

HABITAT'S HAMMER: CULTURAL TOOLS AND  
VOLUNTEER COGNITIONS AT WORK  
IN HABITAT FOR HUMANITY

By

JAMES W. ROBINSON

Bachelor of Arts  
University of Oklahoma  
Norman, Oklahoma  
1974

Master of Arts  
University of Tulsa  
Tulsa, Oklahoma  
1978

Submitted to the Faculty of the  
Graduate College of the  
Oklahoma State University  
in partial fulfillment of  
the requirements for  
the Degree of  
DOCTOR OF PHILOSOPHY  
December, 2004

COPYRIGHT

By

JAMES W. ROBINSON

December, 2004

HABITAT'S HAMMER: CULTURAL TOOLS AND  
VOLUNTEER COGNITIONS AT WORK  
IN HABITAT FOR HUMANITY

Thesis Approved:

Jean Van Delinder

Thesis Adviser

David Knottnerus

Beth S. Caniglia

George E. Arquitt

John Shook

Alfred Carlozzi

Dean of the Graduate College

## ACKNOWLEDGMENTS

For their meaningful contributions to my biases and the ability to reflect on them I would like to thank Dr. Jean Van Delinder, Dr. J. David Knottnerus, Dr. Beth Caniglia, Dr. Ed Arquitt, Dr. John Shook, and, most of all, my wife, Laura.

## TABLE OF CONTENTS

Chapter	Page
I. DISCERNING THE INTERPLAY BETWEEN THE CULTURE OF HABITAT FOR HUMANITY AND VOLUNTEER WORKER COGNITIONS .....	1
Purpose.....	1
The Organizational Setting: Habitat for Humanity.....	2
A Social Psychology and Organizational Theory Approach.....	5
A Mixture of Quantitative and Qualitative Methods.....	7
The Interplay Between Culture and Cognition.....	9
II. ATTRIBUTING CAUSES TO POVERTY: FROM COLLECTIVE REPRESENTATION AND DOMINANT IDEOLOGY TO COMMON SENSE.....	11
Introduction.....	11
Attributing Causes to Poverty.....	12
Culture and Cognition.....	20
Summary.....	30
III. METHODOLOGY.....	32
Introduction.....	32
The Quantitative Approach Within the Bricolage.....	35
Qualitative Approaches Within the Bricolage.....	39
Summary.....	48
IV. THE ORGANIZATION AND ITS TYPIFICATIONS.....	52
Introduction.....	52
The Organization and Its Interface with Volunteers.....	54
Typifications .....	57
Conclusions.....	63
V. INSTITUTIONAL LOGICS.....	64
Introduction.....	64
Habitat for Humanity’s Institutional Logics v. Unbridled Individualism.....	66
The Relative Importance of Structuralist Institutional Logics.....	85
Individualistic Institutional Logics.....	89
Low-income Participants Typified: Selection, Partnership, and Transformation.....	93

Chapter	Page
Summary.....	100
VI. COMMITTED VOLUNTEERS IN SETTLED TIMES.....	102
Introduction.....	102
Committed Member Attributions.....	107
Habitat for Humanity’s Influence on Committed Member Attributions.....	110
Dialectics of Culture and Cognition .....	115
Committed Members and the Mission of Habitat for Humanity.....	116
Committed Volunteers and Individualistic Institutional Logics.....	123
VII. DISCERNMENT, SELECTION, PARTNERSHIP, AND TRANSFORMATION.....	130
Kinds of Poor People and Unbridled Individualism.....	130
Family Selection Based on Need and Merit.....	140
Partnership and Transformation.....	146
Socialization, Institutionalization, and Categorical Changes.....	151
A Summary of the Qualitative Portion of the Bricolage.....	152
VIII. NEW VOLUNTEERS.....	157
IX. THE CONSEQUENCES OF CONTRADICTIONS.....	162
Introduction.....	162
Qualitative Reflections on the Quantitative Results.....	162
Kinds of Poor People, Unbridled Individualism, Empathy, Settled Times, and Contradictions.....	164
The Consequences of Contradictions.....	176
Future Research.....	181
POSTSCRIPT.....	183
REFERENCES.....	189
APPENDIXES.....	198
APPENDIX A—ATTRIBUTIONS FOR CAUSES OF POVERTY IN THE UNITED STATES: 1969-1993.....	199
APPENDIX B—HABITAT FOR HUMANITY AFFILIATE FACT SHEET ...	200
APPENDIX C—DETAILING THE QUASI-EXPERIMENTAL DESIGN... ..	201
APPENDIX D—DESCRIPTION OF INTERVIEWEE SELECTION PROCEDURES: PRETEST POSTTEST.....	203
APPENDIX E—INTERVIEW SCHEDULE A (PRETEST).....	206
APPENDIX F—INTERVIEW SCHEDULE B (POSTTEST).....	209

	Page
APPENDIX G—INDIVIDUALISM VS STRUCTURALISM INDEX.....	210
APPENDIX H—CONSENT FORM FOR SCHEDULE A AND B INTERVIEWEES.....	225
APPENDIX I—CONSENT FORM FOR SEMI-STRUCTURED INTERVIEWS.....	227
APPENDIX J—RESPONDENT CHARACTERISTICS FORM FOR SEMI-STRUCTURED INTERVIEWS.....	229
APPENDIX K—INITIAL TEMPLATE ANALYSIS CODEBOOK— BIOGRAPHICAL ANALYSIS OF FULLER MATERIAL ...	231
APPENDIX L—DESCRIPTION OF INTERVIEWEE SELECTION PROCEDURES: SEMI-STRUCTURED INTERVIEWS.....	233
APPENDIX M—AFFILIATE COVENANT.....	235
APPENDIX N—EXAMPLES OF COMBINED INSTITUTIONAL LOGICS .....	238
APPENDIX O—CHARACTERISTICS OF COMMITTED VOLUNTEERS...	244
APPENDIX P—CHARACTERISTICS OF NEW VOLUNTEERS COMPARED TO THE CONTROL GROUP.....	251
APPENDIX Q—SAS PROGRAMS.....	254
APPENDIX R—SAS OUTPUT.....	266
APPENDIX S—OKLAHOMA STATE UNIVERSITY INSTITUTIONAL REVIEW BOARD APPROVAL.....	278

## LIST OF TABLES

Table	Page
I. UNBRIDLED INDIVIDUALISM.....	27
II. THE DOCUMENTS: CITATIONS AND PUBLICITY EXCERPTS.....	46
III. HABITAT FOR HUMANITY’S STRUCTURALISTIC INSTITUTIONAL LOGICS.....	68
IV. COMBINED INSTITUTIONAL LOGICS: CONSTITUTIVE OF HABITAT FOR HUMANITY.....	86
V. HABITAT FOR HUMANITY’S COMBINED INSTITUTIONAL LOGICS: CONSTITUTIVE OF GOAL ATTAINMENT PROCESSES.....	87
VI. HABITAT FOR HUMANITY’S OTHER INSTITUTIONAL LOGICS....	88
VII. THE OCCURRENCE OF STRUCTURALISTIC INSTITUTIONAL LOGICS WITHIN THE COMBINED INSTITUTIONAL LOGICS OF HABITAT FOR HUMANITY.....	89
VIII. HABITAT FOR HUMANITY’S INDIVIDUALISTIC INSTITUTIONAL LOGICS.....	90
IX. HABITAT FOR HUMANITY’S MIXED INSTITUTIONAL LOGIC: SELECTION BASED ON NEED AND MERIT.....	96
X. CHARACTERISTICS OF COMMITTED VOLUNTEERS.....	106
XI. COMMITTED VOLUNTEERS’ INDIVIDUALISM VS. STRUCTURALISM INDEX SCORES.....	109
XII. MEAN INDIVIDUALISM VS. STRUCTURALISM INDEX SCORES WITH VARIANCES BY GROUP AND TEST.....	161
XIII. BELIEFS ABOUT CAUSES OF HOMELESSNESS NASHVILLE 1987.....	166



## LIST OF FIGURES

Figure		Page
1.	TEMPLATE ANALYSIS PROCESS.....	42
2.	IDEOLOGY, ATTRIBUTIONS, EMOTIONS & HELPING INTENTIONS.....	168
3.	UNBRIDLED INDIVIDUALISM, ATTRIBUTIONS, EMOTIONS & HELPING.....	169

## CHAPTER I

### DISCERNING THE INTERPLAY BETWEEN THE CULTURE OF HABITAT FOR HUMANITY AND VOLUNTEER WORKER COGNITIONS

*For the needy shall not always be forgotten, and the hope of the  
poor shall not perish for ever.—Psalm 9: 18*

#### Purpose

We live in a socially and economically stratified world. Some people have great abundances of wealth, power, and prestige while others have very little—some do not even have enough material wealth to adequately clothe, feed, or shelter themselves. Those with great material abundance are commonly referred to as the rich and those with little in terms of worldly, material possessions are most often thought of as the poor. In contemporary times there have been a variety of organized efforts to deal with the problems of the poor. Such efforts vary in their approaches, based to some extent upon their explanations of how poverty is created and maintained. There is no question that poverty is a social phenomenon. The question is what type of social phenomenon is poverty? Is it simply the individual behaviors and personal characteristics of the poor themselves that result in their placement at the bottom of the social and economic hierarchy? Is such placement, on the contrary, a result of broad social and economic forces over which the poor have no influence? I contend that how an organization that deals with poverty related issues answers this question, to some extent, determines how it

attempts to solve the problems of the poor.<sup>1</sup>

The purpose of my investigation is to capture, at the organizational level, the interplay between culture and cognitions centered on the issue of poverty from a social psychological and organizational theory perspective. I focus here on how the explanations individuals give for the causes of poverty and the social and cultural mechanisms from which these explanations arise are influenced by and influence the poverty relevant elements of organizations in which they are embedded. This study looks at how an organization involved in poverty work, Habitat for Humanity International, influences the attributions its members hold toward the causes of poverty and how elements of this organization's culture and social structure are influenced by the poverty relevant cognitions of its members.

### The Organizational Setting: Habitat for Humanity

Founded by Millard and Linda Fuller in 1976, Habitat for Humanity International is an ecumenical Christian ministry with a goal of eliminating poverty housing worldwide. Beyond my past connections and personal experiences with this organization,

---

<sup>1</sup> Because poverty is a social relation (at a minimum, some people must not be poor in order for poverty to exist) and because social relations are created and maintained, to some degree, by the views that individual members of society hold of them, I also argue that the explanations individual members of society have for why poverty exists, at some basic level, participate in maintaining or changing those relations. Individual members of society belong to a variety of human groups and groupings—ranging from the world system to the family. These human groups mold, through their cultures and social structures, how their individual members think about and act toward social hierarchies. Some people belong to human groups, organizations, that formally attempt to change certain conditions associated with poverty. I posit that these organizations have the potential to influence how their members think and act toward the poor. Alternatively, I maintain that the ways in which organizational members think and act toward the poor have the potential to influence how these organizations approach the problem of poverty.

