesting areas of importance in future policy considerations for housing satisfaction and directions for further research.

A major finding of the study suggested that a strong desire for home ownership was expressed by the sample group of future housing consumers. These were young couples approaching the stage of family expansion whose housing needs would likely be inadequately suited to the existing multiple units in which they were living.

If the aspirations of the sample group are indicative of the general population of future housing consumers, this has certain major implications which should be noted in any consideration of policies for land allocation and development in urban areas. Should the demand for home ownership by those who are financially able to realize their preferences be extensive, the current housing stock and serviced land for development must be able to accommodate these requirements.

To draft effective policies in this respect, further research is suggested to identify the sub-groups in the population who aspire to home ownership and the strength of their desire. Some attempt should be made to ascertain for each group the likelihood that these preferences would be attained in the light of financial ability and housing requirements which would be better accommodated in home

ownership.

Such a potentially widespread desire for home ownership raises another implication in terms of available land. The demand for serviced areas for residential development in competition with other uses is rapidly boosting urban land prices.² In this respect the Minister of Urban Affairs has recently commented:

This more rapid rate of land price increases affects the housing picture: fewer people are able to afford home ownership; more row housing and apartments are being built to economize on land, and lot sizes and floor areas are tending to be reduced.³

Clearly, if widespread aspirations for home ownership exist which cannot be realized, then housing needs and preferences may well be frustrated.

This further underlines the need for other housing forms to provide a suitable alternative to home ownership. To ensure housing satisfaction other forms must satisfy the housing goals aspired to in home ownership. It has been argued that housing today lacks diversity and that in reality only two options have been extensively provided - the single family house and the apartment unit.⁴ Only recently have townhouse and row house units shown an increase, and research indicates that in many cases these are stepping-stones to home ownership.⁵ The challenge is to focus concern on the modification and upgrading of alternative housing units and

begin to develop various policies with this objective.

Here, an indication of the key features of home ownership as the ultimate goal in housing suggests priorities of importance to consumers. These should be the focus of consideration in the improvement of alternative units for better satisfaction of housing needs. This study has identified the features of home ownership as relating to "design", "tenure" and "tradition" and provided some information about the relative importance of each in the consumer view.

There appeared to be a significant preference for the "design" related features of home ownership over the "tenure" and "tradition" aspects. It is the characteristic structure of the house and lot which is most critical in creating a flexible environment, especially for children. The survey suggested that for young families in the pre-child stage suitability for child raising is a key priority. Similarly, those "design" features of interior and exterior space and detached party walls which permit maximum flexibility in housing and privacy from neighbouring units were rated as important.

Yet these are precisely the features with which dissatisfactions are expressed by consumers in alternative units.⁶ The problem then becomes one of considering how suitable policies might be drafted to ensure that these preferred design features are better incorporated into

alternative housing forms. One approach might involve a re-examination of current design standards regarding space inside the unit, private outdoor space and soundproofing requirements. Here, it must be recognized that the quality of space and privacy are key factors. Interior space requirements based primarily on the amount of floor space are likely to be inadequate since the siting and design critically influence the nature of flexibility of the living area. Similarly, the quality of private outdoor space in addition to the area provided, will determine its suitability to a family's needs. A small yard surrounding each unit, if carefully planned, may be more functional than wide open green spaces between units. Of importance here is visual privacy, especially for the enjoyment of activities outdoors. For greater privacy inside the unit, a re-examination of soundproofing requirements should be considered.

Here, additional research could be directed at determining "tolerance" levels for various types of households and their respective housing needs in relation to these key "design" features. The complexity of factors in considering these design features points up the necessity of more research on the role of each feature in satisfying various household requirements. In combination, these features might then be examined in a tradeoff situation to gain a clearer indication of priorities.

At the same time, certain "tenure" features were cited as priorities. Although "tenure" related aspects rated behind "design" items, their importance to consumers may be somewhat underestimated. This thought is suggested by the data from an exploratory question which investigated the importance of "tenure" if key design features were incorporated into multiple units. The results indicated that over one third were opposed to renting such a unit because various attributes of ownership tenure were not provided.

The important tenure aspects related to equity, the security of possession and freedom to be one's own landlord. These priorities suggest ownership of alternative units is a feasible priority as a means of providing for equity in one's residence. In addition, the importance of being one's own boss suggests that the threat of a landlord in a rental situation destroys feelings of security and restricts a tenant's actions.

