

COMPARISON OF HOUSING CHARACTERISTICS  
PREFERRED BY HOME OWNERS AND  
POTENTIAL HOME BUYERS IN THE  
TULSA METROPOLITAN AREA

By

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## PREFACE

This study compares the differences in socio-demographic factors and attitudes toward housing between home owners and potential home buyers in the Tulsa Metropolitan Area. The primary objective is to determine the preferred housing characteristics of both home owners and potential home buyers. A questionnaire published in the Tulsa World Newspaper provided data for this study and the coordinators of the Affordable Housing Demonstration Project.

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## CHAPTER I

### THE RESEARCH PROBLEM

#### Introduction

Home ownership, an American goal, and a symbol of individual success, stabilizes our national social structure. Two major factors influence the attitudes and behavior of home owners and potential home buyers: economic and social.

The major economic factors include the following: inflation, building materials and labor costs, supply and cost of land, interest rates, and financing. These economic factors and others force home ownership beyond the reach of most people. This research primarily deals with the areas of housing that are affected by the social aspects of human attitudes and behavior, also acknowledging the impact of economic factors.

The social factors influencing the attitudes and behavior of home owners and potential home buyers include socio-demographic elements, previous environments and past experiences (Hinshaw & Allott, 1972). Through a comparison of the social factors influencing home owners and potential home buyers emerges the housing characteristics each group preferred. This research identifies the preferred housing characteristics. The results could provide recommendations

to professionals in the housing industry for more satisfactory future housing.

Hinshaw and Allot (1972) identified three reasons why it is difficult to determine and measure preferred housing characteristics. First, an individual's life experiences and knowledge of alternative housing styles influence the preferred characteristics. Second, the social and economic factors that affect the life of an individual limit that person's response to different living situations. Third, preferences for housing characteristics change along with age, income, family status, and other elements that change as one grows older.

This study determines the housing preferences of people living in Tulsa at the time of the survey distribution, July 1982. Home owners and potential home buyers express attitudes and preferences for three areas of housing: home ownership, housing characteristics, and land uses.

Home ownership, the first area of housing affected by the attitudes of home owners and potential home buyers includes the type and satisfaction of current housing and the preferred type of dwelling. The researcher inquires as to the importance and ability to attain home ownership. This study also identifies the potential home buyers' acceptance of sweat-equity, a viable option making housing affordable to those people who otherwise could not purchase a home.

Another important aspect of home ownership is the house purchase decision-making process. A few of the items

incorporated into this process include the following: attractiveness of the home, requirements for household and yard maintenance, the location in relation to work, and land use in the surrounding neighborhood. Other social and economic factors also influence the people making the decision to purchase the house.

The second aspect of housing affected by residents' attitudes are the housing characteristics. This area includes the structure type, house style, design and aesthetic features, floor plan, and tenure. After the house provides the basic human requirements for shelter, people need or desire other items in their housing. The house may evolve into an expression of their personal values.

The third area of housing affected by home owners' and potential home buyers' preferences is land use. This consists of the lot size, grounds maintenance, location, access, street width and layout, housing density, and the zoning classification. Zoning policies define acceptable uses of property and prohibit alternative zoning practices.

This study identifies the attitudes of home owners and potential home buyers toward these three areas of housing. Results present the preferred housing characteristics for utilization by builders of future housing.

Builders, developers, bankers, architects, and others realize the economic restraints confronting potential home buyers. In response to these factors the Affordable Housing Demonstration Project (AHDP) was developed nationally. This

project receives technical assistance from the U.S. Department of Housing and Urban Development (HUD), the National Association of Home Builders (NAHB), and the National Association of Home Builders Research Foundation. According to HUD,

The Joint Venture for Affordable Housing is a collective effort among public and private sector groups who share a commitment to the creation of more affordable housing and are linked through a series of coordinated projects and activities (U.S. Department of Housing and Urban Development, April 1982, p. 2).

This program was developed to decrease the cost of single-family housing in Tulsa and several other cities across the nation. The intention is to show that "good design costs no more than poor design" (U.S. Department of Housing and Urban Development, February, 1982, p. 1). This research assists the Affordable Housing Demonstration Project in determining specific needs of potential home buyers as opposed to the traditional needs of current home owners.

The group of potential home buyers consists of people who previously owned a home and those who have never owned a home. Among the potential home buyers is a group of young people with special needs, the first-time home buyer.

The first-time home buyer is typically described as a member of the baby boom generation, an individual accustomed to renting an apartment with low maintenance responsibilities, and with high expectations for housing due to increasing housing prices. Sometime in this decade 41 million members of this group will turn 30 years old,

thus increasing the size of the first-time buyer portion of the housing community (Smith, 1981). This group provides a large market that professionals in the area of housing production can serve.

Wells (1981) expresses concern about the reluctance of young people, categorized as potential first-time home buyers, to make commitments for purchasing homes. He indicates from a survey that 92 percent of the population sampled view home ownership as a desirable goal and a good investment. They exhibit similar values toward housing as do current home owners yet they encounter barriers preventing them from actually purchasing a house. To attract potential home buyers into making the commitment to purchase a home, their housing needs must be determined, implemented into new housing, and assisted with creative financing.

This study compares the attitudes of home owners to those of potential home buyers regarding three areas of housing. The scope of this research includes surveys returned from readers of the Tulsa World Newspaper. Results from this survey lead to recommendations for new housing units and provide information for the Affordable Housing Demonstration Project, Tulsa builders, and builders in other parts of the country.

#### Statement of the Problem

New housing does not meet the needs of today's home buyer. Knowing the housing characteristics preferred by

potential home buyers, builders can improve the design of new housing, attract potential home buyers, and provide satisfactory housing for the client. In support of this point, Ritchey (1978) comments,

An understanding of the relationship between the needs of the users and the characteristics of environments must be the foundation for criteria ... (p. 52).

This research project focuses on such a relationship.

#### Purpose and Objectives

This study compares the socio-demographic differences between home owners and potential home buyers and determines their attitudes toward current and future housing. In order for potential home buyers to obtain housing, what modifications will they accept in house design, location, surrounding areas, and land use? The major objective of this study is to determine the preferred housing characteristics of Tulsa home owners and potential home buyers. Specific objectives for this study include the following:

1. To compare the relationship between home owners and potential home buyers in terms of demographic characteristics including education, occupation, marital status, family size, family's 1981 gross income, and monthly rent or house payment.
2. To compare home owners' and potential home buyers' perception of home ownership and housing satisfaction.
3. To identify the preferred housing characteristics of Tulsa residents.

4. To compare the attitudes of Tulsa home owners and potential home buyers toward the maintenance of individual lots and common areas and alternative zoning practices.

5. To compare the different concepts of the average three bedroom house, the lot and land use, and the acceptance of sweat-equity between home owners and potential home buyers.

6. To recommend housing characteristics and land uses preferred by potential Tulsa residents.

#### Assumptions

The following assumptions are inclusive within the study:

1. Respondents answer the questionnaire as truthfully and accurately as they can.

2. Respondents are genuinely concerned with housing issues.

3. Respondents are representative of Tulsa citizens who have an interest in housing.

#### Limitations

The limitations which affect the results of this study include the following:

1. The study is limited to readers of the Tulsa World Newspaper.

2. The data is limited to those people who responded within the two week time period.

## Definitions

The following definitions clarify the terms used in this study:

Alternative zoning practices - Practices allowing for deviation from the regular standards such as normal dimensions for lot sizes, streets, gutters, distances between houses, distances from the house front to the street, and other items.

Home owner - A person who is in the process of paying for a house with a mortgage or a person who has paid the total cost of a house and now holds the title for the house.

Land use - Consists of the lot size, grounds maintenance, location, access, size and layout of the streets, density, and the zoning classification.

Potential first-time home buyer - A person who has never previously owned a home or held a mortgage for a home.

Structure Type - "Structures are classified according to the number of housing units contained under one roof, whether and in what way the units are attached to one another, and the method of construction ..." (Lindamood & Hanna, 1979, p. 106).

Sweat-equity - Home buyer participation in the building process in exchange for a reduction in the cost of the house.

Tenure - The status of holding a home, either renting or owning.



## CHAPTER II

### REVIEW OF LITERATURE

#### Introduction

Chapter II reviews past studies dealing with the economic and social factors influencing the attitudes of home owners and future home buyers. Areas of housing affected by the attitudes of residents are discussed in terms of home ownership, housing characteristics, and land uses.

Economic factors increase housing costs, limiting the purchase of a new house to those able to afford it. This discussion encompasses the housing goals set by Congress and the changing areas of housing which demand government assistance. A brief history of housing from the 1940's until the 1980's compares the changes in housing cost, size, and characteristics of the home buyer. An in-depth description of the potential first-time home buyer reviews demographic characteristics common to this group. The author concludes this section with alternatives leading to affordable housing.

The next section discusses social influences placed on past and future home buyers by the family, community, and society. Chapter II defines the term housing and discusses its intended purpose in relation to the basic human needs for

survival. Housing satisfaction is difficult to measure and is defined in the terms sociologists use while attempting to measure housing satisfaction. Finally, three professional perspectives of housing and the occupants are defined.

Literature written about the areas of housing affected by users' attitudes is presented. Home ownership is still one of the most important aspects of housing (Wells, 1981). The decision-making process during the house purchase stage is analyzed in terms of the interaction between husband and wife.

Housing preferences are discussed in terms of human behavior in reaction to the built environment and cultural norms. Findings from previous studies discuss and define the specific preferred design items.

Finally, regarding land use the study reviews research covering the topics of current population trends and alternative zoning practices. The trend in the U.S. population movement is from the northeast part of the country to the sunbelt areas. This present population shift is expected to continue according to Naisbitt (1982). This chapter lists the implications of this move in terms of housing, transportation, and location of industries.

#### Economic Factors Affecting Home Ownership

##### Housing Goals and Changes From 1940-80's

Congress set a national goal in 1949 to have a "decent home and a suitable living environment for every American

family" (Comptroller General, 1978, p. 1). This was defined in the Housing Act of 1949, 42 U.S.C. 1441 (Comptroller General, 1978; Hartman, 1975). Congress assumed that most American families could reach this goal without direct government assistance. At this point the government focused on the housing needs of the low-income families.

During the early 1970's as interest rates escalated and selling prices and operating costs for single-family houses increased, government attention shifted to the housing needs of the middle-income families (Comptroller General, 1978; Wells, 1981). The question asked was, why are these families unable to find affordable housing? Several reasons for this dilemma include increasing housing costs, the imbalance of supply and demand of housing, government regulations, and the affluent homebuyers (Comptroller General, 1978; Nolon, 1980).