Habitat for Humanity provides an appropriate organizational setting for my investigation into the interplay between culture and cognition for a variety of reasons, including:

- 1) An organizational ancestor, Koinonia Farm, where many of the organization's institutions first developed that was permeated with counter-cultural elements ranging from communal living, anti-capitalist sentiments and racial integration during an age of segregation to a radical understanding of the Christian faith (Baggett 1998, 2001; Chancey 1998);
- 2) The organization's longevity and growth, both nationally and internationally;
- 3) The uniqueness of its "partnership" approach to the problem of poverty; and
- 4) The fact that much of the work done by Habitat for Humanity has been accomplished by unpaid volunteer labor (Baggett 1998, 2001; Finn 1994 ).

Modeled after a project begun at Koinonia Farm in southwest Georgia, Millard and Linda Fuller originally visualized the organization of Habitat for Humanity International while they were missionaries in Africa in the early 1970s. The organization has grown, since its incorporation in 1976, to a multi-national not-for-profit corporation with a little over \$112,000,000 in assets and annual revenue of slightly more than \$158,000,000 as of June 30, 2003, according to their 2003 audited financial report. Since each of its local affiliates is a separate nonprofit organization, these financial figures represent only a fraction of the financial dimension of the organization. In Habitat for Humanity's most recent annual report the organization compiled a somewhat more comprehensive financial picture by including information from some of its larger U. S. affiliates and estimates for other affiliates here and around the world. These unaudited financials indicate that Habitat for Humanity (including affiliates) had almost

\$750,000,000 in annual revenue as of June 30, 2002. This same annual report indicates that over a quarter century of operations, Habitat for Humanity has built 152,949 homes for low-income families worldwide (51, 295 in the United States). This work has been done with 2,291 local affiliates worldwide (1,733 in the United States). These affiliates are located in all the 50 United States and 88 other countries on all continents, except Antarctica. By June of 2003, Habitat for Humanity had built these homes for the benefit of over 750,000 people. The vast majority of the work done by Habitat for Humanity has been accomplished by unpaid volunteer labor—particularly at the local affiliate level (Baggett 1998, 2001; Finn 1994). However, these volunteers have been largely neglected as an object of study. Thus, this current work focuses upon the influence of Habitat for Humanity on those local affiliate volunteers and the influence they have on the organization at the local affiliate level.

At the local affiliate level, Habitat for Humanity combines volunteer labor with donations of money and materials to build housing with low-income partner families. These low-income partner families are selected by a committee of local volunteers, are required to work a minimum number of "sweat equity" hours on their homes, and upon completion of their homes enter into a zero interest mortgage and note agreement designed to keep their house payments to a minimum. Habitat for Humanity engages volunteers to work in all aspects of the organization from property maintenance and home building to committee work and participation on the organization's board of directors (Baggett 1998, 2001; Finn 1994; APPENDIX B).

## A Social Psychology and Organizational Theory Approach

My investigation takes a sociological approach to understanding social psychological dimensions of social inequality. Sociological interest in social inequalities, particularly as it pertains to the distribution of wealth, stretches back to the founding of the discipline (Karl Marx 1818-1883 and Max Weber 1864-1920) (Kerbo 1996:83-107; Rossides 1997:7-11). Research on poverty and the poor dates back to the founding of American sociology when an article entitled "A Statistical Study in Causes of Poverty" appeared in the *American Journal of Sociology* (Simons 1898). Social psychological interest in aspects of poverty was introduced nearly three quarters of a century later in the early 1970's (Hollander and Howard 2000). In the past three decades social psychologists have explored various aspects of social inequality, but there has been little integration between sociological and social psychological interests in this area. Social psychology has thus tended to ignore sociological insights into this issue. In fact, most social psychologists tend to ignore social inequality altogether. Although the social cognition tradition within social psychology has performed better in this area than other traditions, it still frequently overlooks the social side of social psychology in favor of the psychological side (Hollander and Howard 2000; Howard 1994; Morgan and Schwalbe 1990). However, within the social cognition tradition, work in the field of attribution theory dealing with collective cognitions, particularly that on attributing causes for poverty, contains a significant amount of research useful in understanding social inequalities within their social context from a sociological social psychology perspective (Howard 1995).

In CHAPTER II, I survey this research literature on causal attributions towards poverty—how people explain the causes of poverty—to narrow the focus of my investigation. This survey led me to craft my first general research question: *How do social structures mold and transform member attributions of poverty?* Because I chose to explore this within the organizational context of Habitat for Humanity, I refined this question into a more specific one: *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?*

There are a variety of ways to study social structure and its influence on collective and individual cognitions (Chew and Knottnerus 2002; Knottnerus and Prendergast 1994). I limit my approach within this study to new or (neo)institutionalism within organizational theory (Dimaggio and Powell 1983, 1991; Meyer and Rowan 1977, 1978; Powell and Jones 2000; Scott 1995; Scott and Christensen 1995; Scott and Meyer 1994; Zucker 1977, 1987) because it shows the most promise of compatibility with the social cognition branch of social psychology. The scholars within this tradition have successfully welded culture and cognition together in a meaningful way emanating directly from the phenomenologically informed sociology of Peter Berger, Thomas Luckmann, and Alfred Schütz (Dobbin 1994; Scott 1995). This compatibility is enhanced moreover by the fact that Schütz's work in particular anticipated much of the contemporary scholarship within the social cognition tradition of social psychology (Howard 1994:91). Review of neoinstitutional literature allowed me to narrow my focus at the organizational and societal level. At the end of CHAPTER II, I place basic concepts I gathered from the review of the literature on attributions toward the causes of

poverty into this tightened neoinstitutional framework to more comprehensively discern the interplay between the cultural and social structural elements within Habitat for Humanity and the cognitions of its members. This exercise led me to pose two more specific research questions:

- ⊕ *What is the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty?*
- ⊕ *How do poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements?*

#### A Mixture of Quantitative and Qualitative Methods

With theoretical perspectives and specific research questions in hand, I lay out in CHAPTER III the mixture of qualitative and quantitative methods I used to build the narrative contained in the remaining chapters of this work. This mixture of methods includes:

- 1) A quasi-experimental pretest posttest with a non-equivalent control group design to measure attributions toward poverty causes and changes in those attributions over a three month period as they are held by new Habitat for Humanity volunteer workers compared to those held by members of a control group. This design was used to provide a partial answer to the question: *How does exposure to Habitat for Humanity's cultural and social structural*



*elements influence the causal attributions of poverty held by its volunteer workers?*

- 2) Establishment of an analytical template from the positioning of concepts I discerned from the poverty cause attribution literature into the neoinstitutional framework that I did in CHAPTER II. I use this frame as a beginning template in a biographical analysis of the literary works of Habitat for Humanity International's founder and CEO, Millard Fuller. I designed this qualitative analysis to get at *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty* and to detect the possible direction of influence the organization might have on volunteer members' attributions towards the causes of poverty.
- 3) Use of the final analytic template resulting from the analysis of the Fuller material to analyze data generated from semi-structured interviews with a second set of Habitat for Humanity volunteers who have volunteered for the organization over an extended period (three months or more). I designed these interviews to investigate from a qualitative perspective the specific research questions: *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?* I also crafted this portion of the exploration to get more information, from a different source than Fuller, on *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*. Finally, this

analysis was structured to provide useful information on *how poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements.*

### The Interplay Between Culture and Cognition

Following my crafting of research questions through a review of the literature in social psychology on attributions toward the causes of poverty and in organizational theory of neoinstitutionalist bent in CHAPTER II and my laying out of a mixed methods investigation protocol in CHAPTER III, I devote the remainder of this work to describing my exploration of the dynamic interplay between the culture and social structure of Habitat for Humanity and the organization's volunteer members' cognitions on poverty relevant terrain. At the beginning of CHAPTER IV, I give a brief description of how the organization and its volunteer members interface. There, I show the variety of ways in which the volunteers are exposed to the culture and social structure of the organization, including significant interactions with each other. At the end of CHAPTER IV and in CHAPTER V, I discuss key poverty relevant elements of Habitat for Humanity's culture and social structure that I gathered during my analysis of seven books on the organization written by its founder and president, Millard Fuller, between 1977 and 2000 (Fuller 1977, 1994, 1995, 2000; Fuller and Fuller 1990; Fuller and Scott 1980, 1986). In CHAPTERS VI and VII, I discuss the results of my interviews with twelve committed volunteers of a local Habitat for Humanity affiliate, including: a description of their attributions towards the causes of poverty, how exposure to the organization has influenced how they think

about the poor, and how their poverty relevant cognitive schemas have influenced the organization's culture and social structure. I display the results of the statistical analysis on the quasi-experimental pretest posttest I conducted with new volunteers of Habitat for Humanity in CHAPTER VIII. In the final chapter, I interpret the quantitative results I found in CHAPTER VIII in light of the qualitative analysis performed in the four previous chapters, discuss the fit of my findings with prior research in social psychology on attributions toward the causes of poverty and within neoinstitutional theory and research, lay out policy implications of these findings, and suggest areas for future research.

## CHAPTER II

### ATTRIBUTING CAUSES TO POVERTY: FROM COLLECTIVE REPRESENTATION AND DOMINANT IDEOLOGY TO COMMON SENSE

*Stand by your covenant and attend to it, and grow old in your work. Do not wonder at the works of a sinner, but trust in the Lord and keep at your toil; for it is easy in the sight of the Lord to enrich a poor man quickly and suddenly. –Sirach 11:20-21*

#### Introduction

In this study, I discuss the interplay between culture and cognition. More specifically, I demonstrate how organizational cultures and social structures influence and are influenced by the cognitive schemas of individual members. Most specifically, I focus on the interrelationship between the culture and social structure of Habitat for Humanity and the attributions its volunteer members hold toward the causes of poverty. In this chapter, I discuss literature I used to craft my original research questions about the culture-cognition dynamics of Habitat for Humanity that guide my data collections, analyses, and interpretations. I begin by describing basic themes arising from the literature on poverty cause attribution research within the social cognition area of social psychology. Next, I briefly outline key insights into the interplay between organizational culture and member cognitions provided by the neoinstitutional movement within organizational theory. Finally, I place the poverty cause attribution themes into the theoretical frame provided by the neoinstitutionalist literature in preparation for specifying research questions and methods in CHAPTER III.

I focus on the social cognition tradition within social psychology,<sup>2</sup> because within that tradition attribution theory addressing collective cognitions, particularly that on attributing causes for poverty, contains a significant amount of research that has been and may be useful in understanding social inequalities within their social context (Howard 1995).<sup>3</sup> I rely on neoinstitutional theory and research because it is helpful in investigating the relationship between culture and cognition within organizational environments (Perrow 2000).

