

A COMPARATIVE STUDY OF THE HOUSING
VALUES OF TWO SELECTED GROUPS
OF NEGRO HOME OWNERS

by

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PREFACE

The main purpose of the study is to discover whether or not a selected group of low income Negro families possess the same values as another group of Negro families who have become home owners within a period of time comparable to the length of tenure of the former group.

The writer wishes to express her deepest gratitude to Dr. Maie Nygren, Professor and Head, Department of Housing and Interior Design, for her competent guidance, suggestions and constructive criticism in helping to bring this study to completion. Indebtedness is also acknowledged to Dr. Florence McKinny for her contributions as a member of the Advisory Committee. The writer is grateful to Dr. Carl E. Marshall, Professor and Director of the Statistics Laboratory, for his assistance in the construction of the instrument; to Mrs. Donna Eaton, Programmer; and other staff of the Computing Center for processing the data.

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CHAPTER I

INTRODUCTION

VALUES

Since the beginning of the century, "value" has become a popularly used word. Where once the term was associated primarily with the fields of philosophy, and anthropology, today it is regarded as a basic concept of many disciplines, including sociology, psychology, economics, management and home economics. In most of these fields of study discussion is devoted to one or more theories pertaining to values.

Definitions of value vary somewhat according to the discipline from which they spring, but they all tend to incorporate some of the same concepts.

Values have been a focus of various social-psychological studies undertaken to establish a foundation for understanding the meaning of values, as well as to discover means of gaining insight into the nature of values.

Robin Williams, a sociologist who has participated in a great deal of research concerned with the study and measurement of values, defines value as:

....things in which people are interested--things they want, desire to become, feel obligatory, worship, enjoy. Values are modes of organizing conduct--

meaningful, affectively invested patterned principles that guide human conduct.¹

Kluckhohn, another social scientist, defines a value as:

a conception, explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable which influences the selection from available modes, means, and ends of action.²

Montgomery more simply states, "a value is an internalized standard which materially affects the way a person will react when confronted with a situation permitting more than one course of action."³

It is known that values cannot be seen, but manifestations of a person's values are visible in his behavior. A person's values exist at a conscious or sub-conscious level; he may or may not be able to verbalize his values. Values are products of the culture in which a person lives, but no two individuals in a culture necessarily share identical values. A period of time is required for values to develop within a person, but once acquired they become fairly stable, although not necessarily permanent.

Values influence the behavior of an individual only if he is free to make a choice between two or more courses of

¹Robin Williams, American Society: A Sociological Interpretation, (New York, 1962), p. 365 - 67.

²Clyde Kluckhohn, et al. "Values and Value-Orientations in the Theory of Action," Talcott Parsons and Edward A. Shils, Eds., Toward a General Theory of Action, (Cambridge, Mass., 1951), p. 395.

³James Montgomery, "Housing Values: Meanings, Measurement and Implications," Address to Oklahoma Home Economics Association, Oklahoma City, Oklahoma, October 5, 1957.

action. Values are important to the person who holds them. He feels good when he behaves in accordance with his value system, but feels guilty or anxious when he violates it. Conflict between values may exist within a given society or within an individual.⁴

Beyer et al. list some concepts concerning values which help to describe values in a more tangible way. Their list states:

1. Valuing is in some sense "conceptual."...It is more than pure sensation, impulse, reflex.....
2. The conceptual element may or may not be highly conscious or explicit. Values exist with widely varying degrees and kinds of awareness.
3. Values are affectively charged. Values fall within the locus of interest or affect; they carry an emotional coefficient.
4. Although values have this affective dimension, they are not identical with particular segmental "needs" of the organism; specific psychological deprivations and gratifications may be relevant to a great many values, but do not of themselves constitute value phenomenon.....
5. Values are not the concrete goals of behavior, but rather aspects of these goals. Values appear as criteria against which goals are chosen, and as the implications which these goals have in the situation.
6. Values are components in conduct-choices and are directional; they seem to act as vectors which polarize impulse and action.....
7. Values may or may not be highly organized into "systems".....
8. Some values are directly involved in the person's existence as a "self".....

⁴Summary of Discussions by the Cornell Value-Study group (Mimeo.) June 11, 1949, reported in Glenn Beyer, Housing and Personal Values, Memoir 364. Cornell Agricultural Experiment Station, July, 1959, p. 4.

9. Value is important; the quality of which we are speaking is not "trivial" or of light concern.....
10. Values as characteristics of groups or social systems----
 - a. are widespread and permeate many activities.
 - b. are tangibly supported, fostered, encouraged, rewarded, praised, emulated. Conversely, if violated, the effective social consensus supports censure, ridicule, punishment.
 - c. tend to endure through time.
 - d. are important. A rough hierarchy of values may be defined in some instances by observing which values are sacrificed in favor of other values.⁵

The term value differs from such closely related terms as preferences, attitudes, and goals. A value differs from a preference in that a preference is generally based on one's range of experience and may not be justified on the basis of any commonly accepted standards or moral judgments. Whereas, a value differs from an attitude in that an attitude may refer only to what is desired, a value is that which is desirable. Both preferences and attitudes are likely to change more frequently than values. That is, values have a more lasting quality.⁶

Values are characteristic of groups as well as individuals. They are not limited to any one area of activity, but operate in many aspects of an individual personality. Values are determinants of behavior; hence the concept is appropriate to many fields where behavior is involved. It is only when values are applied in relation to actual

⁵Ibid., p. 4.

⁶Ibid., p. 5.

theories that they are observable by more people and hence open to identification and evaluation.

Cutler⁷ was one of the first persons concerned with housing to show a relationship between personal values and housing. By means of a paired comparison technique, she attempted to identify housing values held by different individuals and to discover what factors were related to differences in values held.

Beyer, Mackesey, and Montgomery⁸ using a scale analysis technique attempted to identify what values were held by certain urban families and to ascertain to what extent these values influence their selection of a home. Beyer extended this study to include both urban and rural groups.⁹

Stewart recently found that homemakers from families in the expanding stage of the life cycle related certain design and structural aspects of housing to five housing values.¹⁰

⁷Virginia Cutler, Personal and Family Values in the Choice of a Home, Bulletin 840, (Cornell University Agricultural Experiment Station, 1947).

⁸Glenn Beyer, Thomas W. Mackesey, and James Montgomery, Houses are for People, (Cornell University Research Publication No. 3, 1955).

⁹Glenn Beyer, Housing and Personal Values, (Cornell Architectural Experiment Station Bulletin 354, 1955).

¹⁰Karen Kay Stewart, "Relationships Between Aspects of Housing and Five Housing-Related Values as Determined by Opinions of Mothers of Expanding Families." (Unpublished Master's Thesis, Oklahoma State University, 1965).

Statement of the Problem

The study seeks to discover if two groups of Negro families who purchased homes during the past two years differ in the importance attached by them to selected housing values.

Purpose of the Study

The purposes of this study are: (1) to discover if families in the Seminole Hills Demonstration Housing Project have the same values regarding housing as another group of Negro families who have become home owners within a period of time comparable to the length of tenure typical of residents in Seminole Hills; (2) to discover how important to Negro families are such housing values as beauty, comfort, economy, family centrism, privacy, prestige, convenience, health and safety; (3) to ascertain in what ways both groups perceive their present housing to be better than their prior housing; and (4) to discover how the residents of the Seminole Hills Demonstration Housing Project and another group of Negro home owners feel about home ownership.

Assumptions

The first assumption of the study is that low income families do possess certain values pertaining to housing. A second assumption is that these values can be identified by the degree of importance different individuals associate with each value.

Need for the Study

Studies of human values have not been widely undertaken and research in the application of values to an item which is frequently the subject of choice making situations in a field such as housing, is somewhat limited. This is especially true for low-income families and is especially applicable to Negroes. With emphasis on the elimination of poverty being given by the current administration in Washington, housing needs of low-income families are receiving recognition. Much public criticism directed in the past toward federally-sponsored housing and its occupants might be counteracted by a study of values of low-income families.

Description of Variables

The major independent variable investigated in this study is residential location. The two locations selected for the study are the Seminole Hills Demonstration Housing Project and a comparable area in nearby Hartford Heights.

Because of its extensive blight, Seminole Hills, located on the north side of Tulsa, Oklahoma, became the first urban renewal project of the city. A plan to save Seminole Hills included programs to: (1) conserve good structures, (2) repair those in a condition to warrant repair, (3) clear land of those blighted beyond repair, and (4) construct approximately 100 single-family dwelling units for low-income families.

The newly constructed dwelling units have three bedrooms, are of brick veneer construction and encompass about 850 square feet of living space plus an attached garage. They are being financed under provisions of the Federal Housing Administration, Section 221 (d) (3). Total cost for each house built thus far in the Seminole Hills Demonstration Housing Project is \$9,300. They are being made available on a lease-purchase basis to families earning from \$175 to \$325 per month.