Affluent homebuyers are a major factor influencing the increasing prices for new houses (Comptroller General, 1978). This group of homebuyers is characterized as purchasing a home for the second or third time. Typically they purchase large homes and finance them with large down payments (Comptroller General, 1978). Builders are responding to the demand of these homebuyers.

Some builders, responding to the demand of the more affluent homebuyer, surpass the needs of the first-time home buyer. This forces the first-time home buyer to forego purchasing a home at the present time, to purchase a

more expensive home which is almost beyond his or her means, or to purchase an older home for rehabilitation. The first-time home buyer creates a market with special needs. Wells (1981) concludes that the first-time home buyer may accept a house with smaller square footage and a higher density neighborhood in order to afford the product.

Previously builders did not cater to the market for smaller homes because of their success with selling larger homes. Calling the untapped market for smaller homes to the attention of more builders and developers would benefit them as well as the first-time home buyer. Houston (1981) reports that in many major markets attached dwellings are the hottest sales items.

#### Characteristics of Potential Home Buyers

Today's new home buyer typifies a group of consumers which varies considerably from past home buyers. Gunterman and Wade (1981, p. 22) say that "today's home buyers are investors in a major asset as well as consumers seeking shelter." In 1965-1966 middle-income families dominated the housing market while only 31% of new homes were purchased by upper income families (Comptroller General, 1978). In 1975-1976, 60% of new homes were bought by upper income families (Comptroller General, 1978). A major factor affecting the higher housing cost is the change in economic standing in the group of new home buyers.

In 1970, almost 30% of all families under 35 years of

age could afford a median priced house (Comptroller General, 1978). Six years later only 15% of families in the same age group could afford a median priced house in 1976 (Comptroller General, 1978).

The average size of a house has also changed in the past three decades. A typical house in 1950 had 1000 square feet and prior to 1950 houses averaged less than 1000 square feet (Comptroller General, 1978). Twenty-six years later, in 1976, a typical house held 1700 square feet. Gere (1981) predicts that by 1985 some houses will be smaller than garages on houses today. Other studies indicate that future housing will be smaller and more energy efficient (Nolon, 1980).

Household composition has changed considerably since the 1950's (Houstoun, 1981). Today a large number of adults live together, marry later in life, or never marry. Young adults are waiting longer to start a family and they are having fewer children.

Norton (1980) labels people who live together or alone as the non-family household. This social group grew at a rate of 73% in the last decade. Husband and wife households grew at a rate of 8 percent and family households grew at a rate of 13 percent. Changes in the household composition influence the size and form of new housing as do economic factors (Houstoun, 1981).

Within this group of potential home buyers are the first-time home buyers, generally members of the baby boom.

This high fertility period extended 15-20 years after World War II (Morris & Winter, 1978). A total of 80 million births occurred between 1946-1965 (Norton, 1980). Members of the baby boom choose to vacation now and to purchase a home later (Wells, 1981). Young families, without property to sell, postpone home ownership and some feel that a two career family is necessary for home purchase in the 1980's (Wells, 1981; Houstoun, 1981).

#### Alternatives Leading to Affordable Housing

Areas to review for producing affordable housing include less government regulations, innovative zoning techniques, alternative land use, and tax reform (Nolon, 1980; Houstoun, 1981). Less stringent regulations could reduce the housing cost by allowing the use of quality materials of a less expensive type. Smith (1981) states that over-regulation on the average adds 20 percent to the cost of a house.

Innovative zoning techniques include reduced minimum lot dimensions, less distance for street setbacks, narrower streets, and zero lot line houses. These measures result in reduced costs for utility, water, and sewer lines, and more efficient land use (U.S. Department of Housing and Urban Development, February, 1982). These are a few of the potential cost reduction areas identified for use in the AHDP in Tulsa.

Alternative land uses focus on changes in the zoning

requirements such as: 1) zoning a sufficient amount of land with increased density, 2) mixed housing types, and mixed land use (Houstoun, 1981; Nolon, 1980).

Tax reform suggests that "county and municipal governments should assess vacant land at current market value etc." (Houstoun, 1981, p. 79).

Well planned developments could reduce transportation costs and provide affordable housing to the segment of the population which currently needs housing. Wells (1981, p. 221) suggests that "attached housing or higher density land plans...make prime locations more affordable." This may be a realistic alternative since Smith (1981) indicates that young people want to live closer to work. Preferences of home owners in this area have changed in the last ten years. Hinshaw and Allot (1972) found that few people in their study preferred to live close to work.

### Societal Influences on Home Buyers

#### Basic Human Needs

Investigating the basic human needs for survival leads to a better understanding of current housing requirements. Maslow's theory states that "lower level needs must be satisfied before higher level needs can be" (Lindamood & Hanna, 1979, p. 80). These human needs are carried over into the area of housing and include the following:

First, physiological human needs includes protection against the elements as well as the need for sleep, rest,

food to eat, and air to breath.

The second level of human needs, security and safety needs, relates to the control people feel over their lives and their environment. After the house satisfies the first need for protection from external forces, the home owner focuses attention on the next level of needs.

Third, social needs, are basic to human nature. These consist of "the need for love, acceptance, and association with other human beings" (Lindamood & Hanna, 1979, p. 80). In this context housing contributes to the family life and human interaction.

Self-esteem or self respect, the fourth level of human needs, relates to acceptance by self and the society. To meet these needs, housing functions as an indicator to others of one's relative worth. Thus, the style and aesthetic characteristics of a house enter at this point.

Finally, self-actualization needs, the need to meet new challenges, are realized through the development of one's talents and the positive relations with others. Ideal housing in this capacity expands to meet the demands of the home owner. Also, in this area the house lends itself to self expression. Understanding Maslow's hierarchy of needs leads to a better understanding of humans housing needs.

Housing provides shelter and protection for the basic human needs and then satisfies other needs. Deasy (1974, p. 5) defines the purpose of a house as providing "a place



where a group of individuals can co-exist with a minimum of friction and maximum of satisfaction." Personal needs to be satisfied are privacy, self fulfillment, and self actualization (Morris & Winter, 1978). If such needs are met, the house fulfills its function and enhances the quality of life.

Rapoport (1980) defines housing as a multidimensional concept. He goes on to state that housing components must be defined in a cross-cultural way, meaning that a house must be evaluated within a given culture and in that culture's own terms.

#### Housing Satisfaction

Many sociological studies deal with the issue of measuring house satisfaction and quality. These aspects of housing are hard to measure for several reasons, one of which is that as some needs are satisfied others gain importance.

Five categories of housing norms affecting behavior relating to housing include the following: space, tenure, structure, quality, and neighborhood and location (Lindamood & Hanna, 1979). Different studies have dealt with each of these housing norms. Space alone is another area of study. Sommer (1969) and Hall (1969) investigate this area in terms of how much physical space a human being needs for various activities.

Factors influencing residents' satisfaction with hous-

ing include location, proximity to friends and neighbors as well as physical attributes of the house. Morris and Winter (1978) suggest a set of criteria with four levels for judging the residents satisfaction of a house. These four levels are 1) the individual, 2) the family or household, 3) the community, and 4) the societal level. This discussion deals primarily with the family or household, the first level of analysis.

If the house is satisfactory to the family the residents are considered to have adapted to the environment. If a high level of dissatisfaction exists the residents are considered to be maladjusted. In the cause of maladjustment a deficit in the housing exists. Morris and Winter (1978, p. 12) define a house deficit as "a limit exceeded by some aspect of the environment." The deficit is a deviation either below or above the limit. Sources of housing dissatisfaction stem from crowding and lack of privacy.

### Three Professional Perspectives Toward Housing

Professionals view housing from several different perspectives. This section deals with the perspectives of architects, social scientists, and environmental psychologists.

An architect sees the physical form of a house or building constructed from natural materials for a specific purpose. In the architect's opinion the built environment affects the behavior of the humans occupying the space.

Rapoport (1980, p. 122) states "the impact of any environment on people will depend on its importance to them." Winston Churchill expresses this opinion in his remark, "We shape our buildings and afterward our buildings shape us."

Newman (1973) supports this attitude and suggests that an architect can understand the function of a space and its intended users. The space can then be created to encourage such behavior or use and to discourage other behavior. Newman's studies deal with how physical form can assist residents in determining and controlling activities in specific areas.

Newman (1981) further states that results from studies show that building size has a statistically significant direct cause and effect on the residents' use of public space, interaction with neighbors and their sense of control over public areas. From this study, he concludes the results demonstrate "that building form has a very strong predictive capacity on public area use (p. 77)." Results show that an increase in units per building cause a reduction in the residents' use of public areas. Perin (1970, p. 36) also suggests the idea that "the physical environment is said to influence social and interpersonal relationships."

Another aspect of housing design is its utilization as a tool for changing or preventing change of the racial and economic character in an existing neighborhood (Newman, 1981). By this statement he means that in some cases hous-

ing has been constructed to prohibit certain groups of people from moving into an area. Public housing for example may restrict the very low income people or members of the black population from moving into in a specific neighborhood.

From a second viewpoint, social scientists generally look at the social environment rather than the physical form. A sociologist views the social surroundings of an environment as the most important housing element influencing the users' behavior.

Sociologists look at housing quality and evaluate it in terms of the users satisfaction. This is accomplished through evaluating the residents adjustment or maladjustment to the environment (Morris & Winter, 1978).

The third perspective is the one seen by environmental psychologists, which appears to combine both of the other viewpoints. Sommer (1969, p. 160) states that "designers need concepts that are relevant to both physical form and human behavior." Holahan (1978, p. 9) defines environmental psychology as "an evolving area of applied psychology whose focus of investigation is the interrelationship between the physical environment, human behavior and experience." He goes on to discuss how users of an environment adapt to the physical surroundings and incorporate it into their social life.

This attitude, as mentioned above, is studied by social scientists in terms of housing satisfaction. Sommer

(1969, p. 172) brings up an interesting point: "The long-range problem is not so much what sort of environment we want, but what sort of man we want."

#### Areas of Housing Affected by Residents' Attitudes

##### Home Ownership

Home ownership is viewed as an investment as well as shelter. Previous studies indicate an overwhelming preference for ownership of single-family detached homes (Hinshaw & Allott, 1972). Tremblay (1980) shows that 76 percent of respondents in his study prefer home ownership of a single-family home. He says the results can be explained by housing norms.