### Attributing Causes to Poverty

In this section, I discuss research on cognitions most often referred to as attributions toward the causes of poverty. My interest in these attributions lies in clearly specifying them as the dependent variable in a quasi-experimental research design and as indicators of member cognitive schemas related to the qualitative analysis, as further described in the next chapter. I assert that a basic understanding of both these attributions and the underlying cultural and social structural mechanisms with which they are associated is necessary to begin to determine what influence, if any, Habitat for Humanity's culture and social structure has on volunteer cognitions as well as understanding how these cognitions influence the organization's culture and social structure.

---

<sup>2</sup> I do this even though it frequently ignores the social side of social psychology in favor of the psychological side (Hollander and Howard 2000; Howard 1994; Morgan and Schwalbe 1990),

<sup>3</sup> Interestingly, although Hewstone (1989) and other European scholars (Howard 1994) prefer to use the concept of social representations (after Moscovici), most of the researchers in the area of causal attributions for poverty deal in terms of dominant ideologies.

Since the early 1970s researchers have explored attributions for the causes of poverty; how they are formed by social structures; how they affect emotions, intentions and behavior; and how they help maintain social structures. These researchers provide mounting and consistent evidence that attributions toward the causes of poverty: vary between cultures (Abouchedid and Nasser 2001; Feather 1974; Furnham 1982a, 1982b; Morçöl 1997); vary by specification of targeted "poor" groups (Lee, Jones and Lewis 1990, 1992; Wilson 1996); and are influenced within North American populations by a variety of group memberships and personal characteristics.<sup>4</sup> These attributions have been tied to intentions to donate to charity (Cheung and Chan 2000); support of government programs for the poor (Feagin 1972, 1975; Huber and Form 1973; Kluegel and Smith 1986; Pellegrini et Al. 1997; Zucker and Weiner 1993); and emotions and intentions to help (Zucker and Weiner 1993). Researchers have posited their origins in the Protestant Ethic (Feagin 1972, 1975), the Dominant Ideology (Huber and Form 1973; Kluegel 1987; Kluegel and Smith 1986; Smith 1985), and discourse in public arenas (Lee et al 1992). In reviewing this literature, I discovered that very little research has been conducted on how social structural elements of organizations directly affect attributions

---

<sup>4</sup> Such factors as: age (Cozzarelli, Wilkinson, and Tagler 2001; Feagin 1972, 1975; Hunt 1996, 2002; Kluegel 1987; Kluegel and Smith 1986; Lee et Al. 1992; Wilson 1996); education (Feagin 1972, 1975; Guimond, Begin and Palmer 1989; Hunt 1996; Kluegel 1987; Kluegel and Smith 1986; Lee et Al. 1990; Smith 1985; Wilson 1996); gender (Hunt 1996, 2002; Kluegel 1987; Kluegel and Smith 1986; Lee et Al. 1992; Pellegrini, Queirolo, Monarrez, and Valenzuela 1997; Smith 1985; Wilson 1996); income, socio-economic status, or social class (Bullock 1999; Feagin 1972, 1975; Griffin and Oheneba-Saky 1993; Huber and Form 1973; Hunt 1996, 2002; Kluegel 1987; Kluegel and Smith 1986; Smith 1985); political party affiliation (Cozzarelli et Al. 2001; Pellegrini et Al.; Wilson 1996); political views (Griffin and Oheneba-Saky 1993; Lee et Al. 1992; Zucker and Weiner 1993); prestige (Kluegel 1987; Wilson 1996); race (Feagin 1972, 1975; Huber and Form 1973; Hunt 1996, 2002; Kluegel 1987; Kluegel and Smith 1986; Lee et Al. 1990, 1992; Smith and Stone 1989; Wilson 1996); region or geographic location (Feagin 1972, 1975; Kluegel and Smith 1986); religious affiliation and the interaction between religious affiliation and race (Feagin 1972, 1975; Hunt 2002; Kluegel and Smith 1986); and work status (Kluegel 1987).

toward the poor held by their members. Although several of the researchers claim that this phenomena arises from social structural elements (Protestant Ethic or Dominant Ideology or religious affiliation or class or political affiliation), few have attempted to directly explore the effect of organizational involvement on members' attributions for the causes of poverty. There has only been one solid study conducted that approaches such a question (Guimond et Al. 1989). There have been no substantive studies done toward answering, within an organizational context, the question: How do social structures mold and transform member attributions of poverty? This current work, to a limited degree, attempts to respond to this omission.

Poverty cause attribution researchers sometimes differ in how they categorize such attributions, but most use some variation of the categories first identified by Feagin (1972; 1975) in his analysis of a nationwide survey conducted in 1969. To capture attributions (explanations) given for the prevalence of poverty in the United States, Feagin (1972; 1975) created three indices from 11 specific items in response to a question about "reasons some people give to explain why there are poor people in this country" (1975:95). Feagin's items, the indices to which they were grouped, and the percentage of respondents to each category of response is given in **APPENDIX A**. Feagin described these three indices as being indicative of:

" (1) *individualistic explanations*, which place the responsibility for poverty primarily on the poor themselves;"

“(2) *structural explanations*, which blame external social and economic forces; and”

“(3) *fatalistic explanations*, which cite such factors as bad luck, illness, and the like” (1975:95).

Over three decades (1969-1990), predominantly individualistic explanations for poverty causes have been continually expressed by the majority of Americans responding to national surveys (Feagin 1972, 1975; Kluegel 1987; and APPENDIX G). In order to understand this phenomenon it is important to employ a basic conceptualization of the underlying cultural and social structural mechanisms at work in contemporary American society. For most of the poverty cause attribution researchers, this resides in the existence and maintenance of a “dominant ideology.” Feagin (1972; 1975) claimed the predominance of individualistic attributions indicated an important component of America’s basic value system—the “ideology of individualism.” This “ideology of individualism” contains beliefs encouraging hard work and competition with others, asserts the rights of the hardworking individual to material and non-material rewards for success, stresses the existence of opportunities for the hardworking individual who upon taking them and being successful will be rewarded, and emphasizes failure as a fault of the individual who does not put forward enough effort or who has other defects of character leading to a lack of success. These beliefs hark back to Weber's (1958) *The Protestant Ethic and the Spirit of Capitalism* and, according to Feagin, developed alongside capitalism and the expansion of the American enterprise. The principal products of this process were the heroic self-made man and the vile "self-made lazy and immoral poor person" (1975:92).

Feagin (1972; 1975) concluded that this individualistic ideology permeates American society. The process that created this situation, he argued, was pushed along by



the dual forces of Protestantism and Capitalism and solidified by social Darwinism. Hegemonic, ruling power elites (Protestant ones in particular) in the western world, assisted by religious leaders and academics, propagated this ideology of individualism. These ruling elites were successful in ingraining this ideology throughout the class structure—from lowest to highest. Dominance of the ideology led to inertia. The media and education systems participated in perpetuating this ideology. Now it is just the ideology of the land and it has become ubiquitous.

Huber and Form (1973) independently provided a similar conceptualization of this cultural phenomenon—what they termed the "Dominant American Ideology". In their review of past research on poverty beliefs in America, they found that, not surprisingly, "the commonest explanation of poverty is individualistic: People are poor because they have wrong attitudes, values, and personal characteristics" (p. x). Indeed, they found that "much of the sociological literature on poverty that we examined was an elaboration of the doctrine of individual responsibility dressed up in fancy sociologese" (p. xi).

Huber and Form (1973) argued that a dominant ideology consisted of those legitimizing explanations and justifications deployed by "those who have most of what there is to get"(p. 2) in a social system where there are great inequities in the distribution of scarce resources that define those inequities as "just and fair." As such, a dominant ideology contains empirical and normative elements that are described as commonly held values. In America these values are equality, success and democracy, and this dominant ideology is

. . . based on the following "syllogism": First, opportunity to get ahead is available to all. Second, if opportunity is available, the position of the individual in the stratification order is a function of personal efforts, traits and abilities, not the result of economic and social

factors operating at a supra-individual level (structural factors). Third, since people are personally responsible for the rewards they receive the current distribution of rewards is fair, and therefore inequality is positively evaluated. (Kluegel and Smith 1981:34-35)

Kluegel and Smith (1986) provide a rather detailed description of how this "logic of opportunity syllogism"—the dominant ideology in America—resists change over time.<sup>5</sup> In testing this position, they explored national survey responses to the indices developed by Feagin (1972;1975) and one additional item—"Their background gives them attitudes that keep them from improving their condition" (Kluegel and Smith 1986:79). The results by index and individual item are given in APPENDIX A. In ranking the responses, they found that the decade of the 1970s saw no change in beliefs about the causes of poverty. The majority of Americans continued to attribute individualistically instead of structuralistically. The poor were still blamed on the whole for their plight. In addition, they found that the challenges in this area to the dominant ideology of individualism were all weak, including the fact that "generalization of

---

<sup>5</sup> Their basic perspective was that for Americans:

1. Awareness of and response to inequalities is general in nature;
2. Attitudes and causal explanations develop in an attempt to understand inequalities.
3. The dominant ideology (the public, widespread and stable set of attitudes and beliefs endorsing the existent stratification system) holds sway over these attitudes and causal explanations.
4. An individual's personal experience, self interests, "or views derived from their groups" may run counter to the dominant ideology. These counter experiences, interests, or group ideologies may sway the individual's attitudes and causal explanations. They may be, and usually are, ineffective. They may affect the individual's attitudes in a narrow manner, only swaying the individual in special, specific cases, and not in their attitudes toward the general stratification system. They may actually weaken or replace the dominant ideology and have concomitant affects upon the individual's attitudes and explanations, especially when the individual is exposed to ". . . a comprehensive counterideology that can show the implications of the challenging beliefs and their inconsistency with the dominant ideology. . . "
5. Public policy views are often compromises between the dominant ideology and counter ideologies, therefore, ambivalence may characterize views on specific issues of policy related to inequalities. These views " may be subject to shifts over time as different bases for evaluating policy are made more salient by environmental forces or changing concepts invoked in political rhetoric" (Kluegel and Smith 1986: 36).

explanations of one's own situation, declines in perceived general opportunity, and learned structural explanations" (Kluegel and Smith 1986:89). Again the dominant ideology made structuralistic explanations more predictable than individualistic ones given an individual's personal characteristics and group affiliations. ". . . The elements of the dominant ideology are broadly distributed across social groups with relatively little systematic variation, while the prevalence of beliefs that potentially challenge the dominant ideology is much more variable, depending on individual's objective status and life experiences" (Kluegel and Smith 1986:92-93).