One approach to rectify this situation in alternative units might be to re-assess the legislation governing landlord-tenant relations. Considerations here might include requiring distribution of information to tenants to justify rent increases or provision for greater co-operation with the management in drafting rules or improving units. While the "tenure" priorities have been indicated in the study, additional research is required to translate these into

workable recommendations.

Ranking much farther behind in consumer priorities were the "tradition" aspects of home ownership. By definition the pride associated with home ownership which has evolved over the years is not associated with any other type of housing. Although not a prime motivating factor, it was nevertheless recognized by consumers. However, it is possible that the desire for home ownership as the major symbol of status may be losing its significance. The current diversity in opportunities for satisfaction through travel, owning a summer home or boat could reflect a trend where the achievement of status is through a differentiation in style of life and consumption of goods and experiences. In this respect one author has commented:

Americans no longer see the house
as homestead to be handed down from
generation to generation, but rather
as a possession to be consumed like
automobiles or furniture.⁷

Consequently, less emotional attachment is placed on the house itself and the emphasis has shifted to the quality of living.

If this is the case, clearly greater provision for the "design" and "tenure" features to improve the quality of living in alternative units should be a prime concern if satisfaction of housing needs and preferences is to be realized.

This study of the home ownership sentiment and its implications provides a basis for understanding the key aspects in the quest for home ownership as the ultimate goal in housing. Consideration of consumer preferences gives important indications of the priorities which must be accommodated if housing satisfaction is to be assured.

While some would argue that the gap between housing preferences and final unit selection is wide, perhaps this discrepancy arises from a lack of concern for consumer preferences in tackling the problems of providing suitable alternatives to home ownership. While home ownership will always provide maximum flexibility for certain housing goals of importance to consumers, the challenge is to recognize the attributes of this housing alternative and incorporate the priorities into other innovative forms.

FOOTNOTES - CHAPTER V

- 1 J.D. Berridge, The Housing Market and Urban Residential Structure: A Review, Research Paper No. 51 (Toronto: Centre for Urban and Community Studies, University of Toronto, 1971), p. 7.
- 2 "Land and New Communities," Statement by Honourable Ron Basford, Federal-Provincial Conference on Housing (Ottawa: Conference Centre, January, 1973), p. 2.
- 3 Ibid.
- 4 A.G. Diamond, Housing in the Nineteen-Seventies - A View from the Private Sector (Ottawa: Canadian Housing Design Council, 1968), p. 5.
- 5 Condominium Research Associates, National Survey of Condominium Owners (Toronto, 1970), p. 42.
- 6 Refer to Chapter II, pp. 19-24 for additional comments.
- 7 "About The House," American Institute of Architects Journal, XLVII (January, 1967), 78.

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I _____ SCHOOL OF COMMUNITY & REGIONAL PLANNING
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SURVEY OF HOUSING PREFERENCES

1. How long have you lived in this residence? _____ years _____ months.

2. How many bedrooms have you in this unit?

1. bachelor _____ 3. 2 bedrooms _____
2. 1 bedroom _____ 4. 3 bedrooms _____

3a. In which category does your monthly rent level fall (without utilities)?

1. Under \$50 _____ 5. \$201-\$250 _____
2. \$51-\$100 _____ 6. \$251-\$300 _____
3. \$101-\$150 _____ 7. \$301-\$350 _____
4. \$151-\$200 _____ 8. Over \$350 _____

b. Is your suite... 1. Furnished? _____ 2. Unfurnished _____

4a. Would you please list all the members of this household beginning with yourself and give the age, sex and marital status for each.

Relationship	Age	Sex	Marital Status
Respondent			
Spouse			
Child			
Child			
Other			
Other			
Total			

b. Do you plan on having children ...

1. Soon _____ 3. Uncertain _____
2. Sometime in the future _____ 4. Not at all _____

5. In what year were you married? _____

6. In the list below, check all those housing types in which you have lived since marriage. Also circle whether each was owned or rented.

- | | |
|---|--------------|
| 1. Single family detached | owned/rented |
| 2. Duplex | owned/rented |
| 3. Townhouse/row house | owned/rented |
| 4. Low rise apartment (4 storeys & under) | owned/rented |
| 5. High rise apartment (over 4 storeys) | owned/rented |
| 6. House converted into apartments | owned/rented |
| 7. Other (specify _____) | owned/rented |

7a. What type from the list above is your present residence? _____

7b. How long have you been living in the Metropolitan Vancouver area? (Check the number of years).