The purpose of the demonstration project is to make home ownership possible to low-income families who show promise of economic improvement. The purchase plan is set up so that part of the initial payments is rent and the remaining portion is credited toward a down payment.

Prospective families are interviewed, then screened by a committee composed of a social worker, a city attorney, a college professor, a representative of the Urban Renewal Authority, and the liaison officer for the project. The following criteria are used in the screening process: marital status, economic status, number and ages of children, job mobility and tenure, financial status and credit rating.

A qualifying family must meet monthly payments based on 20% of the main wage earner's salary. A part of the payment goes toward a basic payment of \$49.87 which covers rental costs. The surplus goes toward a down payment of \$300. If 20% of the buyer's income is less than the basic payment, he is loaned the difference by the project. Repay-

ment is made as the family improves economically. When the \$300 down payment has accumulated and 20% of the main wage earner's salary is equivalent to \$58 per month, a regular 221 D2 Federal Housing Administration loan for \$9,000 is issued to the buyer.

Families who do not accumulate the down payment within the first five years of occupancy are not permitted to continue living in the project.

As of September 1, 1965, fifty dwellings were completed and occupied by families who had lease-purchase agreements. Additional structures, some single-family units and some row housing units, are planned for the future.

Hartford Heights is a residential area located on the northwest side of Tulsa. The houses, of wooden frame construction and built shortly after World War II, were occupied by white families until 1960 when Negro families began to move into the area. Most of the homes contain three bedrooms, have an attached garage and some yard space. Real estate listings show homes in this area to be selling for approximately \$9,000.

Seminole Hills Demonstration Housing Project was selected for the study because of its uniqueness.

The Hartford Heights area was selected because it was thought the families residing there would be similar to those families in the Seminole Hills Demonstration Housing Project in socioeconomic status, size of family, length of time in occupancy and tenure of purchase of their homes.

The second independent variable investigated in the study was socioeconomic status. This variable was selected after a review of literature revealed that values are related to socioeconomic status.

Socioeconomic classification was based on the level of education attained by the household head and by the spouse; family income and occupation of the husband. A point system was established for classifying the families. The maximum number of points given in each category was four; hence the total number of points possible was sixteen. Categories and points were:

1. Husband's occupation	Points
A. Unskilled	1
B. Skilled or semi-skilled	2
C. Clerical, sales, technical	3
D. Professional or managerial	4
2. Husband's salary	
A. Less than \$175 per month	1
B. Between \$175 and \$200 per month	2
C. Between \$200 and \$325 per month	3
D. Over \$325 per month	4
3. Education of household head	
A. Junior high school or less	1
B. 10 or 11 years	2
C. High School	3
D. Some college or special training	4
4. Education of spouse	
A. Junior high school or less	1
B. 10 or 11 years	2
C. High School	3
D. Some college or special training	4

Families having a score of ten points or more were classified as having a high socioeconomic status and those

attaining nine points or less were classified as having a low socioeconomic status.

Dependent Variables

The dependent variables for this study include the level of importance attached to nine housing values, feelings about home ownership, and whether or not the families perceive their present housing to be better than previous housing.

The nine values selected for the study include beauty, comfort, convenience, prestige, family centrism, privacy, economy, health and safety.

These values were interpreted as follows:

1. Beauty is expressed in terms of good design of the structure with pleasing colors and a sense of orderliness.
2. Economy has to do with low operating cost and the keeping of expenditures within the family budget.
3. Family-centrism is expressed in terms of family unity and family activities where the family work and play together.
4. Comfort is determined by arrangement within the house, adding to a restful and relaxing atmosphere.
5. Privacy is expressed in terms of being able to be apart from others and being able to do things without undue interruptions.
6. Prestige is expressed in terms of whether or not the house is admired by others.
7. Convenience is related to labor saving features in the home that relieve the burden of drudgery.
8. Health is related to ease of cleaning the house and its having plenty of sunshine and fresh air.

9. Safety is related to the possibility of the house being protected against fires, accidents and other troubles.

The dependent variable, feeling about home ownership is based on:

1. Feelings associated with being a home owner.
2. Problems presented by home ownership.

The dependent variable, whether or not respondents perceive their present housing to be better than previous housing is expressed by:

1. Present housing being more conveniently located to husband's place of employment, schools for children, churches of the family's preference, friends, relatives, shopping areas, recreational facilities, transportation facilities, and social activities.
2. Upkeep of neighborhood of present housing in relation to upkeep of previous neighborhood.
3. Values being descriptive of present housing.
4. Effect of present housing on family relationships, changes in the amount of housework required, feelings about financial security, and the formations of new friendships.

CHAPTER II

REVIEW OF LITERATURE

Study of housing values per se has been rather limited over the past twenty years. The earliest study relating personal values and housing was conducted by Cutler¹ in 1947. The major purposes of her study were to develop an instrument whereby individuals could clarify their thinking in regard to housing needs or wishes and to discover the values that determine satisfaction with their housing. She refers to these as "home values". Her study is based on the following assumptions:

1. That a home value is a condition of the home which offers an individual or family maximum enhancement of family life.
2. That a home value is a compound of various conditions or values.
3. That in any home, various values may be present to a greater or lesser degree in a pattern unique to each family.
4. That the home values of greatest importance to the individual and family should be allowed for in the structure of the house, so it will contribute maximally to the type of living desired.

¹
Virginia Cutler, Personal and Family Values in the Choice of a Home, Bulletin 840, (Cornell University Agricultural Experiment Station, 1947).

5. That it is possible, by use of the paired comparison technique, to determine the relative importance of one's values and to establish a family pattern made up of the values of its members.
6. That a knowledge of the relative importance of home values will enable the family to recognize specific features in a home which will yield maximum satisfactions.²

After having reviewed literature in the fields of education, housing, sociology, architecture and family life, Cutler selected ten values: comfort, convenience, beauty, location, health, safety, friendship activities, personal interests, privacy and economy.

Members of fifty families (201 individuals, including husbands, wives and children) representing three income groups (low, medium and high) were asked first to rank in order of importance to them as individuals the values listed above. The participants were then asked to make forty-five choices in which every value was compared with every other value. Lastly, each individual was asked to evaluate his own home in terms of the ten values.

The findings revealed that the values held by an individual were not a list of isolated characteristics but tended to cluster according to sex and socioeconomic classification. Husbands and wives in the high income group held comfort, friendship activities, health and convenience as the four most important values. The middle income group held friendship activities, health, comfort, and convenience

²Ibid., p. 8.

as the values having the most importance to them. The low income group held economy, safety, health and comfort as the values of greatest importance to them. Significant differences emerged between husbands and wives in all three classes in the ranking of the values.

Throughout educational literature, authorities agree that values tend to cluster. Dean, a prominent social psychologist, recognizes four groups of value patterns in today's family life that are applicable to housing. He classifies them in the following way:

Familistic Type: Strong in-group feeling and identification with the family and family traditions. The integration of individual activities for the attainment of family objectives. Money and possessions conceived as family property, with the understanding that they may be used for the support of the individual's needs. Concern for family perpetuation and defense of members from outside attack.

Integrated Individualized Type: Cooperative furtherance of member's self realization of his potentialities and objectives. Coordination of family activities for the attainment of the individual's ends. Some property is family oriented, but also some emphasis on individual possessions. Individual rights and responsibilities. Mutual concern for individual happiness.

Emancipated Type: Personal pursuits of individual goals to the exclusion of (or conflict with) other family members. Coordination, if any, from individual realization of personal benefits from cooperation. Individual property with little or no obligation to family welfare. Heavy concern for self-interest, with the troubles of others conceived as their responsibility.

Status Striving Type: Pursuit of career success and secure social position, and accouterment of status and prestige. Activities of individual family members are scanned with an eye to how they reflect upon the family status. Strong

encouragement to competitive success in community affairs.³

A later study by Beyer, Mackesey, and Montgomery⁴ attempted to bring into focus the fundamental human values reflecting patterns of living related to housing design. These investigators were concerned with the real motivations that influenced families when purchasing a home. They based their study on the belief "that houses would be more livable if they were designed to take account of socio-psychological or human values".⁵

In conducting their survey, 773 home owners and 259 renters were interviewed in Buffalo, New York, in 1952. Nine housing values: economy, family centrism, physical health, aesthetics, leisure, equality, freedom, mental health and social prestige were studied and measured. Questions were posed to husbands and wives. Each question was answered on a scale of five levels from strongly agree to strongly disagree. The respondents were classified in the following value groups:

"Economy" value group: families who emphasize the economic use of goods and services.

"Family" value group: families who emphasize the health and well being of the family.

³John P. Dean. "Housing Design and Social Relations." (Social Science Research Council. Mimeo. 1959).

⁴Glenn Beyer, Thomas W. Mackesey, and James Montgomery. Houses are for People. (Cornell University Research Publication No. 3, 1955).

⁵Ibid., p. 8.

"Personal" value group: families who emphasize personal enjoyment, self-expression, and aesthetics.