Americans place a high value on four housing attributes: ownership, private outside space, a conventional structure, and a detached structure (p. 25).

Findings in a more recent study are similar; Wells (1981) indicates in a study that 92 percent of his sample desire home ownership.

The House Purchase Decision-Making Process This section discusses the decision-making process to purchase a house in terms of a multi-person decision. The situation differs in a household with one parent or adult as opposed to two or more adults. In a one adult household the house purchase decision-making process is simplified and needs less explanation. Probably one person dominates the decision-making process and solely determines the final

outcome. A multi-person decision, the other situation, includes two or more adults or even children. A multi-person decision, being more complex, requires further explanation.

The decision to purchase a house is one of the most important purchase decisions made alone by a single adult or jointly by a couple (White & Barclay, 1981; Munsinger, Weber, & Hansen, 1975). In a household with a couple, the husband and wife are the dominant sources in the decision-making process for major household purchases including the house purchase (Kelly & Egan, 1969; Munsinger et al., 1975). The decision-making process of couples compromises opinions of each spouse and their interaction with each other.

The decision-making process is the method by which a husband and wife solve problems pertaining to the purchase of major products including a house. Couples reach decisions either without disagreement or through compromising to resolve conflicting opinions (Kruegar & Smith, 1982). Mature couples focus on issues to be resolved rather than the personalities of those involved.

With differing opinions final decisions are husband dominated, wife dominated, or joint decisions according to Kelly and Egan (1969). The established roles for husband and wife are prime determinants as to which prerogatives each spouse receives (Kelly & Egan, 1969; Davis & Rigaux, 1974). They introduce the concepts of convergence and

divergence as a means for better understanding the characteristics of joint and dominated decision outcomes. The terms are defined as:

Convergence: explicit agreement between husband and wife both on the rationale and the outcome of a decision (excludes mere acquiescence).  
Divergence: disagreement, explicit or implicit, between husband and wife on the rationale or outcome of a decision (Kelly & Egan, 1969, p. 251).

At any point before reaching the final purchase decision the interaction between husband and wife can exhibit either convergence or divergence behavior.

Other factors influencing the decision-making process are: one person's decision-making ability, a strong preference, one's contribution to family, the degree of one's competence, one's personality or desire to dominate, one's ability to coerce, and one's occupational standing (Hemple, 1975; Kelly & Egan, 1969). The two major schools of thought pertaining to one person's ability to dominate family decisions are: 1) the role one plays in making decisions and 2) the resources one contributes to the family (Kelly & Egan, 1969).

The three basic stages to solving housing problems are: recognition of the problem, a search for alternatives, and a final decision (Hemple, 1975). Recognition of a housing problem evolves when the family realizes that the current house is deficient in some area (Kelly & Egan, 1969). Searching for solutions may include alterations of the existing house or searching for a new house. Kelly and Egan (1969) suggest that prior to the ultimate purchase

decision, many decision points surface. These decision points include the affordable price for a family, location, house type, and others. The final decision could be to stay in the current house, remodel or add onto the present house, to move into a new house, or not to decide.

Studies investigating the house purchase decision review interaction between husband and wife and their perceptions of the roles they hold. Munsinger et al. (1975) report wife dominated decisions over the house floor plan, style and size and husband dominated decisions rule the price. They state further that incongruent responses indicate either wife or husband dominance.

Findings in the studies by Munsinger et al. (1975) and Kelly and Egan (1969) show differences between husband and wife perceptions of their influence on the house purchase decision-making process and their role in this process. These findings support earlier studies and suggest that many variables affect the house purchase decision-making process.

#### Housing Needs and Preferred Characteristics

Few studies have been conducted to determine housing preferences. Studies executed in this area review small numbers of respondents. Dillman, Tremblay, and Dillman (1979) state four reasons for studying housing preferences: 1) since single-family home ownership might not always be possible, what less preferred choice could be provided,



2) to determine components for a quality life, 3) to gain knowledge of preferences for policy purposes, and 4) to review the selection process of a home which is thought to be influencing housing preferences.

Factors affecting preferences for specific environments result from lifestyle, values, age, stage in life cycle, background, and culture of the residents (Rapoport, 1980; Lindamood & Hanna, 1979). Rapoport (1980) suggests that given an opportunity people select environments harmonious with psychological and socio-cultural aspects of their behavior.

Viewing housing needs in a cultural context Rapoport (1980, p. 124) concludes that "environments need to be supportive of the lifestyle, behavior, values and activities of particular groups, to be congruent with culture." He suggests that housing choice is a major effect of environment on behavior.

Research shows that families still prefer to own a single family detached dwelling on a lot (Morris & Winter, 1978; Dillman et al., 1979). Morris and Winter (1978) suggest that home ownership is a value deeply engrained in us by our American culture. The question asked is what are the most important norms affecting housing and where will families make tradeoffs in order to attain which of these norms?

A study by Dillman et al. (1979) investigated this very issue and determined to some extent which of these

norms are most preferred by the general population. Dillman et al. (1979, p. 124) identified, for their study, the four norms which affect housing as: "1) ownership, 2) detached structure, 3) private outside space, and 4) conventional construction." People were questioned as to the most important norms. The findings by Dillman et al. (1979) indicate a ranking of the norms in the following order:

...private outside space is strongest, ownership is second, closely followed by detachment, and conventionality is weakest (p. 124).

Ownership, although not the first choice in this study, was second and is obviously very important to the sample group.

Research by Sanoff (1972) determined the preferred arrangement for living, dining and kitchen areas. Results from his study showed that 59.3% or more than half of the respondents picked a combined living and dining room and a separate kitchen; 25.9% chose a separate living room and a combined kitchen and dining room; and 14.8% prefer three separate rooms for each area.

Evidence shows "that choices people make are influenced by their experience and the degree to which their present needs are satisfied" (Sanoff, 1972, p. 26). He concludes that it may be best to look at family values because attitudes and preferences may vary.

### Land Use

Current Trends in the U.S. Population Movement The U.S. population has been moving from the northeastern part of

the country to the south and west parts and the trend is expected to continue. California, Florida, and Texas have experienced the largest population increases (Norton, 1980). He points out that the population movement is also from metropolitan to non-metropolitan areas. With this population shift come changes in cities, communities, and housing.

Decentralization takes place with industries as they disperse and move to rural settings and other parts of the country (Nasibitt, 1982). Opportunities for redevelopment of existing cities and development in other areas will result from these moves. Houstoun (1981, p. 75) states that "since 1950 the number of persons residing in central cities has dropped 46 percent from approximately 7,500 to 4,000, that is from eleven to six persons per acre."

The population shift and decentralization of industries impacts on housing, location of housing, transportation, and other areas. This population shift places greater demands for housing in communities in the southern and western parts of the U.S. The location and zoning policies for these new houses could provide opportunities for innovative zoning techniques.

## CHAPTER III

### METHOD AND PROCEDURE

#### Introduction

The previous chapter discussed the economic and social factors influencing home owners and potential home buyers and described the importance of understanding the factors that influence people's attitudes toward housing. Past research investigates people's values, housing norms and preferred characteristics in order to better understand the needs of home owners.

Chapter III explains the study's research methods and procedures. It further describes the sample population from which the sample is derived and includes the methods of sample selection, instrumentation, data collection, and data analysis.

#### Type of Research

For this study the author chose a descriptive type of research. Descriptive research is nonexperimental and deals with the relationships between nonmanipulated variables (Best, 1981). This study is descriptive because it reviews conditions that have already taken place. The study deals with the relationship of variables such as

home owners' and potential home buyers' attitudes toward housing, location, and land use in a natural setting.

#### Description of the Population

The population for this study consists of both current home owners and potential home buyers in the Tulsa Metropolitan Area. Since the questionnaire was published in the Tulsa World Newspaper in July 1982, the population specifically comprises those people who either purchased or subscribed to this newspaper at that time. The Sunday morning distribution of the Tulsa World Newspaper totals 220,000 which is the population for this research.

#### Selection of the Sample

A nonprobability sampling procedure was used for this study because coordinators for the Affordable Housing Demonstration Project (AHDP) felt that this was the quickest and most effective method of collecting the information. They wanted specifically to reach home owners and potential home buyers in the Tulsa area. Due to limited funds and the cooperation of the Tulsa World Newspaper staff this data collection method was feasible. The sample consists of all those people who voluntarily completed and returned a questionnaire to the Builders Association of Metropolitan Tulsa. With this type of sampling method the possibility of a biased sample may result and may limit the generalizations applicable to other groups. Best (1981), states that

...volunteers are not representative of a total population, for volunteering results in a selection of individuals who are different and who really represent a population of volunteers (p. 13).

#### Development of the Instrument

The researcher met with the Executive Vice President of the Builders Association of Metropolitan Tulsa Inc. (BAMT), the representative for the U.S. Department of Housing and Urban Development, the representative for the National Association of Home Builders Research Foundation Inc., and the local builder for the project to discuss the goals and objectives of the AHDP in Tulsa. The coordinators of the project presented questions concerning home buyers' attitudes in the Tulsa area to which they wanted answers. After some discussion the group pinpointed the specific issues which the questionnaire should address.

The researcher reviewed previous studies including one by National Association of Home Builders ("Understanding Today's Buyers," 1981) and books by Sanoff (1977) and Dillman (1978) to identify the type of questions used to record the preferred housing characteristics of users. Dillman (1978) discusses the total design of the instrument in terms of acquiring the type of information sought, the question structure, and the actual wording. Sanoff (1977) states the four basic types of questions as questions of fact, opinion and attitude, information, and self-perception.

The researcher used this information to develop a pilot questionnaire. It was given to six volunteers to determine its readability and clarity. From the results of these questionnaires the instrument was revised. It was shown to a statistician and again altered. The instrument was then distributed to the Executive Vice President of BAMT and the liason with the Tulsa World Newspaper for their input. Revisions were made and the final questionnaire was compiled and delivered to the Tulsa World Newspaper for publication.

#### Data Collection

The survey was distributed in the Tulsa World Newspaper according to the preferences of the coordinators of the Tulsa AHDP. One week prior to the publication of the survey a brief story informed readers of the upcoming questionnaire (Appendix A). On the following two Sundays the questionnaire appeared in the Real Estate Section of the Tulsa World Newspaper (Appendix B). The data used in this study were the questionnaires collected within the two-week time limit after publication of the survey. The researcher compiled the results, sent a copy to the coordinators of the AHDP, the Tulsa World Newspaper, and retained a copy for this thesis. The Tulsa World Newspaper published two follow-up articles based on these results (Appendix C).