Less than one, 1 2 3 4 5 6 7 8 9 10+

8a. Do you anticipate owning a single family detached house in the future?

1. Yes ___ 2. No ___

b. If NO, skip to question 9, p. 4.

c. If YES, how soon might this be?

1. Under 6 months ___ 4. 2 to 3 years ___
2. 6 months to 1 year ___ 5. 3 to 4 years ___
3. 1 to 3 years ___ 6. Over 4 years ___

d. Regarding your preference for owning a single family detached house, what action have you taken? (Check those which are applicable)

1. Have not discussed homeownership ___
2. Have had discussions with spouse about buying a house ___
3. Have looked at newspaper advertisements describing houses for sale ___
4. Have visited open houses and/or model homes ___
5. Have driven and/or walked around various neighbourhoods to determine such things as the quality of homes, location of schools, shopping facilities ___
6. Have contacted real estate agents or other professional sources for general information ___
7. Have contacted agents/builder with respect to a specific house ___

e. Have you begun to save for ownership of a single family detached house?

1. Yes ___ 2. No ___

f. Here are a number of features which relate to the DESIGN aspects of home ownership. Could you rate the importance of each feature in your preference for owning a single family detached house in the future.

Design-Related Features

Very Mod. Not
Imp. Imp. Imp.

1. Space inside the unit	___	___	___
2. Private outdoor space	___	___	___
3. Private entrance/proximity to ground level	___	___	___
4. Privacy afforded by detached party walls (i.e. no walls of unit joined to neighbours)	___	___	___
5. Design of house and lot lends itself to alterations	___	___	___
6. Suitability of environment for raising children	___	___	___
7. Other (specify _____)	___	___	___

- 8g. Here are a number of features relating to the TENURE aspects of home ownership. Could you rate the importance of each feature in your preference for Ownership of a single family detached house.

Tenure-Related Features

Very Mod. Not
Imp. Imp. Imp.

- | | | | |
|--|-----|-----|-----|
| 1. Security of having title to the house & property. | ___ | ___ | ___ |
| 2. Ownership provides an incentive to save, a means of forced saving | ___ | ___ | ___ |
| 3. Ownership is more economical in the long run than renting | ___ | ___ | ___ |
| 4. Ownership is a good investment with profit potential. | ___ | ___ | ___ |
| 5. Ownership provides equity: (a liquid asset, no rent loss | ___ | ___ | ___ |
| 6. Ownership allows you to be your own boss | ___ | ___ | ___ |
| 7. Other (specify _____) | ___ | ___ | ___ |

- h. Here are a number of features relating to the long TRADITION of home ownership in our society. Could you rate the importance of each feature in your preference for owning a single family detached house in the future.

Tradition-Related Features

Very Mod. Not
Imp. Imp. Imp.

- | | | | |
|--|-----|-----|-----|
| 1. Home ownership gives you more respect and prestige than any other type of accommodation | ___ | ___ | ___ |
| 2. A home-owner is a better citizen than a tenant | ___ | ___ | ___ |
| 3. There is a certain pride in having a home of your own | ___ | ___ | ___ |
| 4. Other (specify _____) | ___ | ___ | ___ |

- i. Now could you look back over ALL the features listed in the last 3 questions (i.e. 8f, g, and h) and choose the three features which you consider to be the most important of all in your preference for home ownership in the future. Write them below in order of their importance:

1. _____ (most important)
2. _____
3. _____

- j. In aspiring to ownership of a single family detached house could you rank which set of features are more important in your preference for this type of accommodation. (NOTE: Mark "1" beside the set that is most important, "2" for the next most important and "3" for the least important.)

1. The Design features offered by home ownership _____
2. The Tenure features offered by home ownership _____
3. The Tradition features offered by home ownership _____

8k. If the design features of space (interior and exterior), privacy, and flexibility to alter unit were incorporated into multiple housing units that you could own, would you consider this a suitable alternative to ownership of a single family detached house?

1. Yes ___ 2. No ___ 3. Don't know ___

If No, why? _____

1. Would you consider renting a multiple unit like the one in 8k as a suitable alternative to ownership of a single family detached house?