"Prestige" value group: families who emphasize social prestige and a formal way of life.⁶

The investigators found that families recognized as belonging to the "economy" group were concerned with the cost in the selection of goods and services and were conservative in taste and conventional in habits. The "family" group were concerned with good environment and schools for their children. Privacy and design of both exterior and interior of the house were the concern of the "personal" group. The "prestige" group stressed location of the house and its up to date architectural style.

The study also revealed differences between husbands and wives who were home-owners. The wives held each of the nine values, except economy, to a slightly greater degree than did their husbands.

As a result of the study, four house plans were developed. Each plan was designed to fulfill the value system of families having one of the four value orientations identified by the study.

The research referred to above served as a pilot study for a later investigation by Beyer.⁷ The objectives of his study required the identification of a group of values

⁶Ibid., p. 9.

⁷Glenn Beyer, Housing and Personal Values, (Cornell Agricultural Experiment Station Bulletin 354, 1955).

related to housing and the subsequent testing of these values. He also suggested as desirable a test to determine the possibility of applying the identified values to house planning and architecture. He used a number of the same questions developed for the Buffalo study as a means of measuring the same nine values. Included in the sample were a group of 694 rural families and 1,066 families from three urban communities.

Beyer's study revealed that most of the values tended to fall into two clusters--each having quite distinctive characteristics. One cluster consisting of freedom, aesthetics, and mental health was identified as being idealistic and sensitive, with emphasis on personal and individual ends. This group also tended to have whimsical demands, indulging in luxuries with a proneness to disregard basic physical needs. The second cluster, which included quality, family centrism, economy, and physical health, was identified as being realistic, less sensitive, group oriented and practical with emphasis on necessities and observation of physical needs. Leisure and privacy were held in common by both groups. The findings also revealed some rural-urban differences in regard to leisure and physical health.

A somewhat different approach to a study of values pertaining to housing was conducted by Montgomery⁸ who analyzed the content of certain consumer magazines in a

⁸James Montgomery, "Housing Value Themes in Selected Consumer Magazines." (Mimeo. 1954).

housing values frame of reference. This form of mass media was selected for study because it appears to be an important causal factor in changing housing images.

He selected three consumer magazines for study: (a) one housing and home-furnishings magazine selling on newsstands for fifty cents, chosen because it was thought to be read by a relatively high income group; (b) one housing and home-furnishings magazine selling for twenty-five cents, chosen because it was thought to be read by a middle income group; (c) one "fiction and fashion" magazine selling for twenty-five cents, chosen because it was thought to be read by both upper and middle income groups. A fourth magazine was added after it was found that the original three placed little emphasis on certain values.

A total of thirty-four articles in both summer and winter issues of the four magazines were analyzed in terms of nine housing value themes: social prestige, physical health, mental health, aesthetics, leisure, economy, equality, family centrism and freedom. Four-hundred-and-ninety value references comprised the sample. The frequencies of the references for the values were ranked from high to low, resulting in the following order of values: physical health, economy, aesthetics, mental health, leisure, social prestige, family centrism, freedom and equality.

The findings revealed relatively few of the values were discussed. Emphasis was on aspects of housing such as furnishings, equipment and space and they were discussed in

terms of just a few of the values. Season of the year had little relationship to certain value references, however, as would be expected, summer issues contained more value references pertaining to the outside of the house than did the winter issues.

Certain values, i.e. family centrism, leisure, freedom, equality, which are relatively common in our society were seldom mentioned in the articles analyzed. Montgomery concluded that magazines could provide an important educational service by fostering a broader view of housing values.

Housing values were one focus of a study by Montgomery, Sutker, and Nygren.⁹ In their study, six values were examined: comfort, economy, family centeredness, privacy, social prestige and beauty.

Two hundred and twelve rural homemakers who were the wives of homeowners were asked whether a statement pertaining to one of each of the six values was "very important", "fairly important", or "not very important." Results showed that practically all respondents agreed that comfort, economy, and family centeredness were very important. Privacy, social prestige, and beauty were not regarded to be as important nearly as often as were the other three values. The respondents were also asked to select from the six values the ones they considered to be most important, second

⁹James Montgomery, Sarah S. Sutker and Maie Nygren. Rural Housing in Garfield County Oklahoma: A Study of Processes, Images and Values. (Publication LVI, No 2 Oklahoma State University, August 1, 1959).

most important, and third most important. Comfort, economy, and family centeredness were chosen as being first or second in importance far more frequently than were the other three values.

When the relative importance of the six housing values was analyzed in terms of the variables, socioeconomic status, family life cycle, and age, the findings showed that only in a few instances were these variables related to the ranking of the values. Socioeconomic status was associated with the level of importance given to economy by 54 per cent of the respondents having a low socioeconomic status and by 33 per cent of the respondents having a high socioeconomic status. Family centeredness was associated with the family life cycle. Age was not significantly related to the importance attached to the values studied.

A recent study by Stewart revealed that certain aspects of housing are related to the values held by mothers of families who are in the expanding stage of the life cycle.¹⁰ Through the use of a card sorting technique, 100 respondents related certain design aspects listed on a card to five values--beauty, comfort, privacy, and family centeredness.

Such aspects as wall-to-wall carpeting, landscaping around the house, a fireplace, and an interior which

¹⁰ Karen Kay Stewart, "Relationships Between Aspects of Housing and Five Housing-Related Values as Determined by Opinions of Mothers of Expanding Families." (Unpublished Master's Thesis, Oklahoma State University, 1965).

pleases the eye were most frequently related to beauty. Air-conditioning, central heating, a house that is easy to clean and keep clean, counter surfaces that are the proper height were most frequently related to comfort. A neighborhood made up of families that are of good social standing, a large house, a house that friends and neighbors will admire, and brick construction were most frequently related to prestige. A place for telephoning which keeps conversation from being overheard or from interfering with the conversation of others, plenty of space between houses, a fence around the yard, and separate bedrooms for each of the children were most frequently related to privacy. Space and facilities for the family to work and play together in the house, facilities for cooking, relaxing and entertaining in the back yard, a family room, and a back yard patio were aspects most frequently related to family centeredness.

When the aspects of housing associated with the five values were analyzed in terms of the variables: education of mother, age, sex and the number of children, some differences emerged. The most significant differences were the way in which respondents with young children related different aspects of housing to comfort and family centeredness.

Aspects of housing which appear to have little relationship to values are: a small house, a house that is rented, frame construction, and the house being on one level.

Rainwater observed that attitudes of different consumer groups toward their past and present housing were in terms

of housing standards which can shed light on the values these groups hold in regard to housing.¹¹

To the working class, the house is conceived as a shelter from both external and internal threats. This traditional working class is likely to want to economize on housing in order to have money available to pursue other interests and needs. People of this class will direct their efforts toward maintenance with little going toward improving housing. Instead, there is an effort to create a pleasant, cozy home with little concern for taste in furnishings. A greater emphasis is placed on labor-saving appliances and conveniences. There is often a willingness to sacrifice a better home in order to obtain the labor-saving conveniences.

With respect to the immediate environment outside the house proper, emphasis is on a concern for the availability of a satisfying peer group life, concern for having neighbors of their own kind, and concern for maintaining an easy access back and forth among friends and relatives. There is concern that the neighborhood be respectable. There is increasing emphasis on owning one's home rather than enriching the landlord. Their preference is toward housing that is modern rather than traditional with emphasis on comfort and content.

Their housing goals can be summarized to include a

¹¹ Lee Rainwater, Working Man's Wife: Her Personality, World and Life Style. (New York, 1959).

direct relationship to values: modern correlates with prestige; cozy and comfortable with comfort; safe and soundly built with safety; unostentatious with beauty; a place where the family can be close and happy with family centrism; and up-to-date kitchen appliances with convenience.

Summary

Studies have shown that people possess certain values related to housing and that these values can be identified and measured.

Cutler found that ten values tended to cluster and were related to an individual's age, sex, socioeconomic status and occupation.

In order to determine what housing values were held by a group of urban families, Beyer, Mackesey, and Montgomery studied a group in Buffalo, New York. Their findings revealed that nine values tended to cluster into four major groups which they identified as the "family" group, "economy" group, "personal" group, and the "prestige" group.

Beyer extended this study to include both a rural and an urban population and found that the same nine values used earlier by him and his colleagues tended to fall into two clusters having quite distinctive characteristics.

Using the content analysis technique, Montgomery examined four consumer magazines to determine to what extent they contained references to values pertaining to housing. His findings revealed that the magazines tended to emphasize

selected aspects of housing such as furnishings, equipment, and space and that they had little relationship to certain value references. Physical health, economy, aesthetics, mental health, and social prestige were found to be tied to the references made most frequently by all four of the magazines.

Comfort, economy, and family centeredness were the values selected as being very important to a group of rural homemakers studied by Montgomery, Sutker, and Nygren. Privacy, social prestige, and beauty were not regarded as important as were the other three values. Socioeconomic status, stage in the family life cycle, and age were not related to ranking of the values

Certain aspects of housing are related to values held by mothers whose families are in the expanding stage of the life cycle. Stewart found that the education of the mother and the ages, sex, and numbers of children were significantly related to how respondents associated aspects of housing with five selected values.