### Data Analysis

The researcher analyzed the data with frequencies, means, percentages, t-tests and chi-square tests. The results reflect the socio-demographic differences between home owners and potential home buyers. The analysis also reveals attitudes of Tulsa residents toward current and future housing preferences.

### Summary

The type of research and method of data collection were determined by the type of information the researcher and coordinators of the AHDP needed. The researcher reviewed past research studies and books on questionnaire design in order to develop an effective instrument.

The questionnaire for this study was published in the Real Estate Section of the Tulsa World Newspaper. The population consists of all those people who either purchased or subscribed to the Tulsa World Newspaper at the time of this study. From this population the sample includes all those people who voluntarily completed and returned the questionnaire. A total of 320 questionnaires returned within the two-week time limit were used in this study.



## CHAPTER IV

### ANALYSIS OF DATA

#### Introduction

In this chapter the researcher presents the data analysis for this study. Statistical procedures used for this descriptive research include means, frequencies, percentages, t-tests and chi-square tests. For this research the acceptable level of significance is a probability less than and/or equal to 0.05. The study compares attitudes of home owners to those of potential home buyers in the Tulsa Metropolitan Area.

#### Characteristics of Sample

A total of 231 (72.2 percent) of the respondents live in single-family dwelling units with an average monthly payment of \$414.00 for mortgage or rent. The average 1981 gross income was between \$25-29,999. On the average these families have resided in Oklahoma for twenty-one (21) years.

The mean education level for a respondent in this study is two or more years of college. Within the average household, 1.37 of the adults work full-time outside the home in professional or semi-professional occupations. Sixty-eight percent of the heads of households are married with an

average family size of 2.67 people.

A total of 320 households were represented by respondents and include a total of 850 people. Among these 850 people, 217 are younger than 18 and 633 are 18 years of age or older. The largest number of people in the study are between 25-34 years of age. (It should be noted that this is the only time in the study where the researcher discussed the data in terms of the total number of individual people. Throughout the study discussions refer only to 320 respondents or households.)

From a total of 320 respondents, 220 (68.7 percent) of them either own or are paying off mortgages for their houses and 87 (27.2 percent) of the respondents rent houses. Just over half (52%) are content with their present housing situation (Table I).

TABLE I  
CURRENT HOUSING OF TULSA RESPONDENTS

Current Housing	Frequencies	
	n	%
<u>Housing Type</u>		
Single-Family House	231	72.2
Duplex	12	3.7
Apartment	48	15.0
Townhouse	8	2.5
Other	20	6.3
<u>Tenure</u>		
Rent	87	27.2
Own House, Paying Mortgage	196	61.2
Own House, Mortgage Paid	24	7.5
Other	10	3.1

## Analysis

The statistical procedures vary for each objective. The author presents each objective and follows it with the analysis.

Objective 1: To compare the relationship between home owners and potential home buyers in terms of demographic characteristics including education, occupation, marital status, family size, family's 1981 gross income, and monthly rent or house payment.

Socio-demographic factors are presented for Adult 1, the first adult listed, in each house and for each household in general. The results compare responses of home owners to potential home buyers for each variable in terms of the chi-square values, means, percentages, and frequencies.

The average educational level of the sample is two or more years of college. The education level differs very little for home owners and potential home buyers. The occupations of respondents also differ little between groups. The largest number of respondents work in a professional or semi-professional capacity (Table II). The variables of education and occupation were not statistically analyzed because the sample size was not large enough to result in good cell distribution.

Findings show that the  $\chi^2$  value of 11.16 for marital status is statistically significant for this sample. A total of 160 (74.1 percent) of home owners are married and 48 (55.2 percent) of potential home buyers are married. This

suggests that more home owners tend to be married than potential home buyers (Table III).

TABLE II  
SOCIO-DEMOGRAPHIC FACTORS FOR ADULT 1 BY  
HOME OWNERS AND POTENTIAL HOME BUYERS

Adult 1	Home Owners		Potential Home Buyers	
	n	%	n	%
<u>Education</u>				
Grades up to 10	1	0.5	2	2.4
High School Graduate	30	13.9	15	18.1
2 Years Vocational	15	6.9	10	12.0
2 Years College	51	23.6	20	24.1
College Graduate	57	26.4	20	24.1
Post-Graduate	62	28.7	16	19.3
<u>Occupation</u>				
Professional/Technical	72	46.5	27	44.3
Proprietor/Manager	35	22.6	8	13.1
Government	2	1.3	2	3.3
Clerical/Kindred	8	5.2	8	13.1
Skilled Worker	19	12.3	10	16.4
Semi-Skilled	17	11.0	6	9.8
Unskilled	2	1.3	0	0.0

TABLE III  
MARITAL STATUS FOR ADULT 1 BY HOME OWNERS  
AND POTENTIAL HOME BUYERS

Marital Status	Home Owners		Potential Home Buyers		x2
	n	%	n	%	
<u>Marital Status</u>					
Single	47	21.8	30	34.5	
Married	160	74.1	48	55.2	
Other	9	4.2	9	10.3	
					11.16*

\* Significant at the 0.05 level

Results indicate no significant differences between the family size of home owners and potential home buyers. The mean family size for the sample is greater than 2 people (2.67).

The mean family gross income for 1981 is between 25,000 and 29,999 dollars. When considering the last factor for objective 1, the differences in monthly rent or house payment for each group, the  $\chi^2$  value of 25.18 is significant at the .05 level (Table IV). In each category of monthly expenditures, home owners pay more than potential home buyers. The category of monthly costs greater than \$600.00 shows the greatest difference, 60 (27.3 percent) of the home owners pay this amount compared to 2 (2.3 percent) of the potential home buyers.

The findings indicate that of the socio-economic factors for home owners and potential home buyers, marital status, family's gross income for 1981, and monthly rent or house payments are significant at the .05 level. The other demographic variables, education, occupation, and family size, showed no significant differences between each group.

Two variables pertaining to home ownership and housing satisfaction were selected for use in answering the second objective. The analysis for the second objective presents the data for each variable with chi-square tests, means, and frequencies.

TABLE IV  
SOCIO-DEMOGRAPHIC FACTORS FOR HOUSEHOLDS BY  
HOME OWNERS AND POTENTIAL HOME BUYERS

Household	Home Owners		Potential Home Buyers		x2
	n	%	n	%	
<u>Family Size</u>					
One person	32	14.5	21	24.1	
Two person	81	36.8	35	40.2	
Three person	43	19.5	15	17.2	
Four person	44	20.0	9	10.3	
Five-seven persons	20	9.1	7	8.0	7.13
<u>Family's Gross Income (1981)</u>					
< \$10,000	9	4.2	6	7.1	
\$10,000 - \$14,999	9	4.2	11	12.9	
\$15,000 - \$18,999	11	5.1	7	8.2	
\$19,000 - \$24,999	32	15.0	21	24.7	
\$25,000 - \$29,999	26	12.1	14	16.5	
\$30,000 - \$39,999	43	20.1	17	20.0	
> \$40,000	84	39.3	9	10.6	29.08*
<u>Monthly Rent or House Payment</u>					
< \$299	60	27.3	28	32.2	
\$300 - \$449	56	25.5	35	40.2	
\$450 - \$599	44	20.0	22	25.3	
> \$600	60	27.3	2	2.3	25.18*

\* Significant at the 0.05 level

Objective 2: To compare home owners' and potential home buyers' perception of home ownership and housing satisfaction.

The questionnaire asks, is owning a home still a realistic dream? In response to this question, 176 (81.9 percent) of the home owners said yes compared to 47 (56.0 percent) of the potential home buyers. A x2 value of 20.04

is significant at the .05 level (Table V). Potential home buyers express less optimism toward home ownership than do current home owners.

TABLE V  
HOME OWNERSHIP AND HOUSING SATISFACTION BY  
HOME OWNERS AND POTENTIAL HOME BUYERS

Residents' Perception	Home Owners		Potential Home Buyers		x2
	n	%	n	%	
<u>Is Owning Realistic?</u>					
Yes	176	81.9	47	56.0	
No	39	18.1	37	44.0	
					20.04*
<u>Satisfied with Housing?</u>					
Yes	149	70.6	14	16.5	
No	62	29.4	71	83.5	
					69.62*

\* Significant at the 0.05 level

When questioned about housing satisfaction a x2 value of 69.62 is significant at the .05 level. Regarding current housing, 149 (70.6 percent) of home owners express satisfaction while 14 (16.5 percent) express dissatisfaction. Responses to both questions display significant findings. Home owners view home ownership optimistically and exhibit greater housing satisfaction.

Specific variables selected for objective three refer to the house, the neighborhood, tenure, the lot, type of housing and design features. The researcher presents these variables with means, frequencies, percentages, and t-tests.

**Objective 3: To identify the preferred housing characteristics of Tulsa residents.**

The questionnaire asks respondents to rank the items in two questions in order of preference (1, most desirable to 5, least desirable). The item displaying the lowest mean ranks first as the most important item for that particular question.

Pertaining to the house, findings show that Tulsa residents value these items in the following order: location and ownership tie for first place; third, floor plan; fourth, appearance; and fifth, social opinion (other peoples opinion of a family's social standing) (Table VI).

The second question deals with the neighborhood. The ranking order is as follows: 1) low density housing, 2) socio-economic characteristics of neighbors, 3) street width, appearance, accessibility, 4) house styles, and 5) high density housing. Results indicate that residents prefer low density housing (mean = 2.20) to high density housing (mean = 4.70) (Table VI).

Respondents were asked to choose the one most important factor in three different questions (Table VII). For tenure, 312 (97.5 percent) of the respondents chose owning a dwelling as their first preference. Regarding house and lot size, 196 people (61.2 percent) said the size of each is of



equal importance. When asked which portion of the lot should be largest, the respondents expressed overwhelming agreement. From 320 respondents, 285 (89.1 percent) of them chose the back yard.