Socialization stands as one very important mechanism for maintaining an individual's adherence to the dominant ideology or adoption of a counter-ideology. In the only study to date exploring in a direct fashion how organizational involvement influences members' attributions for the causes of poverty, Guimond, et Al. (1989) posited that individualistic attributions (person blame) and structuralistic attributions (system blame) ". . . result from socialization in a particular culture and that education plays a central role in this process" (Guimond, et al 1989: 127).<sup>6</sup> This research project led

---

<sup>6</sup> They conducted three research projects. The first explored attributions among 675 high school graduates preparing for university and university students in Quebec, Canada, in science, administration, or social science programs. Here they found that the student's attributions toward the causes of poverty were influenced by the type of education they received. Structuralistic attributions were more prevalent among social science students than students in administration or science. These differences were not significant in high school and seemed to develop due to exposures to the different disciplines post high school (Guimond, et al 1989:132). To exclude the possibility of confounding variables, like the anticipation of success or failure, they conducted a second research project using 188 social science students from the original research project and 110 unemployed youth recruited from government sponsored welfare to work programs during 1986. Here, they found that social science students provided fewer individualistic attributions for poverty than the unemployed youth. They also discovered significant interaction between age and group affiliation: attributions by the unemployed youth were consistent across all age categories, while individualistic attributions declined dramatically among the social science students aged 20 to 25. (Guimond, et al 1989:132)

them to conclude that the statistical model they tested

. . . assigns a prominent role to the effects of socialization as determinant factors. This model is based on the premise that the ideology of the social group exerts normative pressure on the individual's cognitive processes. As individuals undergo socialization, they learn to see the world according to the beliefs and values of the social group. To the extent that cognitive processes such as causal attributions are affected, the socialization process can be regarded as prescribing a 'code of "cognitive conduct"'.( Guimond, et al 1989:135)

They showed that social, not psychological, processes determine attributions for the causes of poverty.

In this section, I briefly reviewed research on attributions for the causes of poverty; how they are formed by social structures; how they affect emotions, intentions and behavior; and how they help maintain social structures. This literature, either within or at the fringe of social psychology, presents mounting and consistent evidence that attributions for the causes of poverty vary between cultures; vary by specification of targeted "poor" groups; and are affected by gender, race, political leaning, religion, location, income or class affiliation and a variety of other factors. Researchers have posited their origins in the Protestant Ethic, the Dominant Ideology, and discourse in public arenas. Hewstone (1989) and Howard (1995) consider these attributions and the processes by which they come about examples of collective cognitions and the common sense into which they are transformed. I argue that regardless of the terms used for the originating locus of these attributions, their social cognitive nature makes them socially structured and transmitted (Howard 1995). Such a sociologically centered understanding of social cognition must be grounded in a conception of social structure and stocks of knowledge arising from interactive social processes (Howard 1994). American researchers speak most generally about individualistic, structuralistic, and fatalistic attributions toward the causes of poverty and have shown that the mix between

individualistic and structuralistic explanations within national survey populations has remained predominantly individualistic over the past several decades. They see this disposition toward individualistic attributions as grounded in a dominant American ideology—either as an ideology of individualism and/or as a logic of opportunity syllogism. Such a dominant American ideology, they assert, has been maintained over the years by a variety of cultural and social structural processes. Socialization has been shown to be one very important such process in either the maintenance or replacement of this dominant American ideology. This literature points toward and helps in the formulation of my initial primary research question: *How do social structures mold and transform member attributions of poverty causes?*

### Culture and Cognition

There are a variety of ways to study social structure and its influence on collective and individual cognitions (Chew and Knottnerus 2002; Knottnerus and Prendergast 1994). In determining the appropriate theoretical perspective to use, the principal level of analysis is critical (Prendergast and Knottnerus 1994). Therefore, I selected an organization centered approach since my focus is on the impact of an organization's social structural components upon member attributions for the causes of poverty. Additionally, I needed an approach that accommodated a multi-level investigation of both cultural and cognitive forces and the interplay between them at the organizational level.

Perrow (2000) asserts<sup>7</sup> that the most promising organizational theory approach exhibiting all of these qualifications is what has become known as new or (neo)institutionalism (Dimaggio and Powell 1983, 1991; Meyer and Rowan 1977, 1978; Powell and Jones 2000; Scott 1995; Scott and Christensen 1995; Scott and Meyer 1994; Zucker 1977, 1987). Beyond these qualifications, neoinstitutionalism is embedded in a larger social constructionist project rooted in the phenomenologically informed sociology of Alfred Schütz, Peter Berger and Thomas Luckmann (Dobbin 1994; Scott 1995). This heritage creates a ready compatibility between neoinstitutional approaches to organizational analysis and research on poverty cause attributions residing in the social cognition tradition of social psychology.<sup>8</sup>

I contend that placing the influence of culture and social structure on causal attributions for poverty in a neoinstitutional frame provides many focusing theoretical insights. Beyond specifically connecting the poverty relevant elements I surfaced in the last section with these focusing insights, I explain a number of more general insights arising from this school of thought that provide both boundaries and context throughout the remainder of this section.

---

<sup>7</sup> Perrow (2000) claims that the contemporary field of organizational theory is dominated by concerns with efficiency and markets. This circumstance is in no small part the result of massive amounts of organizational theory work conducted out of business schools and the paucity of solid attention by those engaged in sociology. Sociology may possibly remedy this by pursuing approaches to organizational analysis that weld explorations into culture and cognition together in a meaningful way. Perrow (2000) says that new or (neo)institutionalism is the most promising of these sociological approaches to organizations.

<sup>8</sup> Schütz's work in particular anticipated much of contemporary scholarship within the social cognition tradition of social psychology (Howard 1994: 91).

These insights, at the most basic level, begin with the assertion that reality is socially constructed and experienced intersubjectively—culture and cognition are intertwined (Berger and Luckmann 1967; Dobbin 1994; Scott 1995; Schütz 1964, 1967, 1971; Schütz and Luckmann 1973, 1989). Culture here is viewed as both creating and a creation of humans—collectively and individually. Cultural systems and social structures constitute the two faces of the coin of social reality—the cultural and the relational (Geertz 1973). Culture is the publicly available ordered system of meaning and symbol through which people interpret experience and guide action, while social structure constitutes the form and pattern that such action takes. Culture constrains and enables social action, while social action creates, maintains and modifies culture. Problems encountered in the conduct of daily life are often solved by exploring the items in one's cultural tool kit (social stock of knowledge). The availability of an element in the tool kit often constrains how one strategizes about and takes action. Thus culture should be seen as not dictating action, but as confining action possibilities. Culture provides not only the tools for maintenance of existent action strategies but also the creation of new strategies (Swidler 1986). The neoinstitutional description of this dynamic relationship between culture, social structure, and cognition provides a way to construct a much more coherent picture of the interplay between the culture and social structure of an organization and individual member cognitions than do approaches which dichotomize collective and individual levels and privilege structure over agency or agency over structure.

At a different level, the neoinstitutionalists claim that in the everyday course of one's life, culture presents itself in a taken for granted fashion that seems to allow for a diversity of partial meaning systems—what Swidler (1986) calls “settled times.” In times

of transition and disruption (“unsettled times”), culture presents itself as ideology that aspires to a unified answer to life problems, vying for dominance with other solutions (Swidler 1986). Therefore, distinguishing between and being able to identify settled and unsettled times and indicating what aspect culture presents to constituents becomes an important component of a neoinstitutional organizational analysis. The more an ideology is accepted as taken for granted reality, the more it is likely to be experienced as common sense. It is here that I see the causal attributions for poverty being situated and the notions of a dominant ideology making the most sense. Since it has not gained total dominance—it is not accepted in its entirety by all members of American society—there exists, as Kluegel and Smith (1986) first pointed out, competing and conflicting ideologies. We are experiencing, at least in ways pertinent to beliefs about the causes of poverty, what Swidler (1986) termed settled times.

At a third level, neoinstitutionalists provide the key to understanding the interactive and dialectic nature of the relationship between culture and cognition. Elements of culture are experienced cognitively by members of associated social structures. However, just because elements of culture are experienced cognitively does not mean that these elements are subjective—on the contrary, they are intersubjective and externally present and available to all members of a particular social structure. Symbols internalized by the actor representing stimuli in the world outside are placed into a mediating position between the external stimuli and the actor's response. Meanings, and associated symbols, arise intersubjectively and interactively between actors—they are shared. Being shared, they are essentially experienced as objective and external facts by the actor. Actors actively participate in the construction of everyday reality within the



bounds of preexisting systems of meaning. Thus, meanings cannot be isolated from the behaviors that affect and are affected by them. Behavior, in particular social action, articulates cultural forms as well as being bounded by them (Berger and Luckman 1967; Garfinkel 1967; Schütz 1971; Scott 1995; Zucker 1977). This important dynamic helps in our understanding of how an organization's culture and social structure both influences and is influenced by individual member cognitions.

For the neoinstitutionalists, institutions—"reciprocal typification of habituated actions by types of actors"<sup>9</sup> (Berger and Luckman 1967:54)—constitute very important elements of any cultural tool kit (social stock of knowledge). Attached to meaning systems, institutions must be continually revitalized by human conduct. As "socially constructed, routine-reproduced (*ceteris paribus*), program or rule systems", institutions constitute fixed elements of culture "accompanied by taken for granted accounts" (Jepperson 1991:149). In exploring the culture of an organization neoinstitutionally, the closest attention must be paid to the institutions that constitute the strands of a particular culture's webs of significance.

Unlike other approaches to organizations, neoinstitutionalists stress the importance of definitional components over regulative ones within an organizational environment. Although *regulative rules* that establish expectations of behavior within defined situations exist, the most important cognitive/cultural elements are *constitutive*

---

<sup>9</sup> To understand institutions in this way, the fact that they are entirely made up of shared typifications must be emphasized. According to Berger and Luckman (1967:54): "What must be stressed is the reciprocity of institutional typifications and the typicality of not only the actions but also the actors in institutions. The typifications of habitualized actions that constitute institutions are always shared ones. They are *available* to all the members of a particular social group in question, and the institution itself typifies individual actors as well as individual actions. The institution posits that actions of type X are performed by actors of type X."

*rules* involving category creation and the construction of typifications<sup>10</sup>. We do not interpret our experience of the world constantly and directly through assemblages of objectively available specific and unique individual objects (social or otherwise), persons, groups, or situations, but through typifications existent within our personal stock of knowledge and influenced by the social stock of knowledge (cultural tool kit) available to us. As such, these typifications exist as both components of institutions and distinct elements of specific cultural tool kits (stocks of knowledge). Types of actors, types of interests associated with types of actors, types of ends pursued by types of actors with types of interest, types of means used to pursue types of ends by types of actors with types of interest are all socially constructed within institutional frames (Scott 1995).