Rainwater found that attitudes of the working class toward past and present housing were in terms of housing standards and goals which can be interpreted to have a direct correlation to housing values.

CHAPTER III

METHODOLOGY

After a review of previous research and a study of instruments used in selecting and measuring values, an interview schedule was selected as a means of obtaining the data regarding housing values held by two selected groups of Negro families who had purchased homes during the past two years. The two groups were occupants of the Seminole Hills Demonstration Housing Project, a pilot project sponsored by the Urban Renewal Authority of Tulsa, Oklahoma, and of Hartford Heights, a residential area of the same city composed of white and non-white home owners.

Development of the Instrument

A list of the kinds of values investigated in previous studies was compiled and analyzed to determine those that might be of concern to persons of limited income. Literature pertaining to activities and interests of low-income families was also reviewed to help in identifying and defining other values that might be dominant in their value systems. From these sources, nine values selected for study were: beauty, comfort, economy, family centrism, privacy, prestige, convenience, health and safety.

An interview schedule to be used as a guide in obtaining the data was developed. The instrument included questions pertaining to: (1) information regarding the family, (2) housing values and the relative importance attached to each, (3) attitudes about home ownership and its importance to the respondents, and (4) perceptions regarding their present housing in comparison to their previous housing.

Pre-testing the instrument with an independent group not associated with the project, revealed need for clarification and rewording of statements and questions. Certain ones found to be irrelevant to the problem were discarded. The completed schedule consisted of thirty-six items (See Appendix A).

Selection of the Sample

Because the investigator believed homemakers would be easier to find at home, the homemaker was chosen as the person in each family to be interviewed. All homemakers participating in the study were interviewed in their own homes and their responses were recorded by the investigator on the schedule during the interview.

Interviews were conducted with forty-seven of the fifty families participating in the Seminole Hills Demonstration Housing Project. Names and addresses were obtained from Mr. Le Roy Thomas, liaison agent for the Urban Renewal Authority. Each interviewee was assured that her answers would be confidential and that her participation in the study would

not jeopardize her status in the project. All were Negro families who had moved into the project during the last two years (1963-65).

Upon the liaison's agent's recommendation that the residents would be comparable to the Seminole Hills families in terms of socioeconomic status, size of family, length of time in occupancy and tenure of home purchase, Hartford Heights was chosen as the area from which the comparative group was selected.

Cluster sampling was used to select the sample units. The area was plotted by square blocks, and each block was assigned a number. All residents in the blocks represented by six numbers drawn at random were contacted. If the homemaker was not available upon the first visit, a second call was made on another day and at another hour. If no contact was made upon the third visit, which was made on still another day and hour, the family was eliminated from the study. Only Negro families who had become home owners of their present housing within the past two years were selected for an interview.

The interviews were conducted during the latter part of September and the first part of October, 1965.

Treatment of Data

The location of families, i.e. Seminole Hills or Hartford Heights is the major independent variable by which the data were analyzed. A second independent variable by which

the data were analyzed is socioeconomic status which was based on education of household head, education of the spouse, and occupation and income of the household head.

All responses were recorded on IBM Data cards. The data were then tabulated to obtain frequency counts and percentages for each of the variables. The Chi-square test was used to determine independence between the independent and dependent variables.

Description of the Sample

Of the families interviewed in each residential area, nearly one-half were in the high socioeconomic group and one-half in the low socioeconomic group. Data showing the composition of the sample according to the major independent variables are summarized in Table I. Some significant differences were found to exist according to the two variables.

TABLE I

COMPOSITION OF SAMPLE ACCORDING TO MAJOR VARIABLES

Socioeconomic Status	Seminole Hills	Hartford Heights
	Per Cent	Per Cent
High	47.9	53.3
Low	52.1	46.7
Number	47	46

$$x^2 = .2726 <$$

$$\text{Tab. } x^2 = 3.85 \\ (.05) \text{ d.f.} = 1$$

Personal Characteristics of Families

Wives and husbands in the Seminole Hills groups tended to be younger than those in the Hartford Heights group. In the high socioeconomic group a greater proportion of both husbands and wives were younger than those in the low socioeconomic group. Information regarding age of the household head and spouse is shown in Table II.

A slightly greater proportion of husbands among the Hartford Heights group than among the Seminole Hills group had some college or special training.

TABLE II

AGES OF HOUSEHOLD HEAD AND SPOUSE ACCORDING TO
RESPONDENT'S LOCATION AND SOCIOECONOMIC STATUS

Age of Household Head and Spouse	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Household Head ¹				
Under 35	78.7	50.0	79.2	48.9
Over 35	21.1	50.0	30.9	51.1
Spouse ²				
Under 30	82.2	52.4	77.0	56.5
Over 30	17.8	47.6	23.0	43.5
Number	47	46	48	45

$${}^1\chi^2 = 7.16 >$$

$$\text{Tab. } \chi^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

$${}^2\chi^2 = 8.28 >$$

$$\text{Tab. } \chi^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

$${}^1\chi^2 = 9.71 >$$

$$\text{Tab. } \chi^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

$${}^2\chi^2 = 21.5 >$$

$$\text{Tab. } \chi^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

Since education is recognized as an indicator of socioeconomic status, it seems logical that a significant difference would exist between the number who did not complete high school in the low socioeconomic group and those who did in the high socioeconomic group. This proved to be true since almost one-half of the household heads in the low group were school dropouts, whereas, fewer than one-fifth of the household heads in the high group had dropped out before completing their high school education.

Little difference exists in the level of education attained by wives in the Seminole Hills and Hartford Heights groups. A significantly greater number of wives in the high than in the low economic group had completed high school. Education completed as reported for household head and spouse are shown by data in Table III.

Occupations of the husbands for the study were divided into four categories: (1) unskilled; (2) skilled or semi-skilled; (3) clerical, sales or technical; and (4) professional or managerial. The occupational distribution of the household heads were similar for both the Seminole Hills and Hartford Heights groups. Unskilled occupations were most heavily represented in the low socioeconomic status group and thus the occupational distribution of this group differs significantly from that of the high socioeconomic group. Data showing the distribution of occupations of household heads is shown in Table IV.

Salaries of household heads in the Seminole Hills group ranged between \$175 and \$325 per month. This income range is one of the criteria used in selecting families for the project.

TABLE III

EDUCATION COMPLETED BY HOUSEHOLD HEAD AND SPOUSE
ACCORDING TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Educational Level	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Household Head ¹				
Less than High School	27.7	37.0	16.7	48.9
High School	57.4	39.1	54.2	42.2
Some College or Spec. Trg.	14.9	23.9	29.2	8.9
Number	47	46	48	45
Spouse ²				
Less than High School	37.7	45.2	20.9	66.6
High School	51.1	38.1	58.3	28.2
Some College or Spec. Trg.	11.1	16.1	20.8	5.1
Number	45	42	48	39

$$1x^2 = 3.80 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$2x^2 = 1.35 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$1x^2 = 16.69 >$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$2x^2 = 19.42 >$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

In the Hartford Heights group, the household heads' salaries were significantly higher than in the Seminole Hills group. A little more than one-third of the former earned more than \$325 per month. This could be accounted for by the fact that more of the husbands in this group are older and have become more established in their occupations.

TABLE IV

OCCUPATION OF HOUSEHOLD HEAD ACCORDING TO RESPONDENT'S
LOCATION AND SOCIOECONOMIC STATUS

Occupational Type	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Unskilled	68.9	64.3	50.0	97.2
Semi-skilled or skilled	26.7	21.4	33.3	12.8
Clerical, Sales or technical	4.4	14.3	16.7	0.0
Number	45	42	48	39

$$x^2 = 2.60 <$$

$$x^2 = 14.71 >$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

Socioeconomic status is also determined by the amount of the husband's salary, so, as one can expect, a greater percentage of the husbands in the low than in the high socioeconomic group have low salaries. Data in Table V shows the salary ranges of the household heads.

Approximately three-fifths of the wives in each group were gainfully employed. This is considerably higher than the national average (one-third) of wives employed outside

the home. Of the wives who were gainfully employed, the Seminole Hills group had a larger proportion who were engaged in the service occupations than were the wives of the Hartford Heights group. In the low socioeconomic group, there was a significantly greater number of wives who were engaged in domestic work than in the high socioeconomic group. Data in Table VI show the distribution of occupations among the wives.