TABLE VI  
IMPORTANCE OF HOUSING CHARACTERISTICS  
TO TULSA RESIDENTS

Housing Characteristics	Mean
Appearance	3.13
Ownership	2.22
Location	2.22
Social Opinion	4.77
Floor Plan	2.60
Low Density Housing	2.20
High Density Housing	4.70
Socio-Economic Characteristics of Neighbors	2.58
House Styles	2.74
Street Width, Appearance, Accessibility	2.68

Table VIII shows the preferred dwelling types for Tulsa residents. The question asked for the five options to be ranked from 1 (first choice) to 5 (fifth choice), again the lowest mean is first choice. Respondents ranked the items in the following order: 1) one-family house, 2) other (includes mobile home, apartment, cabin, etc.), 3) one-half of a duplex, 4) condominium, and 5) townhouse.

TABLE VII  
TULSA RESIDENTS' ATTITUDES TOWARD HOME  
OWNERSHIP, THE HOUSE AND LOT SIZE

Preference	Frequency	
	n	%
<u>Tenure</u>		
Own dwelling	312	97.5
Rent dwelling	4	1.2
Don't know	3	0.9
<u>One most important to you</u>		
Size of house	109	34.1
Size of lot	14	4.4
House and lot size equally important	196	61.2
<u>Which should be largest</u>		
Front yard	24	7.5
Side yard	8	2.5
Back yard	285	89.1

TABLE VIII  
PREFERRED DWELLING UNIT TYPE  
FOR TULSA RESIDENTS

Dwelling Unit Type	Mean
Separate One-Family House	1.06
One-half of a Duplex	2.36
Condominium	2.39
Townhouse	2.48
Other	2.09

In determining preferred housing characteristics, one question asks about the other features desired in addition to an average three bedroom house. Table IX presents the results for each group. There were no significant differences in preferred housing characteristics between home owners and potential home buyers.

TABLE IX  
ADDITIONAL FEATURES DESIRED ABOVE AN AVERAGE  
THREE BEDROOM HOUSE BY HOME OWNERS  
AND POTENTIAL HOME BUYERS

Additional Features	Home Owners mean	Potential Home Buyers mean	T-Test
Two-car garage	1.77	1.89	0.72
Second full bath	2.48	2.36	-0.74
Separate formal dining room	3.74	3.72	-0.07
Fourth bedroom	3.79	3.96	0.93
Extra storage space	3.06	2.88	-1.26

\* Significant at the 0.05 level

The last question designed to determine preferred housing characteristics analyzes the arrangement of major living areas. Data regarding the major living areas shows no significant difference between the preferences of home owners and potential home buyers. Table X further shows that both groups still prefer three separate rooms for the kitchen, dining, and living areas.

TABLE X  
 PREFERRED FLOOR PLANS FOR MAJOR LIVING  
 AREAS BY HOME OWNERS AND  
 POTENTIAL HOME BUYERS

Living Areas	Home Owners mean	Potential Home Buyers mean	t-test
3 Separate Rooms	1.83	1.85	0.20
Separate kitchen, combined living and dining rooms	2.11	2.13	0.18
Separate living, combined dining and kitchen	1.93	1.88	-0.38
All in one room	2.25	2.36	0.35
Kitchen and eating space, separate living and dining rooms	1.61	1.64	0.29

\* Significant at the 0.05 level

Findings for objective 3 reveal the preferred housing characteristics to be: ownership, location, separate one-family house, and separate rooms for the major living areas. Preferences for the neighborhood include low housing density, house and lot size of equal importance, and a large back yard.

The fourth objective compares attitudes of home owners to those of potential home buyers. These data were analyzed with t-tests.

Objective 4: To compare the attitudes of Tulsa home owners and potential home buyers toward the maintenance of individual lots and common areas and alternative zoning practices.

To determine respondents preferences for maintenance of their lot and common areas, five choices were presented. Respondents were asked to rank them from 1 (most desirable) to 5 (less desirable).

Home owners and potential home buyers display very similar attitudes with no significant differences between their preferences. Both groups rank the items regarding yard maintenance in the same order: 1) self-maintained large lot, 2) self-maintained small lot, 3) professionally maintained including your lot, 4) professionally maintained common areas only, 5) townhouse, no land (Table XI). The findings show a definite preference by both groups for a lot maintained by the owner.

In attempting to reduce the price of housing, several areas of cost could be minimized if allowed by zoning requirements. Respondents were questioned as to their acceptance of alternative zoning practices. The questionnaire presented five possible reduction areas and asked for the ranking to be from 1 (last area of reduction) to 5 (first area of reduction). The results reveal residents' order of preference for the physical aspects of the neighborhood. There was no significant difference between the attitudes of each group, however the ranking order by each group differed.

TABLE XI  
 PHYSICAL ASPECTS OF THE NEIGHBORHOOD PREFERRED  
 BY HOME OWNERS AND POTENTIAL HOME BUYERS

Neighborhood	Home Owners mean	Potential Home Buyers mean	t-test
<u>Yard Maintenance</u>			
Self-maintain small lot	1.70	1.83	0.94
Self-maintain large lot	1.66	1.72	0.33
Townhouse, no land	4.25	4.02	-0.99
Professionally maintain common areas only	3.53	3.33	-1.22
Professionally maintain including your lot	2.85	3.05	0.84
<u>Reduction Areas</u>			
Narrow Streets	3.36	3.36	0.03
Unpaved Curbs & Gutters	3.12	2.93	-0.96
Smaller Lot Size	2.86	3.01	0.75
Less Distance from House Front to Street	3.15	3.00	-0.99
Less Distance Between Houses	2.44	2.62	0.94

\* Significant at the 0.05 level

Other choices home owners listed in terms of cost reduction are as follows: 1) less distance between houses, 2) smaller lot size, 3) unpaved curbs and gutters, 4) less distance from house front to street, and 5) narrow streets (Table XI). Potential home buyers express a preference for this order: 1) less distance between houses, 2) unpaved curbs and gutters, 3) less distance from house front to street, 4) smaller lot size, and 5) narrow streets.

These findings show that of the five choices, both home

owners and potential home buyers are most receptive to narrow streets. Both groups express the least amount of acceptance for a reduction in the distance between houses. Respondents value their individual lot and self maintenance of it.

Specific variables pertaining to the typical three bedroom house were selected for answering the last objective. Frequencies, percentages and chi-square tests are the statistical procedures used for analyzing these variables.

Objective 5: To compare the different concepts of the average three bedroom house, the lot and land use, and the acceptance of sweat-equity between home owners and potential home buyers.

Variables describing the typical three bedroom house comprise cost and square footage. A  $\chi^2$  value of 12.89 shows a significant difference between home owners and potential home buyers perception of housing cost (Table XII).

The largest percentage of potential home buyers (56.6 percentage) consider the cost of a typical three bedroom house to fall between \$40-55,999. In all of the other categories a larger percentage and number of home owners feel the cost of a typical three bedroom house is higher than \$55,999 (Table XII). The results show that home owners are more realistic about the actual price of a house.

There is no significant difference in the perception of square footage in a typical three bedroom house between either group. The largest percentage of home owners (33.2) view the appropriate size for an average three bedroom house to range from 1232-1500 square feet. The largest percentage

of potential home buyers expect the average three bedroom house to range from 876-1200 square feet (Table XII).

TABLE XII  
CONCEPT OF THE AVERAGE THREE BEDROOM HOUSE  
BY HOME OWNERS AND POTENTIAL HOME BUYERS

Three Bedroom House	Home Owners		Potential Home Buyers		x2
	n	%	n	%	
<u>Cost</u>					
\$40,000 - \$55,999	78	36.3	47	56.6	
\$56,000 - \$65,999	78	36.3	24	28.9	
\$66,000 - \$82,999	45	20.9	11	13.3	
\$83,000 - \$85,999	14	6.5	1	1.2	12.09*
<u>Square Footage</u>					
876 - 1200	42	19.1	27	31.0	
1232 - 1500	73	33.2	26	29.9	
1575 - 1800	54	24.5	19	21.8	
1850 - 2500	51	23.2	15	17.2	5.38

\* Significant at the .05 level

Sweat-equity may provide the means for reducing the total housing cost so the researcher wanted to determine the acceptance of this concept to respondents. A x2 value of .71 showed no significant difference for the variable of sweat-equity in either group (Table XIII). Of home owners 192 (87.7 percent) of them said yes they would accept sweat-equity. A large percentage of potential home buyers, 91.9 percent or 79 people, also express acceptance of sweat-equity.



The work areas on the house include laying tile, hanging wallpaper, painting, laying carpet, landscaping, fencing, and cleaning up after construction (Table XIII). Hanging wallpaper is the only variable which is significant at the .05 level with a  $\chi^2$  value of 4.53. Home owners willing to wallpaper (64.5 percent) are greater than those who said no (35.5 percent). Potential home buyers were split with 50.6 percent answering yes and 49.4 percent answering no to doing the wallpapering themselves.

The other factors show no significant difference in residents' willingness to do some of the construction work themselves. For all of the factors except laying tile and laying carpet, both the home owners and potential home buyers expressed a willingness to do the work themselves.

Findings for two variables, cost of an average three bedroom house and the residents' willingness to wallpaper, are significant at the .05 level. The other variables discussed for the last objective show no significant difference in attitudes between home owners and potential home buyers.

Overall, home owners are more realistic about the cost of an average three bedroom house. Home owners consider the average three bedroom house to be larger than do potential home buyers. Perhaps the potential home buyer will accept a smaller house at a lower cost. Both groups express acceptance toward sweat-equity except in the areas of laying tile and laying carpet.

TABLE XIII  
 ATTITUDES TOWARD SWEAT-EQUITY BY HOME  
 OWNERS AND POTENTIAL HOME BUYERS

Sweat-Equity	Home Owners		Potential Home Buyers		x2
	n	%	n	%	
<u>Acceptance</u>					
Yes	192	87.7	79	91.9	
No	27	12.3	7	8.1	.71
<u>Work Areas</u>					
Lay tile					
Yes	88	40.0	40	46.0	
No	132	60.0	47	54.0	.69
Hang Wallpaper					
Yes	142	64.5	44	50.6	
No	78	35.5	43	49.4	4.53*
Paint					
Yes	186	84.5	73	83.9	
No	34	15.5	14	16.1	0.0
Lay Carpet					
Yes	44	20.0	24	27.6	
No	176	80.0	63	72.4	1.66
Landscape					
Yes	182	82.7	64	73.6	
No	38	17.3	23	26.4	2.74
Fence					
Yes	134	60.9	47	54.0	
No	86	39.1	40	46.0	.95
Clean Up					
Yes	152	69.1	66	75.9	
No	68	30.9	21	24.1	1.08

\* Significant at the 0.05 level

Chapter IV presents the data for this study in tables using means, frequencies, percentages, t-tests, and chi-square tests. The analysis for each variable is discussed in terms of which objective it answers.