The identification of types of actors, interests, ends, and means within a situation is important in conducting a neoinstitutional analysis, because these cultural elements and associated cognitions influence the actions taken by individual members of specific social structures. I posit that attributions for the causes of poverty constitute one type of cognitive schema and that the cognitive schema of individual members pertaining to such attributions are influenced by the categories and typifications made available to them in their cultural tool-kit (Swidler 1986) or social stock of knowledge. In other words, I maintain that the attributions that individuals hold toward the causes of poverty, the poor, and the relationship between the poor and the non-poor are typifications contained in their personal stock of knowledge that have been influenced by and can be influenced by the social stock(s) of knowledge (cultural tool kit(s)) made available to them. In analyzing an organization's influence on member attributions for the causes of poverty, I

---

<sup>10</sup> For a clear understanding of the concept of typification as the term is used here, see Berger and Luckmann (1967); Schütz (1964,1967,1971); and Schütz and Luckmann (1973; 1989).

must then identify and specify categorizations and typifications of the poor, the non-poor, the relationship between the poor and the non-poor, the role of the poor in creating poverty, and the role of societal elements in poverty creation. I must ask: What poverty relevant categories and typifications are made available in the cultural tool-kit provided by Habitat for Humanity? How do these differ from those offered elsewhere?

Additionally, I assert that the ideology of individualism described by Feagin (1972; 1976) and the logic of opportunity syllogism constructed by Huber and Form (1973) and elaborated by Kluegel and Smith (1986) both describe an institution or, more specifically, an institutional logic—"a set of material practices and symbolic constructions" that constitute "organizing principles" (Friedland and Alford 1991:248)—existent in American society. This institutional logic accounts for—it is used to justify—the inequalities that exist in American society (Kerbo 1996:56). By combining Feagin's ideology of individualism and Huber and Form's logic of opportunity syllogism, this institutional logic of "unbridled individualism" can be described in the sequence given in TABLE I.

There is no monolithic institutional logic pertaining to poverty causes, but numerous institutional logics. These are not always in harmony with each other (Friedland and Alford 1991); often they are conflicting. When they conflict, actors may defend their associated symbol systems and interaction orders or they may carry routines and rituals from one social structure to another to bring about change. Both pressure for change and resistance to it may be found in these contradictions. "[P]articular institutional logics may be mobilized by actors to determine action and even gain

advantage in interaction and . . . different logics may conflict in terms of behavior patterns and rationales they offer for social action" (Troyer and Silver 1999).

TABLE I  
UNBRIDLED INDIVIDUALISM

---

- 1) Hard work in competition with others is valued.
  - 2) Success through hard work in competition with others should be rewarded materially and non-materially (lack of success, on the other hand, should be denied such rewards).
  - 3) Opportunities for success are available to all.
  - 4) Since opportunities for success are available to all, the ability to be successful or to fail at being successful rests entirely upon the individual—personal effort, character traits, abilities, etc.
  - 5) The existing social stratification system is a result of people being rewarded differentially for their efforts based upon their personal ability to succeed within an environment of unbridled opportunity.
  - 6) Since the existing social stratification system results from individual effort, traits, abilities, etc., an individual's position within that stratification system is her or his responsibility; therefore he or she is the only person who can affect a change in their position within the existing social stratification system.
- 

I argue that individualistic attributions for the causes of poverty are elements of this unbridled individualism institutional logic that is dominant in American society. Structuralistic attributions constitute elements of a competing and contradictory institutional logic. Both contain shared typifications regarding how poverty occurs and the comparative participation of both the poor and the larger social structure in which poverty exists in its genesis.

I argue that understanding the differences (or lack of difference) between Habitat for Humanity's poverty relevant institutional logics and the institutional logic of unbridled individualism is important to understanding the manner and direction of influence wielded by the organization on its volunteer members. The relative lack of change over time in attitudes towards causes of poverty is indicative of how embedded the institutional logic of unbridled individualism is in American culture. How the unbridled individualism institutional logic exhibited by the ideology of individualism and the logic of opportunity syllogism was institutionalized has been described extensively by Feagin (1972; 1975), Huber and Form (1973), and Kluegel and Smith (1986). Kluegel and Smith (1986) allude to competing and contradictory institutions (they call them counter ideologies), but do not go into any depth about how these may come about. Since institutions both enable and constrain, which institutional logic predominates in providing meaning to the cause of poverty has important implications for the type of action taken toward it as a social problem. If poverty is perceived to be an individual rather than a structural problem, then solutions dealing with individual characteristics of the poor become more appropriate. If poverty is perceived to be caused by social structural factors, then an alternative solution becomes more appropriate. In terms of an analysis of how an organization's social structure affects member attributions for poverty causes, it becomes important to determine if the organization's institutional logics line up with the institutional logic of unbridled individualism or constitute counter and contradictory institutional logics.

How people perceive the causes of poverty is influenced by both direct socialization into a culture and the availability (or lack of availability) of poverty relevant

images, symbols, meanings, recipes, practices, etc. How people change poverty relevant social structural and cultural elements, depends to some extent on the cognitive schema which they hold toward the causes of poverty.<sup>11</sup> Though action may occur outside of institutionalization, it influences culture or social structure less (Jepperson 1991). Thus, although action may present itself, focusing upon institutions may best assist our understanding of how member attributions are affected by and affect the organizations to which they belong.

At a final level, the neoinstitutionalists provide a key methodological insight related to the study of organizational culture and social structure—focusing on the work of legitimate theorists within an organization. Strang and Meyer (1993) assert that theorists<sup>12</sup>—particularly those deemed legitimate by individuals likely to adopt certain categories, typifications and institutional logics—have the ability to spread or diffuse institutional elements more rapidly than others. These theorists also have the ability to combine fictional and non-fictional elements into their theoretical schemas affecting the adoption of institutional elements that do not necessarily exist objectively *a priori* to the act of theorizing. To identify the categories, typifications and institutional logics most likely to influence member attributions of poverty that are characteristic of Habitat for

---

<sup>11</sup> People change cultures by the process of institutionalization. People are affected by culture through the process of socialization and the constraints placed upon their actions by the availability of elements in their cultural tool kit (social stock of knowledge)—including various institutions and typifications. Institutionalization is the process by which people externalize cognitions and socialization is the process by which they internalize cultural elements. Although we may be able to separate these processes analytically, they exist dialectically.

<sup>12</sup> For Strang and Meyer (1993) the term "theorist" indicates an actor who goes beyond mundane typification processes and purposefully develops and specifies categories and delineates relationships. Theorizing is a form of sense making. The tendency of theorists to simplify and to stress similarities leads to increasingly homogeneous depictions across types of actors and cultural categories of populations. Theorization is not a random, but a selective activity. Certain actors, relations, and practices are theorized as key; others are theorized as peripheral. Theorizing proceeds in a rational manner. A theorist lays out arguments.

Humanity, I concentrate, therefore, upon the written works of the most legitimate theorist within the Habitat for Humanity movement, Millard Fuller. Fuller is the founder and CEO of Habitat for Humanity International, and, as such, his work may best illuminate the categories, typifications, and institutional logics embedded within Habitat for Humanity's social structure and culture. Such a focus provides me with data in the most simplified and concentrated form on the categories, typifications, and institutional logics that have been diffused most widely across Habitat for Humanity's organizational structure.

### Summary

This study explores the interplay between culture and cognition—how organizational cultures and social structures influence and are influenced by the cognitive schemas of individual members. My interest lies in demonstrating the dynamic interrelationship between Habitat for Humanity's culture, associated social structure and volunteer member attributions toward poverty causes. To get at this interrelationship, I extracted concepts from poverty cause attribution research and placed them in a framework provided by the neoinstitutional movement within organizational theory. Doing this allows me to narrowly focus upon typifications and institutional logics resident in the organizational culture, individual cognitive schemas called attributions, and the interplay between culture and cognition related to poverty. I contend that an examination of these typifications and institutional logics, particularly as they compare to the dominant American institutional logic of unbridled individualism, is important to understanding the influence Habitat for Humanity has upon its volunteer members and

---

the influence they have upon the organization's culture and social structure. In the next chapter, I lay out the methodology I used to get at individual member attributions and the organization's typifications and institutional logics.



## CHAPTER III

### METHODOLOGY

*In arrogance the wicked hotly pursue the poor; let them be caught in the schemes which they have devised.—Psalm 10:2*

#### Introduction

I began this investigation to understand how a person's involvement in an organization dealing with poverty related issues influenced their thinking about the poor. Specifically, I wished to understand how involvement in Habitat for Humanity affected the way its volunteers thought about the poor. My focus narrowed through a review of the literature on attributions toward causes of poverty, I ask:

1) *How do social structures mold and transform member attributions of poverty causes?*

Placing this into the organizational context of Habitat for Humanity, I pose the more specific questions:

2) *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers and*

3) *What is the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty?*

The insights provided by neoinstitutionalism further narrowed my search. By placing concepts I found in the causal attribution literature into a neoinstitutional framework I organized and limited my investigation's scope to include only poverty relevant

typifications and institutional logics resident in the organizational culture of Habitat for Humanity—especially as they compare to the dominant American institutional logic of unbridled individualism. Because of the dynamic interaction between culture and cognition made evident by the neoinstitutionalists, I eventually asked the inverse of my first specific research question:

4) *How do poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements?*

The breadth and depth of these questions moved me to believe that a combination of qualitative and quantitative research methods might best serve my purposes.<sup>13</sup> In this chapter, I discuss the triangulated bricolage<sup>14</sup> of quantitative and qualitative research methods I used to build the narrative in the remaining chapters. Past research on poverty cause attributions pointed me toward designing a quasi-experimental pretest posttest of attributions held by new Habitat for Humanity volunteer workers compared to those held by a control group that had never volunteered for the organization. I used this quantitative portion of my mixed-method research design to partially get at the research question:

*How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?* I next

---

<sup>13</sup> Complex explorations using mixed methods research, combining quantitative and qualitative methods (some call this triangulation, others bricolage, others simply mixed methods), have become increasingly popular. (Babbie 1998; Becker 1998; Denzin 1989; Denzin and Lincoln 1998a; Lee 1999; Martin 2002; Schutt 1999; Tashakkori and Teddlie 2003; Webb, Campbell, Schwartz, and Sechrest 1966).

<sup>14</sup> In common usage, *bricolage* means “constructing something by using whatever comes to hand” (Merriam-Webster 1996: 142). More technically, a *bricolage* is a “pieced together set of representations that are fitted to the specifics of a complex situation. . . that changes and takes new forms as different tools, methods, and techniques of representation and interpretation are added to the puzzle” (Denzin and Lincoln 2003: 5-6).

established an analytical template from a neoinstitutional theoretical frame to be used in a biographical analysis of the published and publicly available work of Habitat for Humanity's founder and president, Millard Fuller. I employed this analytical template to discern *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*. I designed this exploration with a secondary purpose in mind. With it, I intended to detect the possible direction of influence (along an individualistic / structuralistic continuum) exposure to these cultural and social structural elements of Habitat for Humanity might have on volunteer workers.