TABLE V

Range per Month	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Less than \$175	0.0	11.4	0.0	12.8
Between \$175 and \$200	25.6	6.8	2.1	33.3
Between \$200 and \$325	74.4	45.5	66.7	51.3
Over \$325	0.0	36.4	31.3	2.6
Number	45	42	48	39

$$x^2 = 28.33 >$$

$$\text{Tab } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

$$x^2 = 29.69 >$$

$$\text{Tab. } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

TABLE VI

OCCUPATION OF WIFE ACCORDING TO RESPONDENT'S
LOCATION AND SOCIOECONOMIC STATUS

Type of Work	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Domestic, maid or day work	39.3	50.0	37.0	51.9
Service, laundry clerk, nurse aid	60.7	42.3	59.3	44.4
Professional	0.0	7.7	3.7	3.7
Number	27	27	27	27

$$x^2 = 3.38 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = 1.23 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

Number of and ages of children were found to be significantly different in the two groups. The Seminole Hills group being younger had fewer children and the children were younger than the children of the Hartford Heights group. Families in the low socioeconomic group had more children and older children than did the families in the high socioeconomic group. Numbers and ages of children are shown by data in Table VII.

In summary, the families of the Hartford Heights group were found to be different from those in the Seminole Hills group, in that husbands and wives in the former were somewhat older than in the latter, their incomes were higher, and children were older. Families in the Seminole Hills group were smaller, children were younger, husbands and

TABLE VII
 SIZE OF FAMILY ACCORDING TO RESPONDENT'S
 LOCATION AND SOCIOECONOMIC STATUS

Number and Ages of Children	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Number ¹				
None	8.5	17.4	8.3	17.8
Two or less	55.3	32.6	52.1	35.5
Three or more	36.1	50.1	36.9	47.7
Number	47	46	48	45
Age Distribution ²				
All less than 6 yrs.	69.6	30.8	66.0	32.6
Some over 12 yrs. Some under 12 yrs.	27.9	59.0	29.5	42.7
All over 12 yrs.	4.7	10.3	4.5	7.3
Number	43	39	44	38

$$1x^2 = 3.26 <$$

$$1x^2 = 2.45 <$$

$$2x^2 = 17.06 >$$

$$2x^2 = 7.70 >$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

wives more educated. The proportion of homemakers who were gainfully employed was about equal in both groups and both groups were about equally divided between high and low socioeconomic classifications.

Among the high socioeconomic group, a greater proportion of husbands and wives had completed high school and had some college or special training, were younger, had

fewer and younger children, had household heads employed in the skilled or semi-skilled clerical, sales or technical occupations and, therefore, had greater incomes than those in the low socioeconomic group.

Miscellaneous Information

Inquiry about readership of newspapers and magazines revealed that there was not a great difference between the Seminole Hills group and the Hartford Heights group. About one-half of each group subscribe to a Tulsa daily paper. Fewer than one-half of each group subscribe regularly to any magazines. Of the high socioeconomic group about one-half subscribe to some kind of magazine, whereas, only one-fourth of the low socioeconomic group subscribe to any kind of magazine.

The data reveal that both groups are quite cognizant of the Seminole Hills Demonstration Housing Project. Non-residents are aware of the project and think it to be worthwhile. Almost one-half of the Hartford Heights group had considered the possibility of buying in the project prior to purchasing their present home. About two-fifths of those could not qualify because their incomes were either too high or too low. Other reasons for buying elsewhere include a desire to move farther from the center of the city, rooms in the project housing considered too small, and a desire to be near friends and family.

Seminole Hills residents were aware of the steps necessary to become part of the project. They recognized the liaison agent as the person to contact. About one-half of the residents stated they heard about the project from friends or relatives. Only about one-fourth stated they heard of the project through mass media. The remaining one-fourth said they either lived in or were driving through the area when they observed the homes to be for sale and made further inquiries.

CHAPTER IV

THE FINDINGS

The major purpose of the study is to discover if two selected groups of Negro families who have purchased homes during the past two years differ in the level of importance they ascribe to nine selected housing values. The overall objective of the study was to learn what housing values were of importance to low income Negro families, and to discover if the housing values of the families participating in the experimental pilot project differ from those held by a comparable group of home owners.

Level of Importance Associated With Values

The values selected for the study were beauty, comfort, economy, convenience, prestige, privacy, family centrism, health and safety. The general criteria employed in the measurement of the values consisted of responses at three levels of intensity--"very important", "fairly important", and "not very important".

When data were analyzed according to location of the families and socioeconomic status, comfort, safety, family centrism, and health were selected by more than 85 per cent

of the homemakers as being "very important". Between 70 and 85 per cent of the respondents felt that beauty, economy, and privacy were "very important". Between 50 and 75 per cent of the respondents said that labor saving conveniences were "very important". The value to which the least importance was attached was prestige. Less than one-third of the respondents said that prestige was "very important" to them. The listing in Table VIII shows the proportion of respondents in each group who indicated each of the nine values was "very important" to them.

Safety, family centrism, comfort and health appear to have priority over the other values studied because all four were held by the majority of homemakers as being "very important". This group of values is similar to the one Cutler found as being important to low income respondents in her study of personal and family values related to housing.

Rainwater's interpretation of housing standards and goals of the working class indicate safety, health, comfort, convenience, economy and family centrism to be important to working class wives.¹

The fact that safety is the value which the largest proportion of homemakers considered as very important is consistent with Rainwater's findings that the working class holds safety to be very important.

1

Lee Rainwater, Working Man's Wife: Her Personality, World and Life Style. (New York, 1959).

After identifying levels of importance associated with each value, the respondents were asked if the statements regarding the values were descriptive of their present housing.

TABLE VIII

RESPONDENTS INDICATING NINE VALUES WERE "VERY IMPORTANT" ACCORDING TO LOCATION AND SOCIOECONOMIC STATUS

Value was "Very Important"	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Safety	100.0	98.7	100.0	97.8
Family Centrism	98.4	93.5	87.5	95.6
Comfort	87.0	95.7	91.7	90.9
Health	85.1	93.5	91.7	86.7
Beauty	76.6	84.4	77.1	84.4
Economy	75.5	78.3	77.1	75.6
Privacy	70.2	82.6	75.0	77.8
Labor Saving Conveniences*	48.9	69.6	54.2	64.4
Prestige	31.9	26.1	22.9	35.6
<u>Number</u>	47	46	48	45

*Significant at .05 level

All of the respondents in the Seminole Hills and Hartford Heights groups feel that their present housing is a comfortable one where they can relax and be at ease and that it is a place where family members can be close and happy. Although all of the respondents in the latter group

also feel their present housing allows privacy, is safe from fires and accidents, and permits them to follow good health practices, slightly fewer of the respondents in the former group feel their present housing can be described in these terms. Slightly more of the Seminole Hills than of the Hartford Heights respondents feel their present housing does not cost too much to operate, and among both groups, three-fourths or more think their present housing is economical. Nearly three-fourths of both groups feel their present housing could be called beautiful. Over nine-tenths of each group believe their present house gives them prestige in the eyes of their friends, yet this value is held least important by the majority of the respondents in both groups. The most significant difference between the way the Seminole Hills group and the Hartford Heights group perceive their present housing is in relation to labor saving conveniences. Considerably more of the Hartford Heights than the Seminole Hills group feel their present housing is representative of labor saving conveniences. This may be because the Hartford Heights group, having greater incomes are able to afford more of the labor-saving conveniences and thus recognize and have them in their present housing. Data in Table IX show the percentages of respondents who feel the values are descriptive of their present housing.

TABLE IX

RESPONDENTS ACCORDING TO LOCATION AND SOCIOECONOMIC
STATUS WHO BELIEVE VALUE STATEMENTS ARE
DESCRIPTIVE OF PRESENT HOUSING

Respondents Believe Value Descriptive of Present House	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Beauty	73.9	73.9	68.8	79.5
Comfort	100.0	100.0	100.0	100.0
Convenience*	66.0	84.8	66.7	84.4
Health	93.6	100.0	97.9	95.6
Privacy	95.7	100.0	100.0	95.6
Safety	97.8	100.0	97.9	100.0
Family Centrism	100.0	100.0	100.0	100.0
Economy	87.0	76.7	84.4	79.5
Prestige	95.7	91.1	91.7	95.5
Number	47	46	48	45

*Significant at .05 level

Home Ownership

Today, home ownership is not within the reach of families with limited incomes. The purpose of the Seminole Hills Demonstration Housing Project is to show that home ownership is possible for low income families having potential for economic improvement.

Previous home ownership was more prevalent among the Hartford Height families than among the Seminole Hills families; more than one-third of the former group had owned a home

prior to purchasing their present home, whereas, only two of the forty-seven families in Seminole Hills had owned a home prior to their purchasing in the project. The greater frequency of prior home ownership among the Hartford Heights group may be explained by the respondents from that area being older and having greater incomes. In contrast to what one would expect of the low socioeconomic group, almost one-third had owned a home prior to purchasing their present home. In contrast to this, only one-tenth of the high socioeconomic group had been home owners before. Perhaps this is because the low socioeconomic group are older and have larger families and hence had become home owners sooner. It is reasonable to expect that the low socioeconomic group being older and having larger families would have been in the house buying market sooner than younger and smaller families of the higher socioeconomic group. The data in Table X show the number in each group who had previous experience with home ownership.