## CHAPTER V

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The purpose of this study was to compare the socio-demographic differences between home owners and potential home buyers and to determine their attitudes toward current and future housing. This research specifically reviews attitudes of home owners and potential home buyers toward three areas of housing: home ownership, housing characteristics, and land uses. These areas of housing are affected by the social aspects of human attitudes and behavior.

The questionnaire used for this study was also designed to also provide information for the AHDP which was in the planning stages at the time of this study. The researcher worked with the Builders Association of Metropolitan Tulsa to determine which information would be most useful to them and for this thesis. The results presented in this research were also sent to the coordinators of the AHDP and the Tulsa World Newspaper.

Descriptive research was used for this study with data collected via a questionnaire published in the Tulsa World Newspaper. From the total Sunday morning distribution of 220,000 issues, 320 questionnaires returned within the two-week time limit were used in the study. The population

sampled consisted of both current home owners and potential home buyers in the Tulsa Metropolitan Area who either purchased or subscribed to the Tulsa World Newspaper at the time of this study.

The data were analyzed with means, frequencies, percentages, t-tests, and chi-square tests. A probability of less than and/or equal to 0.05 is the acceptable level of significance for this research.

### Conclusions

The socio-demographic factors of home owners and potential home buyers compare information about adult one in each household. Results show little difference between the educational levels, occupations, and family size of each group. Statistically significant differences occurred with marital status, family's gross 1981 income, and the monthly rent or house payment. More home owners than potential home buyers tend to be married. Home owners generally receive a higher annual income and pay higher monthly payments than do potential home buyers.

Home owners' and potential home buyers' perception of home ownership and housing satisfaction revealed significant findings. A much larger portion of home owners view ownership as a realistic goal today than do potential home buyers. This difference in attitude could be explained partially by the increase in interest rates. Potential home

buyers run into financial barriers limiting home ownership for them.

Findings in this study support the results from previous research. Studies conducted by Hinshaw and Allott (1972), Tremblay (1980), and Wells (1981) show an overwhelming preference for home ownership.

A significant difference between the opinions of both groups shows that few potential home buyers are satisfied with current housing while most home owners are satisfied with their housing situation. Perhaps after making the commitment to purchase a home and working to maintain it, home owners see the positive aspects of home ownership.

To determine the preferred housing characteristics of Tulsa residents, they were asked to rank a series of questions pertaining to the house, neighborhood, tenure, the lot, type of housing, and design features. Findings show that pertaining to the house, residents value items in the following order: location and ownership tie for first place; third, floor plan; fourth, appearance; and fifth, social opinion.

Regarding the neighborhood, the preferred order is as follows: 1) low density housing, 2) socio-economic characteristics of neighbors, 3) street width, appearance, accessibility, 4) house styles, and 5) high density. Respondents listed choices for housing types as 1) separate one-family house, 2) other (includes mobile home, apartment, cabin, etc.), 3) one-half of a duplex, 4) condominium, and

5) townhouse. The researcher expected to see a separate one-family house as the first choice and was surprised to see a townhouse score the lowest.

A townhouse probably scored the lowest for the following two reasons: 1) lack of education and 2) a frontier spirit. People in Oklahoma probably do not know what a townhouse is. If educated as to the advantages and disadvantages of a townhouse their opinions might change. A frontier spirit is close to the heart of many native Oklahomans. Their forefathers came out to this country to conquer the wild frontier and to establish their territory. Oklahomans still value their piece of land and home. These two reasons may contribute to the lack of interest in townhouses by Oklahomans.

The preferred type of tenure was to own a dwelling. Results indicate by far a preference for the largest portion of the lot to be the back yard. This may suggest a willingness to accept smaller front yards and less distance between houses if users have a large back yard. Results also indicate that the house and lot size are of equal importance to the users.

The results in this study show that home ownership is the preferred form of tenure and a separate one-family dwelling unit located on a lot is still most important to home owners and potential home buyers alike. These findings support earlier research discussed by Morris and Winter (1978) and Dillman et al. (1979).

There were no significant differences in preferred housing characteristics between home owners and potential home buyers. Findings show that both groups still prefer three separate rooms for the kitchen, dining, and living areas. These results are different from an earlier study conducted by Sanoff (1972). His results showed that the more than half of respondents picked a combined living and dining room and a separate kitchen.

Differences in attitudes of Tulsa home owners and potential home buyers toward land use were compared with a t-test. Both groups display similar attitudes with no significant differences between their preferences for land use. Findings regarding yard maintenance were ranked in the following order: 1) self-maintained large lot, 2) self-maintained small lot, 3) professionally maintained including your lot, 4) professionally maintained common areas only, 5) townhouse, no land. The findings show a definite preference for a lot maintained by the user.

Results pertaining to alternative zoning practices were similar for both groups. Findings indicate both home owners and potential home buyers are most receptive to narrow streets and least receptive to a reduction in the distance between houses. They would perhaps accept reductions in the size or quality of streets if it leads to an overall total house price reduction.

The differences in the concept of the average three bedroom house, land use, and the acceptance of sweat-equity



between home owners and potential home buyers were compared with chi-square tests. Findings show a significant difference between each group toward housing cost. Home owners are much more realistic about the cost of a house while potential home buyers expect the total price to be lower than what it actually is.

There is no significant difference between both groups in their perception of the square footage in a typical three bedroom house. Interestingly the largest percentage of potential home buyers view the average three bedroom house with less square footage than do home owners. These findings are probably explained by the fact that potential home buyers are accustomed to apartment living with smaller living space than single-family homes.

If potential home buyers are willing to accept housing with smaller square footage than previous new housing, then predictions by Gers (1981) and Nolon (1980) could become realistic. They both suggest that future housing will be much smaller than it is today.

A large percentage of both home owners and potential home buyers indicated acceptance of sweat-equity. Findings show only one significant difference regarding sweat-equity. For the variable of hanging wallpaper, a much greater percentage of home owners expressed a willingness to do the job themselves as compared to those home owners saying no. For variables except laying tile and laying carpet both home owners and potential home buyers expressed a willingness to

do the work themselves in order to reduce the house price.

### Recommendations

Conclusions from this study have led to some recommendations for professionals in the housing industry.

The author recommends that:

1. New housing should be made available with sweat-equity options to the owner.

2. Designers of new housing projects look seriously at alternative zoning practices which allow for a reduction in the total house cost.

3. An interdisciplinary group of professionals, architects, social scientists, and environmental psychologists be organized to study the type of new housing and land uses currently demanded in different communities.

4. A study be conducted to more clearly define the selection and decision-making process for purchasing a home.

5. New housing projects include mixed housing types and energy efficient housing to make it more affordable to the home owner.

It is recommended to the coordinators of the AHDP that:

1. A post-occupancy study be conducted to determine the housing satisfaction and attitudes of owners in the AHDP in Tulsa.

2. Future projects include mixed housing types with primarily separate one-family housing units.

3. Housing projects incorporate some cost saving mea-

asures such as a reduction in street size and an overall smaller lot.

4. Regarding the lot size, the back yard should be largest followed by the front yard and side yard.

5. New housing projects provide smaller houses on smaller lots to potential home buyers so that they can achieve an American goal, home ownership.

The author recommends that for future research:

1. A larger sample of home owners and potential home buyers be selected for a study.

2. The reasons for housing satisfaction and/or dissatisfaction with current housing be investigated.

3. Researchers look specifically at the household composition of potential home buyers and identify housing needs typical of this group.

4. The economic aspects of housing be investigated to determine the annual income of potential home buyers, the monthly amount saved toward a house down payment, and the price range for affordable housing.

5. A study focusing strictly on potential home buyers be conducted to determine the financial trade-off areas for preferred housing characteristics.

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**APPENDIXES**



APPENDIX A  
INTRODUCTION TO QUESTIONNAIRE

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*A Look at Sunday's World*

## A Tale of Two Cities

**Tulsa and Oklahoma City:** they are linked by a thin highway that separates as much as ties. Find out how much in "A Tale of Two Cities," Sunday in OK Magazine.

**Couples separated from grandchildren** by divorce of the children's parents are turning to the courts in their push for visitation rights, according to the Living section.

**Business-Oil** finds that softball is more than a game to a Tulsa developer who has found the sport to be an asset to his real estate business.

Here's your chance to inform builders what you would like to see in new homes. Fill out the housing survey sponsored by the Builders Association of Metropolitan Tulsa and the Tulsa World in the Real Estate section.

APPENDIX B  
BAMT HOUSING QUESTIONNAIRE

# BAMT Housing Survey

The Builders Association of Metropolitan Tulsa is sponsoring a survey in conjunction with its federally backed experimental housing project to determine what homebuyers expect from the homes they buy today. Developer Wayne Hood said the results will be taken into consideration when the houses are designed sometime this summer.

The Tulsa association was selected by federal officials to build a housing project with minimal code requirements to see if relaxing codes can bring about more affordable housing.

Responses should be returned before July 23 to:  
 Builders Association of Metropolitan Tulsa  
 11545 East 43rd St.  
 Tulsa, OK 74145  
 Results will be compiled by Oklahoma State University and will be released through the Tulsa World within two to four weeks.

1. Is owning a home still a realistic American dream?  
 YES  NO
2. How long have you lived in Oklahoma?      Years
3. Type of housing you presently have?
  - SINGLE FAMILY HOUSE
  - DUPLEX
  - APARTMENT
  - TOWNHOUSE
  - OTHER, PLEASE SPECIFY
4. Which one of the following best describes your housing?
  - RENT
  - OWN HOUSE, PAYING MORTGAGE
  - OWN HOUSE, MORTGAGE PAID
  - OTHER, PLEASE SPECIFY
5. Are you content with your current housing situation?  
 YES  NO
6. Where would you prefer to live? (1 for first choice to 3 for third)
  - SUBURB
  - RURAL AREA
  - SMALL TOWN
  - DOWNTOWN TULSA
7. In which area of Tulsa would you prefer to live (mark 1 through 3)?
  - NORTH TULSA
  - SOUTH TULSA
  - EAST TULSA
  - WEST TULSA
8. RANK THE FOLLOWING FROM 1, MOST DESIRABLE, TO 5, LEAST DESIRABLE.
9. What is the order of importance for the following regarding your home?
  - APPEARANCE
  - OWNERSHIP
  - LOCATION
  - SOCIAL OPINION
  - WELL DESIGNED FLOOR PLAN
10. Rank the importance of house location in relation to the following. (mark 1-5)
  - DISTANCE TO SHOPPING
  - DISTANCE TO WORK
  - DISTANCE TO SCHOOLS
  - IMMEDIATE NEIGHBORHOOD
  - SURROUNDING AREAS (COMMERCIAL, RESIDENTIAL, ETC.)