Finally, I built a semi-structured interview schedule for a second set of Habitat for Humanity volunteers who had volunteered for the organization for a comparatively long time (more than three months). Data from these semi-structured interviews were analyzed using the final template resulting from the biographical analysis of the Fuller material as a point of departure. I did this in part to answer, in a different fashion, the research question: *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?* Also, these semi-structured interviews allowed me to use these volunteers as organizational informants and gain additional information on *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty* at the local affiliate level of the organization. Additionally, these semi-structured interviews became important sources of information on *how poverty relevant cognitive schemas, evidenced by causal attributions toward*

*poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements.*

### The Quantitative Approach within the Bricolage

As stated earlier, the literature on attributions for poverty causes pointed me toward a quantitative approach to answering the question: *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?* Because my interest lay in exposure to the organization, I designed a pretest posttest with a nonequivalent control group quasi-experiment (Campbell and Stanley 1963; Cook and Campbell 1979). I used analysis of variance for mixed within-subjects factorial designs to statistically analyze the result of this quasi-experiment, because it is considered the most appropriate statistical test for pretest posttest designs (Bonate 2000:119-133; Keppel 1991:367-417; Kiess and Bloomquist 1985:361-378; Reichardt 1979; Shaughnessy and Zechmeister 1990:381-385). I provide details of the quasi-experimental design and statistical test in APPENDIX C. This design allows tests of three sets of hypotheses (Keppel 1991:367-417), but it is only the hypothesis set pertaining to the interaction between Test Time (Pre/Post) and Group Membership (Habitat/Control), that is relevant to pretest posttest designs (Bonate 2000:119-133). Therefore the focus of the current study is the following hypothesis set:

**A) Null Hypothesis for Test Time\*Group Membership Interaction:** Does the interaction between Test Time and Group Membership influence attributions for the causes of poverty? The null hypothesis is that this interaction does not influence attributions. The interplay between Test Time and Group

Membership has no statistically significant effect. In other words, the difference between attributions exhibited by volunteers for Habitat for Humanity and the control group volunteers will not change between the Pretest and the Posttest. Being exposed to Habitat for Humanity has no effect upon the attributions for the causes of poverty made by its volunteer members.

**B) Alternative Hypothesis for Test Time\*Group Membership Interaction:**

The interaction between Test Time and Group Membership does influence a volunteer's attributions toward the causes of poverty. The interplay between Test Time and Group Membership does have a statistically significant effect on such attributions. Being exposed to Habitat for Humanity does influence member attributions for the causes of poverty.

This design and statistical technique tests whether or not volunteers for Habitat for Humanity's attributions toward the causes of poverty change at a statistically significant level compared to the attributions of the members of the control group between the time I conducted the pretest and the time I conducted the posttest. I argue that if exposure to Habitat for Humanity's cultural and social structural elements influences the causal attributions of poverty held by its volunteer workers, the null hypothesis will be rejected, allowing us to accept the possibility that the alternative hypothesis is feasible. That is, a statistically significant difference in the change in poverty cause attributions held by Habitat for Humanity volunteers' compared to members of the control group between the pretest and the post test makes it possible to state that exposure to the organization's culture and social structure influenced their cognitions. If, on the other hand, there is no statistically significant difference in the change in attributions associated with being a

volunteer for Habitat for Humanity over that period of time, it must be accepted that no influence of the organization can be claimed.

Using Swidler's (1986) idea that ideology takes sway in unsettled times, I originally assumed that exposure to Habitat for Humanity most intensely influenced volunteer attributions during the initial months of volunteering. Therefore, I interviewed new volunteers active at a local Habitat for Humanity affiliate at the beginning of their volunteer service (the treatment group). At the same time, I randomly selected and interviewed an equal number of individuals (the control group), who had never volunteered for Habitat for Humanity, from an organization active within the same geographical area as the local Habitat for Humanity affiliate that is ecumenical in nature, but that does not work directly on poverty related issues.<sup>15</sup> The procedures I used to select and contact interviewees from both the treatment and the control groups are detailed in APPENDIX D.

I asked both the Habitat for Humanity volunteers (treatment group) and members of the control group questions from Schedule A (see APPENDIX E) at the beginning of a three month period. Then, at the end of the three month period I re-interviewed them using Interview Schedule B (see APPENDIX F). Questions asked in these two short interview schedules have been framed to be consistent with those appearing in the 1990 General Social Survey (Davis, Smith and Marsden 2001).

The dependent variable here is the attributions toward poverty causes held by group members and the independent variable is exposure to the particular cultural and

---

<sup>15</sup> Several sources were consulted in determining the best approach to selecting members of both the control and treatment group, including: Babbie (1998:194-229); Kemper, Stringfield and Teddlie (2003); Rubenstein (1995: 163-187); and Schutt (1999: 103-145).

social structural elements of Habitat for Humanity at the local affiliate level. I discuss characteristics of the independent variable more fully in the section on the qualitative aspects of the current bricolage. My more immediate concern is how to operationalize the dependent variable. The literature on causal attributions toward poverty contains three principal ways to measure the propensity to attribute either individualistic or structuralistic causes to poverty:

1. The individual item approach (Smith and Stone 1989);
2. The separate indices approach (Feagin 1972,1975; Kluegel 1987; Kluegel and Smith 1986); and
3. The combined index approach (Smith 1985; Lee et al 1990).

To operationalize and measure, quantitatively, the dependent variable of this study, attributions towards the cause of poverty, I chose to develop an abbreviated combined index consistent with past research. This index uses four questions asked in the 1990 General Social Survey (Davis et al 2001)—two questions pertaining to individualistic interpretations and two questions pertaining to structuralistic interpretations. I asked these questions in the following sequence: “Now I will give a list of reasons some people give to explain why there are poor people in this country. Please tell me whether you feel each of these is very important, somewhat important, or not important in explaining why there are poor people in this country.” 1) “Failure of society to provide good schools for many Americans”, 2) "Loose morals and drunkenness", 3) "Failure of industry to provide enough jobs", and 4) "Lack of effort by the poor themselves.” Items 1 and 3 are structuralistic and items 2 and 4 are individualistic (Davis et al 2001). The index developed here creates a continuum from most individualistic to most structuralistic. I

assume that most people will give mixed responses and that very few will give pure individualistic or pure structuralistic interpretations (Kluegel and Smith 1981:30-31; Lee et Al 1990). I discuss issues pertaining to the construction, coding, validity, and reliability of this index in APPENDIX G.

### Qualitative Approaches within the Bricolage

Little research exists on Habitat for Humanity<sup>16</sup>, which is a unique organization in both its purpose and style of operation. For these reasons, I employed a qualitative methodology to investigate the other detailed research questions and to get at the first research question from a different angle. Using the literature review of work previously done on attributions toward the causes of poverty placed in a neoinstitutional theoretical frame as a guide, I conducted a biographical analysis of the published and publicly available writings of Habitat for Humanity founder, Millard Fuller, to determine *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*. In this exploration I entered the field not with a set of exactly stated hypotheses I wished to test, but with a sensitivity to specific elements and processes consistent with the neoinstitutional analytical frame developed previously. I developed this sensitivity by conducting the literature review of research on attributions toward poverty causes and neoinstitutionalism that I presented in CHAPTER II. I also employed a tentative or

---

<sup>16</sup> Only one major published work (Baggett 2001) based upon a dissertation (Baggett 1998) and two other dissertations (Finn 1994; Giri 1995) have explored this organization in any depth. Baggett (1998; 2001) explores Habitat for Humanity from a sociology of religion perspective. Finn (1994) conducted a case study focusing upon the effect of Habitat for Humanity on its low-income (read "poor") participants. Giri (1995) looked at Habitat for Humanity from a collective action theoretical frame.



working hypothesis as an analytical help. One way of looking at what I attempted here is to see this portion of the qualitative aspect of the bricolage as a way of more deeply understanding the independent or intervening variable of the quantitative aspect. What is the culture and social structure that the Habitat for Humanity volunteers are initially exposed to that people who do not volunteer are not? How might this influence their attributions toward poverty causes?

I conducted semi-structured interviews with a second set of local affiliate Habitat for Humanity volunteers:

1. To obtain an independent check on the nature of the dependent variable (to get at volunteer attributions toward the causes of poverty from another angle);
2. To gain more information on *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*—particularly at the local affiliate level; and
3. To determine *how poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements.*

I began analysis of the data from these interviews using the final template arising from analysis of the Fuller material.

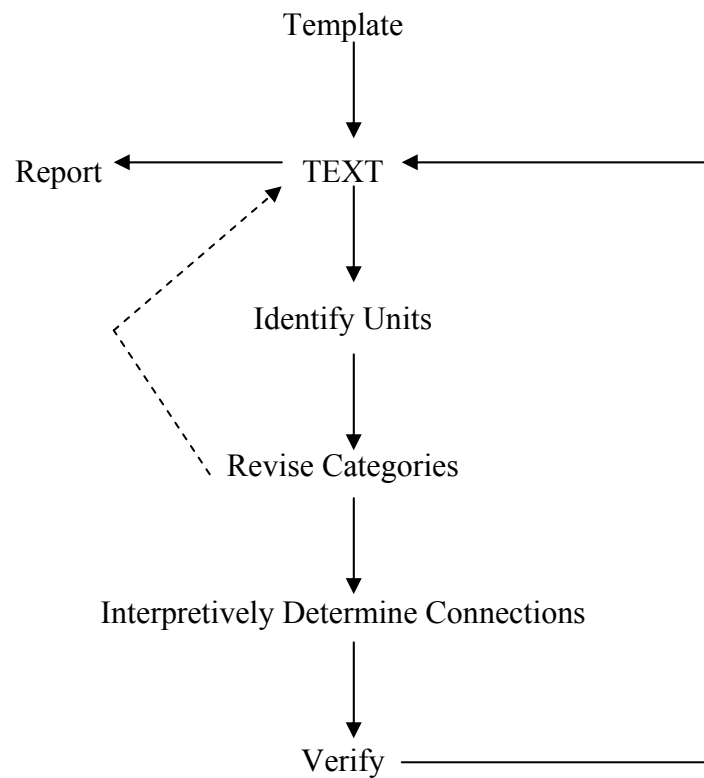
I used template analysis (Crabtree and Miller 1992a, 1992b; King 1998; Miller and Crabtree 1998) while exploring data collected from the biographical sources and semi-structured interviews using the neoinstitutional analytic frame developed in the previous chapter. I did not just look for themes but attempted to discover cultural

elements, institutional logics and typifications, that conform to the template afforded by this frame. The elements of the neoinstitutional analytic frame provided flexible themes that I used as an initial guide for data collection and analysis (Crabtree and Miller 1992a, 1992b; King 1998; Miller and Crabtree 1998). This process is located somewhere between content analysis (Weber 1990) with its predetermined codes and statistical affinity and grounded theory with its lack of rigorous code development prior to fieldwork (Corbin and Strauss 1990; Glaser and Strauss 1967; Strauss 1987). I used template analysis instead of content analysis because it afforded more flexibility of procedure (I didn't have to have a rigorous coding scheme prior to data analysis) and was more compatible with the interrogation I wished to perform on the documents and the interview data (I was less concerned with performing strict statistical analysis here and more concerned with drawing out rich descriptive data). Template analysis is more conducive to a qualitative turn than content analysis. I used template analysis instead of grounded theory because of the specific nature of the elements of the text for which I looked and the fact that I began the analysis with a partially developed theoretical frame. In grounded theory, the theory essentially arises from the field data. In the present study, I began with a somewhat developed theoretical concept—making grounded theory a less useful approach than template analysis.