Being a home owner presented problems to more than one-half of the respondents in both groups. Problems of maintenance or upkeep were identified most frequently. Payments on the house were considered to be a problem by a significantly greater number of the Hartford Heights group than the Seminole Hills group. The difference may be because the guidance of a social worker is available to Seminole Hills families if they so desire. However, this service is not available to the other group. Also, thus far, the

TABLE X
PREVIOUS HOME OWNERSHIP ACCORDING TO RESPONDENT'S
LOCATION AND SOCIOECONOMIC STATUS

Previous Home Ownership	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Yes	4.3	37.0	10.4	31.1
No	95.7	63.0	89.6	68.9
Number	47	46	48	45

$$X^2 = 15.29 >$$

$$\text{Tab. } X^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

$$X^2 = 6.19 >$$

$$\text{Tab. } X^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

monthly payment of the Seminole Hills group is 20 per cent of the household head's gross salary. This arrangement does not create an undue burden if income decreases. The Hartford Heights families, however, because they are financed through a private loan, have a fixed payment which may be burdensome if income fluctuates. Data in Table XI show problems presented by home ownership as indicated by the respondents.

From responses to questions regarding feelings about home ownership, good housing appears to be valued by low income Negro families. Almost three-fifths of the respondents in both groups stated that having homes of their own gave them feelings of pride and accomplishment; about one-fifth of the respondents felt that in owning homes their fears of the landlord and having to move had decreased. Fewer than one-fifth did not have specific feelings

TABLE XI
PROBLEMS PRESENTED BY HOME OWNERSHIP

Problems	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Maintenance	47.8	56.6	54.2	50.0
Payment	6.4	21.7	12.5	15.9
Other	4.4	4.3	4.2	4.5
No problems	41.3	29.3	29.2	29.5
Number	47	46	48	45

$$x^2 = 8.58 >$$

$$\text{Tab. } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

$$x^2 = .27 <$$

$$\text{Tab. } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

regarding home ownership. Some other feelings expressed by respondents were feelings of security, something to look forward to in old age, and feelings of independence. Data in Table XII show the feelings associated with home ownership as reported by respondents.

Analysis of the data reveals that more families in the Hartford Heights group had longer tenure of home ownership than did the families in the Seminole Hills group. Almost two-thirds of the Hartford Heights group had occupied their present home for over one year, whereas, only two-fifths of the families in the Seminole Hills group had occupied their present home for more than one year. The data in Table XIII show the tenure of occupancy of both groups.

TABLE XII

FEELINGS ASSOCIATED WITH HOME OWNERSHIP
ACCORDING TO RESPONDENT'S LOCATION
AND SOCIOECONOMIC STATUS

Feelings Associated with Home Ownership	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Pride in owning	59.6	56.5	62.5	53.3
No fear of moving	23.4	19.6	25.0	17.8
Other feelings	6.4	4.3	4.2	6.7
No feelings	10.6	19.6	8.3	22.2
Number	47	46	48	45

$$x^2 = 1.60 <$$

$$\text{Tab. } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

$$x^2 = 4.14 <$$

$$\text{Tab. } x^2 = 7.82 \\ (.05) \text{ d.f.} = 3$$

TABLE XIII

TENURE OF OCCUPANCY ACCORDING TO RESPONDENT'S
LOCATION AND SOCIOECONOMIC STATUS

Length of Time	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Less than six months	48.9	15.2	31.3	33.3
Six months to one year	10.6	21.7	16.7	51.6
One to two years	40.4	63.0	52.2	51.1
Number	47	46	48	45

$$x^2 = 12.27 >$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = .05 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

Making a change in their housing within the past two years has resulted in a better housing environment for a majority of the Seminole Hills and Hartford Heights families as evidenced by their responses to questions concerning the convenience of their present housing in relation to their former housing.

Of the Seminole Hills group, three-fourths said their present housing was more conveniently located than their prior housing to schools for their children, churches of their preference, friends, recreation and transportation facilities, and social activities. About one-half of the respondents said their present housing was more conveniently located to their husband's employment, to relatives and to a shopping area. However, a new shopping center was being built in the area during the period of the interviews, which prompted several respondents to indicate that upon its completion, their present housing would be more conveniently located to shopping than previously.

Of the Hartford Heights group, more than two-thirds said their present housing was more conveniently located than their prior housing to schools for children and to a shopping area. About one-third of the respondents said their present housing was more conveniently located to recreation facilities, social activities and transportation facilities. Only about one-sixth indicated their present housing was more convenient to their husband's work, church preferences, friends and relatives. Data in Table XIV.

TABLE XIV

RESPONDENTS ACCORDING TO LOCATION AND SOCIOECONOMIC STATUS WHO BELIEVE LOCATION OF PRESENT HOME IS MORE CONVENIENT THAN PREVIOUS HOUSE IN RELATION TO OTHER PEOPLE, ACTIVITIES OR FACILITIES

More Convenient to	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Husband's Work	46.8	14.6	35.4	27.5
Schools for children	89.7	66.7	82.4	71.0
Church of preference	66.0	13.3	40.4	40.0
Friends	63.8	17.8	39.6	43.2
Relatives	51.1	17.4	39.6	27.9
Shopping area	48.9	82.6	75.0	55.6
Recreation facilities	72.3	31.3	54.2	50.0
Transportation facilities	72.3	44.4	63.8	53.8
Social activities	63.8	28.3	41.7	51.1
Number	47	46	48	45

show the number of respondents who indicated greater convenience of their present home.

More than three-fifths of the respondents in the Seminole Hills and Hartford Heights groups did not name any features about their previous housing they would like to have in their present housing. The other two-fifths mentioned such features as hardwood floors, larger rooms,

location, more space between houses, shade trees, and a screened-in porch as desirable features in their previous housing which they wished for in their present housing.

Practically all respondents in both groups feel their present housing is better than previous housing because they have more space, and more conveniences and their homes are newer.

When comparing upkeep of neighborhood, one-half of the respondents in the Seminole Hills and Hartford Heights groups feel their present neighborhood is being kept up better than their previous neighborhood (See Table XVI, Appendix B).

About three-fourths of the respondents in both groups stated that payments on their present housing were greater than costs for their previous housing. Almost one-third in both groups, however, feel more financially secure than they did in their previous housing; while one-half in each group indicated they feel as financially secure in their present housing as they did in their previous housing (See Table XVII and Table XX, Appendix B).

When respondents were asked whether their present housing had helped the personal relationships within the family, nearly one-half in both groups reported better feeling between family members had developed since the move to their present housing. About one-half of the respondents in both groups believe the move to their present housing has had no

effect upon family relationships (See Table XVIII, Appendix B).

More space in their present housing could account for the fact that about one-third of the respondents in both groups feel that the amount of housework had increased since the move to their present housing. Also, the homemakers may be inspired by their "new" or "improved" housing to keep it in better condition than their previous housing. About one-fourth of the respondents in both groups said housework has decreased since their move to their present housing. This may be because of more conveniences in the new housing. One homemaker indicated that having running water was a great help in keeping the house cleaner (See Table XIX, Appendix B).

One-half of the respondents in both groups said that since moving to their present housing they have been able to make new friends. About one-half said that moving to their present housing had no effect on their making new friends (See Table XXI, Appendix B).

In general, the residents of Seminole Hills and Hartford Heights groups perceive their present housing to be better than their previous housing.

As a final question, respondents were asked to indicate how they would spend \$1,000 won in a contest. They were asked to indicate a second and third choice if the total amount was not spent on the first choice. Choices for spending the money included the following: buying new clothes, taking an extended vacation, making advance

payments on the house, buying furniture, a car, or new appliances, starting a fund for children's college education buying stocks and bonds, paying up debts, banking for a rainy day, and using for everyday expenses. Two respondents indicated other ways in which they would spend the money. A mother said she would use some of the money to obtain medical aid for a deaf child. Another mother indicated she would purchase bicycles for her children as a third choice.

The choices were grouped and classified into three value orientations: (1) "housing" which included making advance payments on the house and buying furniture or appliances; (2) "personal" which included buying new clothes, a car, taking an extended vacation, using for everyday expenses and other; and (3) "economic" which included starting a college fund for children, buying stocks and bonds, paying up debts and banking some money for a rainy day. Data in Table XV show the choices classified according to the value orientations. More than one-third of the respondents in the Seminole Hills group indicated their first, second and third choices for spending a part of the \$1,000 would be for housing, whereas, in the Hartford Heights group about one-third indicated their first choice for spending the money would be for housing and only one-fourth or less indicated their second and third choices would be to spend a part of the money on housing. At least one-half in both groups indicated the "economic" value to be their first and second choices for spending the money.