23. Assume your home has 3 bedrooms, living room, 1½ baths, and a kitchen and eating area. What is your order of preference for the following additional features? (mark 1-5)

- TWO CAR GARAGE
  - SECOND FULL BATHROOM
  - SEPARATE FORMAL DINING ROOM
  - FOURTH BEDROOM
  - EXTRA STORAGE SPACE
  - OTHER, PLEASE SPECIFY
24. Given the same house, rank your preference for yard maintenance.
- SELF MAINTENANCE ON SMALL LOT
  - SELF MAINTENANCE ON LARGE LOT
  - TOWNHOUSE WITH NO LAND
  - PROFESSIONAL MAINTENANCE COMMON AREAS ONLY (TOWNHOUSE OR APARTMENT)
  - PROFESSIONAL MAINTENANCE INCLUDING YOUR LOT
25. In attempting to reduce the price of housing several areas of cost could be minimized. Rank them according to 1 (LAST AREA OF REDUCTION) to 5 (FIRST AREA OF REDUCTION).
- NARROW STREETS
  - UNPAVED CURBS AND GUTTERS
  - SMALLER LOT SIZE
  - LESS DISTANCE FROM HOUSE FRONT TO STREET
  - LESS DISTANCE BETWEEN HOUSES
26. Assume you are buying a new house. if you could reduce your housing cost would you do some of the work yourself?  
 YES  NO
27. Check any areas you would consider doing.
- LAYING TILE
  - HANGING PAPER
  - PAINTING
  - LAYING CARPET
  - LANDSCAPING
  - FENCING
  - CLEANING UP AFTER CONSTRUCTION
  - OTHER, PLEASE SPECIFY

28. How necessary are these?

	Must Have	Can Do Without	Don't Need
Individual Privacy in Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outside Patio, or Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Greenhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaped yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close Recreation Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy Efficiency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHECK ONE BLANK PER ITEM TO SHOW WHAT YOU BELIEVE REGARDING THE NEXT STATEMENT.

29. The following items are responsible for rising housing costs:

	Strongly Agree	Agree	Undec	Disagree	Strongly Disagree
Cost of Labor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Zoning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inflation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest Rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Builders' Profit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of Materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Rank the importance of the following
- LOW HOUSING DENSITY (FEWER HOUSES PER BLOCK)
  - HIGH DENSITY
  - SOCIO-ECONOMIC CHARACTERISTICS OF NEIGHBORS
  - HOUSE STYLES
  - STREET WIDTH, APPEARANCE, ACCESSIBILITY

12. Which would you prefer? (check one)

- TO OWN A DWELLING
- TO RENT A DWELLING
- DON'T KNOW

13. Which would you prefer to own for your family? (mark 1-3)

- SEPARATE ONE FAMILY HOUSE
- 1/2 OF A DUPLEX
- CONDOMINIUM
- TOWNHOUSE
- OTHER, PLEASE SPECIFY

14. Given the same square footage for living areas, which of the following best suits your needs? (mark 1-3)

- 3 SEPARATE ROOMS FOR THE DINING, LIVING, AND KITCHEN AREAS
- LIVING AND DINING ROOM COMBINED AND SEPARATE KITCHEN
- DINING AND KITCHEN COMBINED AND SEPARATE LIVING ROOM
- KITCHEN, DINING, AND LIVING AREAS ALL IN ONE ROOM
- KITCHEN WITH EATING SPACE, SEPARATE LIVING AND SEPARATE DINING ROOM

15. Have you ever purchased a house? Yes  No

16. Are you planning on buying a house within the next 2 years?  
 YES  NO

17. If so, are you presently saving money for a down payment?  
 YES  NO

18. CHECK THE ONE BEST ANSWER.

If you were buying a house, how would you finance it?

- PUT DOWN LESS THAN 10% /MORTGAGE BALANCE
- PUT DOWN 10-25% /MORTGAGE BALANCE
- PUT DOWN OVER 25% /MORTGAGE BALANCE
- PAY IN FULL
- DON'T KNOW

19. Which one is most important to you?

- SIZE OF HOUSE
- SIZE OF LOT
- HOUSE SIZE AND LOT SIZE ARE OF EQUAL IMPORTANCE

20. Check the one which should be largest.

- FRONT YARD
- SIDE YARD
- BACK YARD

21. What should the cost be for an average 3 bedroom house? (Check one)

- \$40,000-\$55,999
- \$56,000-\$65,999
- \$66,000-\$82,999
- \$83,000-\$95,999
- \$96,000 AND OVER

22. How many square feet should the average 3 bedroom house have? sq. feet.

Factors influencing purchasing a house are:

	Strongly Agree	Agree	Undec	Disagree	Strongly Disagree
Price of house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monthly payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing costs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

31. How much is your monthly rent, or house payment? \$

32. Average monthly utilities, in not included in rent? \$

33. Total number of people living in your house? Number over 18 years old?

34. List number of people according to age group.

- UNDER 18 YEARS
- 18-24
- 25-24
- 35-44
- 45-54
- 55-65
- over 65 years of age

35. Which best describes working adult(s) in your household?

- SINGLE
- MARRIED
- OTHER, PLEASE SPECIFY

36. Check the appropriate education level completed for household working adults.

ADULT 1 ADULT 2

- 37. GRADES UP TO 10
- HIGH SCHOOL GRADUATE
- 2 YEARS VOCATIONAL TRAINING
- 2 YEARS COLLEGE
- COLLEGE GRADUATE
- POST GRADUATE WORK

38. Is adult 1 MALE ( ) or FEMALE ( ), OCCUPATION

Is adult 2 MALE ( ) or FEMALE ( ), OCCUPATION

39. Check the one which best describes the working status of the working adults.

ADULT 1 ADULT 2

- EMPLOYED FULL TIME
- EMPLOYED PART TIME
- HOMEMAKER
- STUDENT
- RETIRED
- DISABLED
- UNEMPLOYED

40. Total number of adults working outside the home on a full time basis? Number

41. Family's gross income in 1981.

- LESS THAN \$10,000
- \$10,000-\$14,999
- \$15,000-\$18,999
- \$19,000-\$24,999
- \$25,000-\$29,999
- \$30,000-\$39,999
- \$40,000 AND OVER

42. Are you MALE ( ) OR FEMALE ( )? Over 18 years old ( ) Under 18 ( )?

APPENDIX C  
NEWSPAPER ARTICLES BASED ON QUESTIONNAIRE RESULTS

## Buyers Willing to Invest Sweat Equity

By MARTIN ZOOK  
World Real Estate Writer

A housing survey by the Builders Association of Metropolitan Tulsa and the Tulsa World taken in July shows more than 88 percent of those who responded would be willing to put sweat equity into a new home to drive down the purchase price.

Results were compiled by Oklahoma State University for the Tulsa builders for use in designing homes for an experimental housing project aimed at reducing housing costs by loosening building codes.

Part of the reason for the survey was to gauge homebuyers' attitudes towards cost-reducing measures. Those responding indicated they are receptive to measures such as unpaved gutters and sidewalks.

But the real eye-opener was the willingness to do finishing work (88.4 percent), such as painting (83.7 percent), landscaping (80 percent) or cleaning up after construction (71.2 percent) as a way to reduce the purchase price.

Most of the 320 respondents already own a home or are paying off a mortgage (68.7 percent), with an average 2.67 people in the household, earning between \$25,000 and \$29,999 annually. Seventy-two percent lived in a single family home with an average rent or mortgage payment of \$414 per month.

Some 52.2 percent were satisfied with their current housing, while 44.1 were not. The vast majority, 97.5 percent, said they want to own their dwelling.

A suburban location (60 percent) was the top preference and south Tulsa was the specific quarter chosen by most (64.7 percent).

East Tulsa was the top choice of 21.9 percent and the second choice of 40.3.

Only 5.3 percent listed north Tulsa as their top choice, compared with 5.6 percent for the western quarter of the city.

And 41.2 percent said the average cost of a three-bedroom home should be between \$40,000 and \$55,999. Another 33.1 percent said the cost should fall between \$56,000 and \$65,999, far less than most new homes are selling for in highly desired south Tulsa.

Many of the responses "confirm a lot of things I already felt," said Wayne Hood, whose company bearing his name is the contractor on the experimental project on 67th Street between Peoria and Lewis avenues.

The project is part of a federally sponsored national experiment to see if the cost of single family homes can be reduced by easing code requirements, without lessening the quality of construction.

Hood said he anticipated homebuyers would be more willing to accept smaller lots (37.2 percent), unpaved curbs and gutters (39.7 percent) and less distance between houses (31.9 percent).

The buyers' willingness to do finishing work is a possibility "that does have big appeal," said Ken Klein, a leading homebuilder in the metropolitan area.

If the builders were surprised by the vast majority willing to put sweat equity into their homes, they were not taken aback by the buyers' expectations of a three-bedroom home in south Tulsa for less than \$66,000, or about \$15,000 less than the actual price.

"I think they (the buyers) are speaking of their druthers...No it doesn't bother me. It's the same thing we've been experiencing for 25 years. People want more than they can afford," said Dale Fousal, president of the Tulsa homebuilders.

"We would love to be able to give them a three-bedroom house with 1,500 square feet and be tickled to death to make a 10 percent profit off it," said Hood. But that is not possible in today's market, he added.

Klein said buyers who expect a house for up to \$15,000 less than market price are saying, "That's all I can afford."

In other findings of the survey:

- 73.1 percent said they still regarded home ownership as a "realistic American dream."
- 32.4 percent have lived in the state six years or less, reflecting

a mobile and growing population. The largest group, 9.7 percent, have lived in Oklahoma one year or less.

- 29.7 percent listed proximity to work as the most important location concern. Almost 49 percent listed it as at least the second most important concern, out of a scale of five.

- Only 7.2 percent listed proximity to schools as the most important concern. Almost 43 percent listed it as the least important concern. In fact, of five location considerations, proximity to schools rated as the least important concern.

- 63.7 percent listed the immediate neighborhood at least the second most important factor.

- 49 percent said the socio-economic characteristics of their neighborhood was at least the second most important concern.