1. Yes ___ 2. No ___ 3. Don't know ___

If No, why? _____

Answer 9 a and b only if reply to 8a was NO,
(i.e. if you never plan to own a single family detached house)

9a. If you never plan to own a single family detached home in the future which type of housing from the list below do you anticipate living in? (Circle the TYPE and the TENURE)

<u>TYPE</u>	<u>TENURE</u>
1. Duplex	owned/rented
2. Townhouse/row house	owned/rented
3. Low rise apartment (4 storeys & under)	owned/rented
4. High rise apartment (over 4 storeys)	owned/rented
5. House converted into apartment suites	owned/rented
6. Other (specify _____)	owned/rented

b. Could you rate each of the following items as to their importance in your decision not to own a single family detached house.

	Very <u>Imp.</u>	Mod. <u>Imp.</u>	Not <u>Imp.</u>
1. Future is uncertain	___	___	___
2. Don't need space which home ownership provides	___	___	___
3. Dislike upkeep, maintenance choice which owning a house requires	___	___	___
4. Without home ownership greater freedom is obtained	___	___	___
5. Cannot afford to buy a single family detached house	___	___	___
6. Financing costs of home ownership are too high	___	___	___
7. The tax burden of home ownership is too high	___	___	___
8. It is more economical to rent an alternative type of accommodation	___	___	___
9. Dislike the financial responsibility of owning	___	___	___
10. Investment in home ownership is too fixed	___	___	___
11. Other (specify _____)	___	___	___

10. As the costs of owning a single family detached house are greatly increasing, more people will be forced to turn to alternative forms of housing. Referring to the list of features below, could you rank the importance of each in designing or upgrading multiple housing units.

(NOTE: Mark "1" for the most important, "2" for the next most important, "3", "4" and so on. Be sure to rank all the items.)

- | | |
|--|-------|
| 1. Private entrance/proximity to ground level | _____ |
| 2. Freedom to alter unit and grounds at will | _____ |
| 3. Privacy from neighbouring units | _____ |
| 4. Space inside the unit | _____ |
| 5. Possibility of owning the unit | _____ |
| 6. Private outdoor space | _____ |
| 7. Flexibility in design of unit and outdoor space | _____ |
| 8. Possibility of renting unit | _____ |
| 9. Other (specify _____) | _____ |

11. Here are some statements about home ownership, meaning ownership of a single family detached house. For each statement could you indicate if you agree or disagree using the code below.

SD - Strongly disagree	A - Agree
D - Disagree	SA - Strongly agree
N - Neutral or don't know	

- | | | | | | |
|--|----|---|---|---|----|
| 1. In the long run buying is less expensive than renting a residence of similar size. | SD | D | N | A | SA |
| 2. It is more prestigious to have a home of your own than to live in any other form of housing. | SD | D | N | A | SA |
| 3. Owning a home ties you down with too many responsibilities. | SD | D | N | A | SA |
| 4. Home owners are more stable citizens of the community than tenants. | SD | D | N | A | SA |
| 5. Home ownership is not essential for raising children successfully. | SD | D | N | A | SA |
| 6. The pride associated with owning your own home is unmatched by any other form of housing. | SD | D | N | A | SA |
| 7. A home of your own provides greater privacy from neighbours than does any other housing type. | SD | D | N | A | SA |
| 8. Without home ownership you are freer to move about at will. | SD | D | N | A | SA |
| 9. Owning a home provides the best environment for raising children. | SD | D | N | A | SA |

12. Finally, just a few additional questions.

- a. What is the present occupation of the male of the household? _____

Is it: 1. full time _____
2. part time _____
3. unemployed _____
4. not applicable _____

- b. What is the present occupation of the female of the household? _____

Is it: 1. full time _____
2. part time _____
3. not applicable _____

- c. What is the highest educational level of the male and female of the household. (Check one level for each)

	<u>Male</u>	<u>Female</u>
1. Some high school	_____	_____
2. High school graduate	_____	_____
3. Technical diploma	_____	_____
4. Some university	_____	_____
5. University graduate	_____	_____

- d. What is the gross household income (that is, before taxes?)

1. Less than \$5000	_____
2. \$5000-\$6999	_____
3. \$7000-\$9999	_____
4. \$10,000-\$11,999	_____
5. \$12,000-\$14,999	_____
6. \$15,000-\$19,999	_____
7. \$20,000-\$24,999	_____
8. \$25,000-\$30,000	_____
9. \$30,000+	_____

THANK YOU!