TABLE XV

FIRST, SECOND, AND THIRD CHOICES FOR SPENDING \$1,000
ACCORDING TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Choices Classified by Three Value Orientations	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
Housing	Per Cent		Per Cent	
1st choice	44.6	37.0	37.5	44.5
2nd choice	34.4	20.0	25.0	20.0
3rd choice	33.3	7.7	27.2	23.9
Personal Expenses				
1st choice	2.1	7.3	15.7	4.4
2nd choice	17.0	20.1	13.9	22.5
3rd choice	26.7	30.8	27.2	28.5
Economic				
1st choice	53.4	45.7	47.9	51.2
2nd choice	58.5	60.0	61.1	57.5
3rd choice	40.0	61.6	45.4	47.7
Number	47	46	48	45

The greatest difference occurred in the first choice for spending money for personal expenditures. About one-sixth of the Hartford Heights group said their first choice for spending the money would be for personal items, whereas, only one of the forty-seven in the Seminole Hills group said her first choice for spending money would be for personal items. This may be because incomes of Hartford Heights families are higher and personal items are more important.

Summary

In general, the findings of the study show that families in the Seminole Hills Demonstration Project Housing possess the same housing values with the exception of convenience as another group of Negro families who have become home owners within a comparable length of time.

A majority of both groups hold the values of safety, family centrism, beauty, economy, privacy and convenience to be "very important". The value held as least important is prestige.

Families in both groups perceive their present housing to be better than previous housing in relation to such physical characteristics as convenience to husband's work, schools for children, churches of the family's preference, friends, relatives, shopping area, recreation and transportation facilities, and social activities. A majority of families in both groups express positive feelings about home ownership.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

The study was undertaken to: (1) discover if families in the Seminole Hills Demonstration Housing Project have the same values regarding housing as another group of Negro families who have become home owners within a period of time comparable to the tenure of those in Seminole Hills; (2) to discover the importance attached by Negro families to such values as beauty, economy, comforts, family centrism, privacy, prestige, convenience, health and safety; (3) to ascertain if and in what ways both groups perceive their present housing to be better than their prior housing; and (4) to discover how the residents of Seminole Hills Demonstration Housing Project and Hartford Heights feel about home ownership.

The study is based on the assumption that people do possess certain values regarding housing and that these values can be measured by the verbal responses of the homemaker.

Two groups of families comprised the sample. One group were residents of the Seminole Hills Demonstration Housing Project. These residents have an agreement with the Tulsa

Urban Renewal Authority to obtain the project homes under a lease-purchase plan. Families with limited incomes, ranging between \$175 and \$325 per month are selected by means of a screening process. Families who qualify must be able to meet a monthly payment based on 20% of the main wage earner's monthly salary. A portion of the payment is considered a basic rental cost and the remainder is placed in escrow toward a down-payment. When the \$300 down-payment is accumulated, a Federal Housing Administration loan is issued to the family.

The Hartford Heights section of Tulsa is an area characterized by the invasion-succession process. Previously occupied by white owners, the area has been inhabited by Negro families within the past five years. The homes are comparable in size to those in the Seminole Hills Demonstration Housing Project but are of wooden frame construction, whereas, the houses in the latter area are of brick veneer construction. Home owners in Hartford Heights have financed their homes through private sources.

An interview schedule was devised by the writer. Questions pertained to: (1) personal information about the family, (2) housing values and the relative importance attached to each, (3) home ownership and its importance and (4) the way occupants perceive their present housing in comparison to their previous housing.

Data were collected from the homemaker by individual interviews conducted in their homes. The data were

processed by the staff of the computing center at Oklahoma State University. The Chi-square test was used to determine significance of differences between the responses.

Conclusions

From the analysis of the data, the following conclusions relating to the hypothesis and purpose of the study are drawn:

1. The respondents assign different levels of importance to nine housing values: beauty, comfort, convenience, family centrism, prestige, economy, health and safety.
2. The Seminole Hills and Hartford Heights groups assign similarly different levels of importance to nine values. The Hartford Heights group consider convenience to be more important than do the Seminole Hills group. This may be initial evidence that the Hartford Heights group who are older and have higher education are approaching a middle class value system.
3. Families perceive and express satisfaction with the physical characteristics of their new housing environment.
4. The respondents' perceptions of the family centrism value statement describing their present housing reinforces the fact that a better housing environment helps to strengthen family interaction.

Recommendations

The writer submits the following recommendations relative to further study of housing values:

1. That a comparable study be conducted using a larger sample to include other Negro home owners in the city.
2. That a study be undertaken of the values held by white families of similar income.
3. That homemakers in the Seminole Hills population be studied again in about three to five years to ascertain if any changes in values have occurred.
4. That a study be undertaken of housing values held by residents of other kinds of government-sponsored housing in other cities.

APPENDIX A

Name _____

Address _____

Project _____

Date _____

HOUSING VALUES

1. How important would you say it is that a house be beautiful to look at? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
2. How important would you say it is that a house does not cost too much to maintain? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
3. How important would you say it is that a house be a place where the family work and play together? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
4. How important would you say it is that a house be comfortable? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
5. How important would you say it is that a house provides privacy for each member of the family? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
6. How important would you say it is that a house is admired by friends? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important
7. How important would you say it is to have many labor saving conveniences that help to keep the house orderly? (Circle number).
 1. Very important
 2. Fairly important
 3. Not very important

8. How important would you say it is that a house be easy to keep clean and have lots of sunshine and fresh air? (Circle number).
1. Very important
 2. Fairly important
 3. Not very important
9. How important would you say it is that a house be free from danger of fire and accidents and other such troubles? (Circle number).
1. Very important
 2. Fairly important
 3. Not very important
10. How many people live in this house? What are their ages and sex?

Living in House	Sex	Age
1. Household Head	X	
2. Spouse	X	
3. Children		
4. Other Adults		
5. Other Children		
6. Education Completed by:		
Household Head		
Spouse		

11. How long have you lived in this house? (Circle number).
1. Less than six months
 2. Six months to one year
 3. One year
 4. More than two years
12. What is your husband's occupation? _____
13. Do you work outside the home for pay? (Circle number).
1. Yes
 2. No

If YES: What kind of work do you do? _____

14. What is your husband's salary? (Circle number)

1. \$175.00 - 200.00
2. \$200.00 - 325.00
3. Over \$325.00

15. Do you take regularly any newspapers? (Circle number).

1. Yes
2. No

If YES: Which ones - (Circle number).

1. Tulsa Daily
2. The Star
3. Other

16. Do you take regularly any magazines?

1. Yes
2. No

If YES: Which ones - (Circle number).

1. Men's, Women's, or Child's
2. Housing
3. Other

17. How did you first hear about the Seminole Hills Housing Project?

18. How does one go about getting into the Seminole Hills Housing Project?

ASK QUESTIONS 19 and 20 OF NON-RESIDENTS ONLY.

19. Have you ever heard of the Seminole Hills Housing Project?

1. Yes
2. No

If YES: What have you heard about it? _____

20. Have you ever thought of investigating the possibility of owning a home in the Seminole Hills Housing Project?
1. Yes
 2. No

If YES: Why did you buy elsewhere? _____

21. Have you ever owned a home before you started to buy this one?
1. Yes
 2. No

22. Does being a home owner give you any special feelings?
- _____
- _____

23. What do you think are the biggest problems that are presented by home ownership? _____
- _____

24. Are there any things that you liked in the house you lived in before, that you wish this home had? _____
- _____

25. What things about this house do you think are better than the house you lived in before? _____
- _____

26. Would you say that your present house is more conveniently located than the house you lived in before in relation to

A. Husband's Work? (Circle Number).

1. Yes
2. No
3. Same

B. Schools for children? (Circle number).

1. Yes
2. No
3. Same

C. The church of family's preference? (Circle number).

1. Yes
2. No
3. Same

- D. Friends? (Circle number).
1. Yes
2. No
3. Same
- E. Relatives? (Circle number).
1. Yes
2. No
3. Same
- F. Shopping area? (Circle number).
1. Yes
2. No
3. Same
- G. Recreational facilities? (Circle number).
1. Yes
2. No
3. Same
- H. Public Transportation? (Circle number).
1. Yes
2. No
3. Same
- J. Social Activities? (Circle number).
1. Yes
2. No
3. Same
27. How well would you say this neighborhood is kept up in comparison to the neighborhood you lived in before? (Circle number).
1. Very well
2. Fairly well
3. Not very well
28. Are the payments you make on your home: (Circle number).
1. Higher than previously
2. Lower than previously
3. About the same
29. Would you tell me if you feel each statement fits this house?
- A. A beautiful house that has nice colors and good design inside and out. (Circle number).
1. Yes
2. No
- B. A comfortable house where you can rest and relax and be at ease. (Circle number).
1. No
2. Yes