The essence of template analysis “is that the researcher produces a list of codes (a ‘template’) representing themes identified in their textual data. Some of these will usually be defined *a priori*, but they will be modified and added to as the researcher reads and interprets the texts” (King 1998: 118). The process of template analysis centers

around the creation and eventual modification of a template or “analysis guide” or code book in the manner illustrated in FIGURE 1 (Crabtree and Miller 1992a, 1992b).

FIGURE 1  
TEMPLATE ANALYSIS PROCESS



Source: Crabtree and Miller (1992a: 18)

I provide the initial template I used to begin the analysis of the Fuller material in APPENDIX K. Outlines of significant portions of the final template on this material appear in TABLES III through VI, VIII, and IX in CHAPTER V. Themes that

made up the initial template for the biographical analysis of the Fuller material can be phrased in a series of questions, some quite general and some quite specific, that needed answering.

- (1) What are the types of actors, interests, ends, and means associated with understandings of poverty within Habitat for Humanity's organizational context? How are they described and categorized? How are they presented in the cultural tool-kit (social stock of knowledge) existent in Habitat for Humanity's organizational setting? Are they described in more individualistic or more structuralistic terms? Most important here is the discernment and specification of categorizations and typifications of the poor, the non-poor, the relationship between the poor and the non-poor, the role of the poor in creating poverty, and the role of societal elements in poverty creation.
- (2) What are Habitat for Humanity's institutional logics relevant to understanding poverty? Are they consistent with or contradictory to the prevailing institutional logic of unbridled individualism existent in American society?

These question sets fitted my working or tentative hypothesis that if individualistic categories and typifications predominate Habitat for Humanity's cultural tool mix and its institutional logics relative to understanding poverty bends in an individualistic direction, then exposure to Habitat for Humanity should increase volunteer attributions toward the individualistic end of the continuum. Otherwise, if structuralistic categories, typifications, and institutional logics prevail, then volunteers should become

more structuralistic in their attributions toward poverty causes after exposure to Habitat for Humanity.

The first set of themes making up the majority of the initial template for the analysis of the semi-structured interview material corresponded roughly to the first question set for the Fuller material template:

What are the types of actors, interests, ends, and means associated with understandings of poverty are described by the Habitat for Humanity volunteers? How are they described and categorized? Are they described in more individualistic or more structuralistic terms? Again, most importantly here is the discernment and specification of categorizations and typifications of the poor, the non-poor, the relationship between the poor and the non-poor, the role of the poor in creating poverty, the role of societal elements in poverty creation.

The remainder of the initial template for the semi-structured interview data, related to the second set of questions on the Fuller material, consisted of the question set:

What institutional logics pertinent to Habitat for Humanity and the issue of poverty do local affiliate volunteers espouse? How do these understandings fit with those identified in the Fuller material? How do they compare to the institutional logic of unbridled individualism?

### A Biographical Analysis

I investigated the overall organizational life of Habitat for Humanity through the biographical method (Denzin 1989:182-209; Smith 1998) using template analysis

(Crabtree and Miller 1992; King 1998; Miller and Crabtree 1998) beginning with the themes developed above. The biography of Habitat for Humanity may best be examined through studying the organization's printed and recorded word as made available to its members. The published works of Habitat for Humanity's Founder and President, Millard Fuller, provide the most thorough and consistent biographical record from the founding of Habitat for Humanity International, in 1976. Since that time, nine publicly released books have been either authored or co-authored by Mr. Fuller (Fuller 1977, 1994, 1995, 2000, 2002, 2003; Fuller and Fuller 1990; Fuller and Scott 1980, 1986). All nine of these books were written by Mr. Fuller, with help from various others including co-authors and staff from the Habitat for Humanity International headquarters in Americus, Georgia. Mr. Fuller has been the nominal head of the organization continuously during this time. Mr. Fuller was educated as a lawyer and had been an entrepreneur before founding Habitat for Humanity (Fuller 1977).

Seven of these books with accompanying publicity excerpts are listed in TABLE II . The principal purpose of this series of books is to communicate the evolving story of Habitat for Humanity from its roots in Africa and rural Georgia through its increasing global reach in the 21<sup>st</sup> Century from the personal viewpoint of Mr. Fuller. The eighth and ninth books (Fuller 2002, 2003)— compilations of personal reflective essays by Mr. Fuller and not part of the previous series of books about Habitat for Humanity— have been excluded from the current analysis.

All seven of the documents analyzed here are extensively personal viewpoint narratives that emphasize the basic ideology of Habitat for Humanity through its founder

## TABLE II

### THE DOCUMENTS: CITATIONS AND PUBLICITY EXCERPTS\*

---

Fuller, Millard. 1977. *Bokotola*.

Millard Fuller's inspiring story of turning his back on secular fortune to launch a housing project in Africa. Through touching personal accounts, he illustrates how God enters situations and changes them, inevitably changing people as well. 174 pages.

Fuller, Millard and Diane Scott. 1980. *Love in the Mortar Joints: The Story of Habitat for Humanity*.

*Love in the Mortar Joints* tells the inspiring story of house projects in Africa, Central America and the U. S., and the Christian love shown by thousands of supporters and volunteers—a love, says author Millard Fuller, founder and president of HFHI, that is mixed with the mortar in every building. 190 pages.

Fuller, Millard with Diane Scott. 1986. *No More Shacks! The Daring Vision of Habitat for Humanity*.

In *No More Shacks!*, the Habitat founder and president outlines his admirable goal to rid the world of inhumane and substandard poverty housing. 220 pages.

Fuller, Millard and Linda Fuller. 1990. *The Excitement is Building: How Habitat for Humanity is Putting Roofs Over Heads and Hope in Hearts*.

Written by the founders of Habitat for Humanity International, this book tells of the surging growth of HFHI. Learn how Habitat shares God's love in tangible ways and creates hope for tomorrow. 214 pages.

Fuller, Millard. 1994. *The Theology of the Hammer*.

Revealing the biblical principles that guide our worldwide cause, Habitat for Humanity International's founder and president tells us that we must put faith and love into action to eliminate poverty housing worldwide. 154 pages.

Fuller, Millard. 1995. *A Simple, Decent Place To Live: The Building Realization of Habitat for Humanity*.

Another powerful and inspiring testimony from the founder and president of Habitat for Humanity International. In this uplifting book, Millard Fuller chronicles the amazing history of HFHI from its humble beginning in 1976 to its worldwide presence today. 235 pages.

Fuller, Millard. 2000. *More than Houses: How Habitat for Humanity is Transforming Lives and Neighborhoods*.

Recounts personal, heartwarming stories about the impact Habitat has had on people's lives. From revitalized neighborhoods to community bonding to prison inmates who learned how to give back to others, this captivating book chronicles one joyous Habitat account after another. 300 pages.

---

\* Publicity Excerpts have been taken from the Habitat for Humanity International website [www.habitat.org](http://www.habitat.org).

and president. They are the corporate history as told by Mr. Fuller and represent his biases. Therefore, they should not be taken as "history", but as "ideology"—possibly as more autobiographical than biographical. The narratives are highly selective in choice of individuals, events, etc. They are unabashedly impression management vehicles being used by Mr. Fuller and the corporate officers of Habitat for Humanity to sell the Habitat for Humanity story to donors, volunteers, the media, and the general public. As such, they provide invaluable insights into the organization's created history and future vision. They tell the reader, possibly more than any of the other communication vehicles of the organization, what the intended purpose and goal of Habitat for Humanity is and the program by which this purpose and goal should be carried out. Here, Mr. Fuller, through these published works, becomes a principal or key informant about Habitat for Humanity (Babbie 1998:196-197; Fontana and Frey 1998:59; Gilchrist 1992). From a neoinstitutionalist standpoint, Mr. Fuller has become the highest level legitimate theorist of purposefully developed categories, typifications and institutional logics relevant to Habitat for Humanity (Strang and Meyer 1993). Therefore, these works may most likely reflect categories, typifications and institutional logics that have diffused most widely across the Habitat for Humanity terrain.

#### Interviews with Local Affiliate Volunteers

I conducted semi-structured interviews (Bogdon and Taylor 1975; Denzin 1989:102-120; Fontana and Frey 1998; and Lee 1999:81-94) with a separate set of twelve randomly selected Habitat for Humanity volunteers who had volunteered for the organization for at least three months. APPENDIX L describes the procedure I used to select and contact these volunteers.



I tape recorded and transcribed each interview in order to explore the generated data using template analysis (Crabtree and Miller 1992; King 1998; Miller and Crabtree 1998) beginning with the themes developed above. Although, this technique is open to the respondent providing any information he or she may desire, the interviews were guided by the following general questions.

1. What is the Mission of Habitat for Humanity? What is it trying to accomplish?
2. How does Habitat for Humanity operate? How does it work? How are things done around there ?
3. Tell me what it is that you do with Habitat for Humanity—what was your role?
4. Do you work very much with the low-income Partner Families? Tell me about that? What is it you do with the Partner Families?
5. In your own words, describe the typical Habitat for Humanity low-income Partner Family?
6. How has working for Habitat for Humanity influenced the way you think about poor people?
7. How do you think Habitat for Humanity influences the way other volunteers think about poor people?
8. In your own words, what is the most important single reason that we have poor people in America today?