- 62.9 percent ranked low density housing at least second in importance.

- 90.9 percent said they wanted to own a separate one-family home.

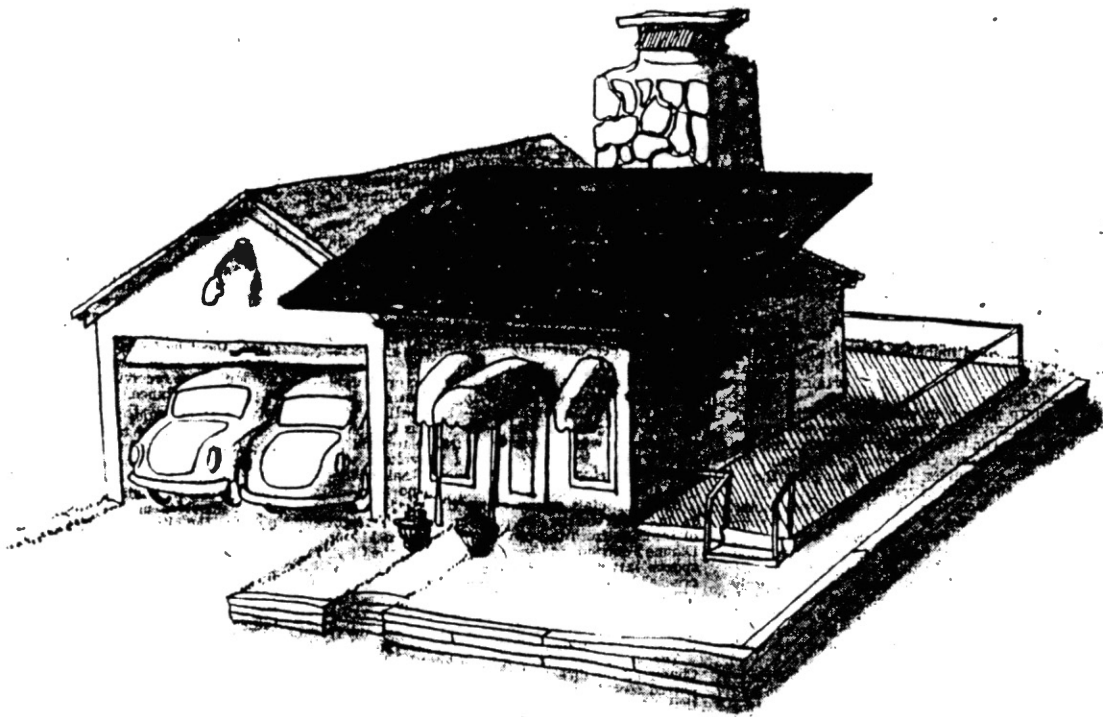
- 5 percent listed a condominium as the most desirable housing to own, while 1.6 percent listed a townhouse.

A two-car garage, a fireplace and energy efficiency ranked high on the options readers would add to a basic three-bedroom home, according to a new poll. Also, those who responded showed a willingness to accept small lots to help cut the cost of a home.

## Survey Shows Buyers Want Proximity to Work

Continued from D-1

- 81.9 percent had purchased a house.
- 39.4 percent said they plan to buy a home within the next two years, compared with 54.4 percent who said they are not planning to buy in that period.
- 31.6 percent said they are saving toward a downpayment, compared with 35.3 percent who said they are not.
- 50.3 percent listed a two-car garage as the most important option they would add to a home. More than 75 percent listed the two-car garage as at least second most important.
- 52.8 percent listed a second bath at least second in importance.
- 93.1 percent listed "individual privacy" in the home as a "must have."
- 90 percent gave the same importance to energy efficiency.
- 37.2 percent listed an outside patio or deck as a "must have feature" compared with 32.8 percent who placed the same importance on a fireplace and 30 percent who listed a landscaped yard.





# 'Sweat Equity' is Sweet, But...

## This Viable Way of Cutting New Home Costs Has Drawbacks

By MARTIN ZOOK  
World Real Estate Writer

"Sweat equity."

It sounds like an honest, simple way for a homebuyer to cut the cost of a new home — at first glance anyway.

And if the right precautions are taken, it is a viable way to slash thousands of dollars off the price tag. But experts warn there are considerations to be carefully weighed, ranging from financial to inertia.

Some tasks, such as painting and cleaning up, are more easily completed. And they can add some of the biggest savings. Others, such as hanging dry wall or installing electrical wiring, can require special skills or even a license. Caution should be used before delving into the more difficult tasks, sources said.

In a housing survey published by the Tulsa World, more than 88 percent of the respondents said they would be willing to do some of the work to drive down the cost of a new home. Almost 84 percent said they would be willing to do some painting.

Respondents also showed a strong willingness to do some landscaping, clean up after construction or hang wallpaper.

According to contractor Wayne Hood, who specializes in building lower priced homes, putting a little sweat into the home is a viable way to reduce its cost. Based strictly on labor costs, his company estimated a buyer could realize more than \$2,500 savings on a typical 3-bedroom home costing between \$70,000 to \$75,000.

However, savings tend to increase because of a psychological factor, said contractor Ken Klein.

"When people do things for themselves, they will accept less," he said. "That's where a lot of the savings come in."

There is a tendency for the homebuyer to ask for more if the contractor is doing it, Klein explained. But once the homeowner is down on hands and knees, he becomes more willing to compromise.

The biggest area for saving tends

task for the do-it-yourselfer.

Hood estimated about \$800 in labor costs alone can be saved if the homeowner were to paint the interior of his own home. Other approximate potential savings include:

- \$750 for doing all the landscaping.
- \$300 for laying all the tile.
- \$300 to \$350 for cleaning up after construction is finished.
- \$160 for hanging wallpaper.
- \$250 for installing the carpeting.

But it's not as easy as it sounds, warn Hood and Klein, both of whom have left it to the owner to finish a home in return for a lower purchase price.

First, there is the mortgage lender, who traditionally does not like to take a mortgage on an incomplete house.

"What seems to be a not-too-complex issue — sweat equity — tends to get more involved," said Jim Colgan, executive vice president of State Federal Savings & Loan.

For jobs that require a relatively low skill level, such as painting, there are generally few problems with getting a mortgage for the property, said Colgan. However, the homebuyer must prove to the

lender that he can not only complete the job, but also do it in a "workman like" way.

This especially becomes an issue where complex work must be finished by the owner.

When an owner opts to finish his home, it drives down the important ratio of loan to value, said Colgan. The value of the house is discounted until it is satisfactorily completed. And in some instances, the amount of the loan can go up if the homeowner runs into unforeseen difficulties that require more money.

Then there is the logistics of the owner completing his work on schedule, so the general contractor is not slowed.

Where the owner said he would clean up, Klein used to charge the owner for cleaning up and reimburse the owner when the job was done. The arrangement tended to spur the owner on to a faster response, clearing the way for construction to continue.

Or, if the homeowner is going to let the contractor finish his obligations first, a slew of questions pop up.

Does the homeowner have the time, expertise, money, materials and tools to do the job right?

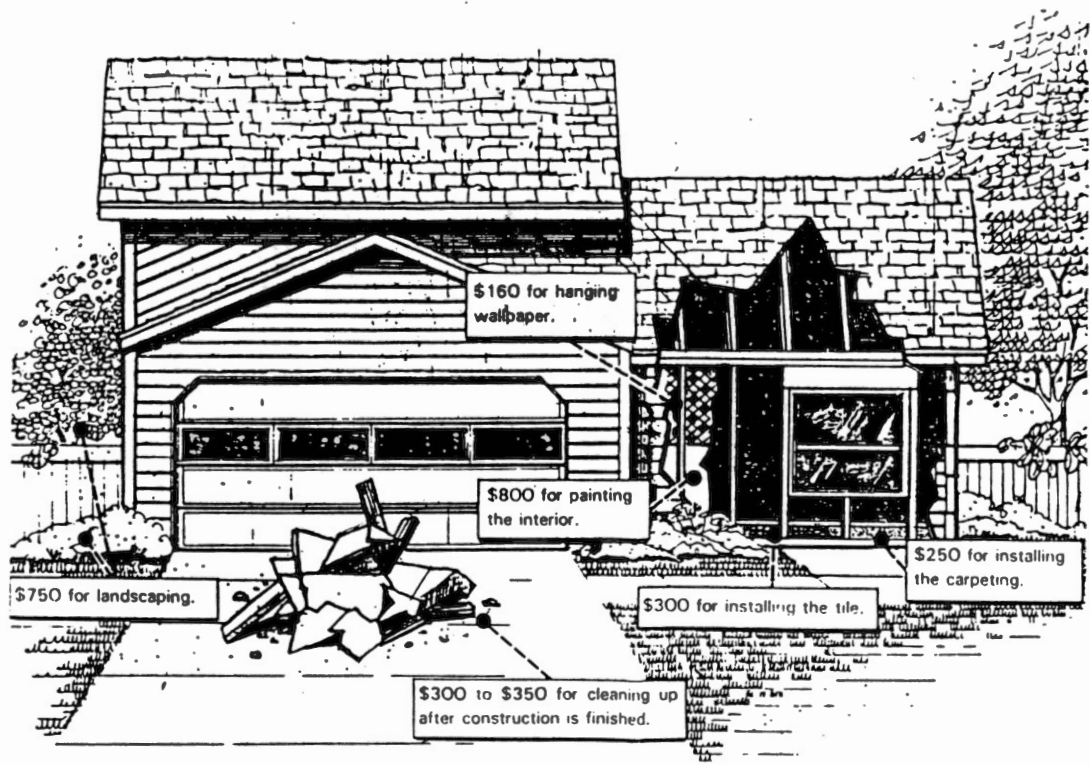
Colgan said that in one case a homebuyer convinced State he could finish the job, but that he did not have the time. A subcontractor was subsequently hired and the job was completed only after more money was borrowed. In the end, said Colgan, the job cost more than if the contractor had finished the house.

"Quality is where you begin to have a real public relations problem," said Colgan.

It is especially important that any work be up to state-of-the-art standards, he said. Telling a homebuyer that his trim work is not up to par is a ticklish task, Colgan added.

And perhaps most importantly, does the homebuyer really intend to follow through?

"I wonder," Klein asked, "how many of those houses Wayne and I built with unfinished upstairs eight or nine years ago still have unfinished upstairs?"



VITA

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Candidate for the Degree of

Master of Science

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