- C. A convenient house with many labor saving devices.
(Circle number).
1. Yes
2. No
- D. A house that lets you follow good health practices,
easy to keep clean and has lots of sunshine and fresh
air. (Circle number).
1. Yes
2. No
- E. A house that gives you some privacy and you can do
things that you want without being interrupted.
(Circle number).
1. Yes
2. No
- F. A safe house where there is little danger of fire or
accidents. (Circle number).
1. Yes
2. No
- G. A home where the family members can be together when
they want to be together. (Circle number).
1. Yes
2. No
- H. A house that does not cost too much to operate.
(Circle number).
1. Yes
2. No
- I. A house that is admired by your friends and relatives.
(Circle number).
1. Yes
2. No
30. Do you think this house has: (Circle number).
1. Improved relationships within your family
2. Had no effect upon relationships within your family
3. "Hurt" relationships within your family
31. Do you think this house has: (Circle number).
1. Decreased the amount of housework
2. Made housework about the same as in the past
3. Increased the amount of housework
32. Do you think this house has: (Circle number).
1. Made you feel more financially secure than previously
2. Made you feel less financially secure than previously
3. Made you feel about as secure as previously

33. Do you think this house has: (Circle number).
1. Enabled you and your children to make friends
 2. Not made any difference in making friends
 3. Has hindered you and your children in making friends
34. If you won \$1,000 in a contest, which of these would you spend all or part of your money on first?
(Circle and place number according to selection).
1. Buy new clothes for yourself and family
 2. Take an extended vacation
 3. Make advance payments on your house
 4. Buy furniture for your home
 5. Buy a car
 6. Put it in a fund for childrens' college education
 7. Invest in stocks or bonds
 8. Buy new equipment (such as range, refrigerator, etc).
 9. Pay up debts
 10. Put it in the bank for a rainy day
 11. Use it for every day expenses such as food, utility bills, etc.
 12. Other
35. If you had money left over what would you do secondly?
(Circle and place number according to selection).
1. Buy new clothes for yourself and family
 2. Take an extended vacation
 3. Make advance payments on your house
 4. Buy furniture for your home
 5. Buy a car
 6. Put it in a fund for children's college education
 7. Invest in stocks or bonds
 8. Buy appliances (such as range, refrigerator, etc.)
 9. Pay up debts
 10. Put it in the bank for a rainy day
 11. Use it for every day expenses such as food, utility bills, etc.
 12. Other
36. If you still had money left over what would you do with the remainder?
(Circle and place number according to selection).
1. Buy new clothes for yourself and family
 2. Take an extended vacation
 3. Make advance payments on your house
 4. Buy furniture for your home
 5. Buy a car
 6. Put it in a fund for children's college education
 7. Invest in stocks or bonds

8. Buy new equipment (such as range, refrigerator, etc.)
9. Pay up debts
10. Put it in the bank for a rainy day
11. Use it for every day expenses such as food, utility bills, etc.
12. Other

APPENDIX B

TABLE XVI

UPKEEP OF PRESENT NEIGHBORHOOD IN COMPARISON TO
PREVIOUS NEIGHBORHOOD ACCORDING TO
RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Condition of Present Neighborhood	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Better	55.3	58.7	47.9	66.7
About the same	36.2	34.8	41.7	28.9
Worse	8.5	6.5	10.4	4.4
Number	47	46	48	45

$$x^2 = .1813 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = 3.60 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

TABLE XVII

PAYMENTS ON PRESENT HOUSE IN COMPARISON TO PREVIOUS
COSTS ACCORDING TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Comparison of Present to Previous Housing Cost	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Higher than previously	72.3	75.6	72.8	75.6
Lower than previously	12.8	6.7	8.5	11.1
About the same as previously	14.9	17.8	19.1	13.1
Number	47	46	48	43

$$x^2 = 1.02 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = 1.66 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

TABLE XVIII

AFFECT OF PRESENT HOUSING ON FAMILY RELATIONSHIPS
ACCORDING TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Affect on Family Relationships	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Improved	45.7	46.7	45.8	46.5
Had no effect	54.3	51.1	52.1	53.5
Hurt	0.0	2.2	2.1	0.0
Number	46	45	48	43

$$x^2 = 1.0725 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = .9066 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

TABLE XIX

AFFECT OF PRESENT HOUSING ON HOUSEWORK ACCORDING
TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Affect on Housework	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
Decreased	23.4	28.3	18.8	33.3
Same as in past	31.9	41.3	33.3	40.0
Increased	44.7	30.4	49.7	26.7
Number	47	46	48	45

$$x^2 = 2.02 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = 2.49 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

TABLE XX

AFFECT OF PRESENT HOUSING ON FEELINGS OF FINANCIAL
SECURITY ACCORDING TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Feelings About Financial Security	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Heights	High	Low
	Per Cent		Per Cent	
More secure	36.2	43.5	41.7	37.8
Less secure	4.3	13.0	4.2	13.3
About as secure as previously	59.6	43.5	54.2	48.9
Number	47	46	48	45

$$x^2 = 3.57 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

$$x^2 = 2.48 <$$

$$\text{Tab. } x^2 = 5.99 \\ (.05) \text{ d.f.} = 2$$

TABLE XXI

AFFECT OF PRESENT HOUSING ON FRIENDSHIPS ACCORDING
TO RESPONDENT'S LOCATION AND
SOCIOECONOMIC STATUS

Affect on Friendship	LOCATION		SOCIOECONOMIC STATUS	
	Seminole Hills	Hartford Hartford	High	Low
	Per Cent		Per Cent	
New friends	48.9	52.2	56.3	44.4
No difference	51.1	47.8	43.8	55.6
Number	47	46	48	45

$$x^2 = .0975 <$$

$$\text{Tab. } x^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

$$x^2 = 1.30 <$$

$$\text{Tab. } x^2 = 3.84 \\ (.05) \text{ d.f.} = 1$$

TABLE XXII

RELATIVE IMPORTANCE RESPONDENTS IN SEMINOLE HILLS AND
HARTFORD HEIGHTS ATTACH TO NINE HOUSING VALUES

Values	Seminole Hills			Total
	Very Important	Fairly Important	Not Very Important	
	Per cent	Per Cent	Per Cent	
Beauty	76.6	21.3	2.1	100
Economy	75.5	23.4	2.1	100
Family centrism	89.4	10.6	0.0	100
Comfort	87.0	13.0	0.0	100
Privacy	70.2	27.7	2.1	100
Prestige	31.9	25.5	42.6	100
Labor saving conveniences	48.9	42.6	8.5	100
Health	85.1	14.9	0.0	100
Safety	100.0	0.0	0.0	100
No.				47

Values	Hartford Heights			Total
	Very Important	Fairly Important	Not Very Important	
	Per Cent	Per Cent	Per Cent	
Beauty	84.4	10.9	4.3	100
Economy	78.3	19.6	2.2	100
Family centrism	93.5	6.5	0.0	100
Comfort	95.7	4.3	0.0	100
Privacy	82.6	15.2	2.2	100
Prestige	26.1	43.5	30.4	100
Labor saving conveniences	69.6	21.7	8.7	100
Health	93.5	4.3	2.2	100
Safety	97.8	0.0	0.0	100
No.				46

TABLE XXIII

RELATIVE IMPORTANCE RESPONDENTS OF HIGH AND LOW
SOCIOECONOMIC STATUS ATTACHED TO NINE
HOUSING VALUES

Values	High Socioeconomic Status			Total
	Very Important Per Cent	Fairly Important Per Cent	Not Very Important Per Cent	
Beauty	77.1	18.8	4.2	100
Economy	77.1	20.8	2.1	100
Family centrism	87.5	12.5	0.0	100
Comfort	91.7	8.3	0.0	100
Privacy	75.0	25.0	0.0	100
Prestige	22.9	41.7	35.4	100
Conveniences	54.2	37.5	8.3	100
Health	91.7	6.3	2.1	100
Safety	100.0	0.0	0.0	100
No.				48
Values	Low Socioeconomic Status			Total
	Very Important Per Cent	Fairly Important Per Cent	Not Very Important Per Cent	
Beauty	84.4	13.3	2.2	100
Economy	75.6	22.2	2.2	100
Family centrism	95.6	4.4	0.0	100
Comfort	91.7	9.1	0.0	100
Privacy	77.8	17.8	0.0	100
Prestige	35.6	26.7	37.8	100
Convenience	64.4	26.7	8.9	100
Health	86.7	13.3	0.0	100
Safety	97.8	0.0	2.2	100
No.				45

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Candidate for the Degree of
Master of Science

Thesis: A COMPARATIVE STUDY OF THE HOUSING VALUES OF TWO
GROUPS OF NEGRO HOME OWNERS

Major Field: Housing and Interior Design

Biographical:

Personal Data: Born in Kalamazoo, Michigan, July 6,
1922, the daughter of John and Anastasia Owsiany.

Education: Attended St. Joseph Catholic Grade School
and Washington Junior High School in Kalamazoo,
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Kalamazoo, Michigan in 1940; received the Bachelor
of Science Degree from Western Michigan College,
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Professional Experience: Teaching Home Economics,
Onsted Public Schools, Onsted, Michigan 1944-1946;
Retailing, Style Shop, Kalamazoo, Michigan 1946-49;
Interior Decorating, Vermeulen Furniture Company,
Kalamazoo, 1949-53; Home Demonstration Agent, Van
Buren County, Michigan 1954-60; Extension Home
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