### Summary

In this chapter I discussed the mix of quantitative and qualitative research methods I used to build the narrative about the interplay between culture and cognition

that I give in the remainder of this work. I detailed the quasi-experimental pretest posttest design with which I investigated causal attributions for poverty held by new Habitat for Humanity volunteer workers compared to those held by a control group. I established this design to determine, from a quantitative perspective, *how exposure to Habitat for Humanity's cultural and social structural elements influences the causal attributions of poverty held by its volunteer workers*. To discern the possible direction of influence (toward increased structuralistic attributions or toward increased individualistic attributions) and *the nature the organization's cultural and social structural elements pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty to which the volunteer workers are exposed*, I established an analytical template from a neoinstitutional theoretical frame to be used in a biographical analysis of the publicly available published works of the organization's founder and president. My working hypothesis for this qualitative aspect of the current exploration was that if individualistic categories and typifications predominate Habitat for Humanity's cultural tool mix and its institutional logics relative to understanding poverty bends in an individualistic direction, then exposure to Habitat for Humanity should increase volunteer attributions toward the individualistic end of the continuum. If structuralistic categories, typifications, and institutional logics prevail, then volunteers should become more structuralistic in their attributions toward poverty causes after exposure to Habitat for Humanity. Finally, to gain an understanding of the *effect of Habitat for Humanity on volunteer members* from a different perspective; to further explore *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*; and to evaluate *how poverty relevant*

*cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements* I conducted semi-structured interviews with a second set of Habitat for Humanity volunteers who had volunteered for three months or more, transcribed them, and analyzed these transcriptions using, as a starting point, the neoinstitutional template of organizational typifications and institutional logics developed through the biographical analysis of the Fuller books.

I began with an interest in finding out how involvement in Habitat for Humanity affected volunteers' thinking about the poor. I refined this interest into a number of detailed and specific research questions with help from literature on causal attributions toward poverty from the social cognition tradition within social psychology and the neoinstitutional movement within organizational theory. I crafted a mixture of quantitative and qualitative methods to obtain answers to these questions:

- ⊕ *How do social structures mold and transform member attributions of poverty causes?*
- ⊕ *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?*
- ⊕ *What is the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty?*

⊕ *How do poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements?*

The answers I found fill the remainder of this work. In the next chapter I provide a description of how Habitat for Humanity and its volunteers interface and detail my findings about the poverty relevant typifications within the organization's culture. In CHAPTER V, I describe the organization's poverty relevant institutional logics, especially as they compare with the dominant American institutional logic of unbridled individualism, and lay out my conclusions as to how these and associated typifications may influence volunteer attributions toward poverty causes. In CHAPTERS VI and VII, I discuss my analysis of the interviews I conducted with people volunteering for the organization for three or more months. I report the results of the quasi-experiment and analysis on the organization's new volunteers in CHAPTER VIII. Finally, I conclude with a chapter containing a discussion of the findings of the quantitative portion of this study in light of the findings of the qualitative portion, how my findings fit with previous research on attributions for poverty and neoinstitutional approaches to organizational theory, policy implications of the current study, and suggestions for future research.

## CHAPTER IV

### THE ORGANIZATION AND ITS TYPIFICATIONS

*“ . . . for I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.” Then the righteous will answer him, “Lord, when did we see thee hungry and feed thee, or thirsty and give thee drink? And when did we see thee a stranger and welcome thee, or naked and clothe thee? And when did we see thee sick or in prison and visit thee?” And the King will answer them, “Truly, I say to you, as you did it to one of the least of these my brethren, you did it to me.”*  
—Matthew 25: 35-40

#### Introduction

In this chapter I begin a neoinstitutionally informed description of Habitat for Humanity pertinent to the organization’s influence upon member attributions toward the causes of poverty. As a backdrop for this description, I start with a sketch of the organizational structure of Habitat for Humanity and outline the various ways that volunteers at the local affiliate may be exposed to its cultural and social structural elements. Then, I present the results of the biographical analysis on the works of Millard Fuller, focusing upon a determination of the *nature of Habitat for Humanity's particular culture and social structure relevant to the poor, treatment of the poor by the non-poor, and causal attributions of poverty* in the form of typifications. On the whole, I found that structuralistic typifications, those that identify social and economic forces beyond the control of individual poor persons, glisten most brightly on Habitat for Humanity’s cultural web. From this organization’s perspective the causes of poverty rest in the inequitable and unjust nature of the relationship between the poor and the non-poor; the

poor participating in Habitat for Humanity's house building program work hard, but have been victimized by social and economic forces over which they have no control.

However, not all typifications within Habitat for Humanity's cultural narrative gleam structuralistically. Some, although their occurrence is minuscule beside those of a structuralistic nature, individualistic typifications placing responsibility for poverty upon the poor themselves and fatalistic poverty relevant typifications that stress factors like bad luck and illness cling from the webs of significance providing meaning within Habitat for Humanity's organizational context. Although these occurrences are few, they reflect the undeniable influence of the society within which Habitat for Humanity is embedded and may also be indicative of contested territory within Habitat for Humanity upon which volunteer members and others grapple from positions evidenced by differing attributional styles.

In the next chapter I will compare institutional logics at the core of Habitat for Humanity with elements of the institutional logic of unbridled individualism that dominates American culture. In these two chapters, I lay out the culture and social structure to which the Habitat for Humanity volunteers are exposed to set the stage for subsequent chapters that explore how these influence and are influenced by their attributions toward poverty causes.

## The Organization and Its Interface with Volunteers<sup>17</sup>

Habitat for Humanity International, an ecumenical Christian ministry with a goal of eliminating poverty housing worldwide, operates as a large multi-national not-for-profit corporation with headquarters in Americus, Georgia. It has almost 2,300 affiliates in 89 countries with annual revenues approaching \$750,000,000 and claims to have benefited 750,000 low-income (read “poor”) people by building almost 153,000 houses between 1976 and 2003. Its United States affiliates are located in all 50 states. Habitat for Humanity accomplishes the vast majority of its work through unpaid volunteer labor—particularly at the local affiliate level. At that level, Habitat for Humanity combines volunteer labor and donated money and materials to build housing with low-income (read "poor") partner families. A committee of local volunteers selects the low-income (read "poor") families who are required to work a minimum number of "sweat equity" hours on their homes and upon completion of their homes enter into a zero interest mortgage and note agreement that minimizes their house payments. Habitat for Humanity volunteers work in all aspects of the organization from property maintenance and home building through committee work and participation on the organization's board of directors.

Paid staff works at Habitat for Humanity’s international offices, the national offices in other countries, thirteen regional centers in the United States, and some local affiliate operations. Although it has increasingly professionalized its operations, the

---

<sup>17</sup> This brief description of Habitat for Humanity comes from a variety of sources, including: my personal experiences and observations; the organization’s website at [www.habitat.org](http://www.habitat.org); a review of the works by Fuller (Fuller 1977, 1994, 1995, 2000; Fuller and Fuller 1990; Fuller and Scott 1980 and 1986); Baggett (1998 and 2001); Finn (1994); APPENDIX B; and other material gathered during the course of this study.

organization still relies heavily upon volunteers to get its work done. Each local affiliate in the United States operates as an autonomous not-for-profit organization connected to the international organization through a “covenant agreement” (see APPENDIX M).

The local affiliate where I interviewed volunteers for this study serves a metropolitan area in the West South Central Region of the United States.<sup>18</sup> It had been a Habitat for Humanity affiliate for about fifteen years and has had a professional paid staff for over a decade. Shortly before I began this study, this affiliate had just completed its 100<sup>th</sup> house. In addition to a house building program this local affiliate also operates a Habitat ReStore that recycles donations of both new and used building materials and sells them to the public to support its operations. As are all Habitat for Humanity affiliates, the local affiliate here is governed by an all volunteer Board of Directors who serve without compensation.

Habitat for Humanity volunteers serve the organization for varying lengths of time. Most of the volunteers for the local affiliate where I did my fieldwork come to Habitat for Humanity through their church, workplace, civic organization, or association. This affiliate has an active house sponsorship program where churches, corporations, and other groups and individuals provide financial support and volunteers to build houses that they sponsor. These sponsored houses usually take around twelve weeks to build and volunteers associated with the house sponsors may serve the organization for a few hours on a single weekend or work every weekend during multiple builds.

---

<sup>18</sup> An area containing Arkansas, Louisiana, Oklahoma, and Texas. In 1990 this region of the country was the most strongly individualistic in its attributions of all nine regions (See APPENDIX G, TABLE G7).



Other volunteers devote one or more days each week to this local Habitat for Humanity affiliate. There are two large groups of volunteers in this category that consist of retirees. These groups are almost entirely male. One of these groups is referred to in this study as the Wednesday Afternoon Archangels (a pseudonym) and is made up of over forty retirees from various area churches. The other group comes primarily from the retirees of a large international corporation.

Volunteers come into contact with cultural and social structural elements of the organization in a variety of ways—including formal and informal social networks. Some read one or more of the books by Millard Fuller that are analyzed here or other books prepared and made available through the international organization. Many receive periodic publications from the international organization directly, primarily the *Habitat World* magazine. The local affiliate also sends out a newsletter to its volunteers, financial supporters, and others. Very often volunteers hear presentations about Habitat for Humanity given at their church, school, civic organization, association, or workplace by paid staff or volunteers. Media coverage is frequent.<sup>19</sup> Information is available at the websites of either the international organization or a local affiliate. A few attend Habitat celebrations (called Habitations) locally or nationally. Volunteers peruse a variety of flyers, brochures, pamphlets, handouts, briefs, etc. made available both locally and internationally. They interact with Habitat for Humanity paid staff, other volunteers, and the low-income families involved in the home building program and unconsciously share typifications and institutional logics as part of the experience. Such interactions take

---

<sup>19</sup> As I write this, CNN is covering a speech being given by President Bush on homeownership and he is making prominent mention of the efforts of Habitat for Humanity.

place at house building sites, the ReStore facility, board or committee meetings, and other environments where Habitat for Humanity staff, volunteers and families gather.

### Typifications

Here, I lay out how, as an organization, Habitat for Humanity typifies the poor, the non-poor, the relationship between the poor and the non-poor, the role of the poor in creating poverty, and the role of societal elements in poverty creation. These organizational typifications (commonly presented depictions of typical qualities of people, relations, and roles) constitute elements of Habitat for Humanity's cultural tool kit (social stock of knowledge). These cultural elements can potentially influence the poverty relevant cognitive schema of individual members. In drawing them out, I begin the process of determining at the most elemental level *the nature of Habitat for Humanity's particular culture and social structure relevant to the poor, treatment of the poor by the non-poor, and causal attributions of poverty.*

As its founder and head, Fuller is the principal informant about and theorist of Habitat for Humanity. He succinctly lays out tools from the organization's cultural tool kit which are overwhelmingly structuralistic. His organizational narratives employ a structuralistic discourse about the poor emphasizing the structural role society plays in the creation and perpetuation of poverty. (Fuller 1977, 1994, 1995, 2000; Fuller and Fuller 1990; Fuller and Scott 1980, 1986).

## Structuralistic Typifications

At the core of Habitat for Humanity's structuralistic typification system is its view of the causes of poverty. This view centers on the dichotomous relationship between the poor and the non-poor or what Fuller calls the "haves" and the "have nots." As Fuller states, "without question, the poverty of the 'have nots' is directly related to the riches of the 'haves'." According to Fuller, the rich have incredibly more than they need while the poor go without adequate shelter, food, and clothing. This circumstance exists even though apparently abundant material resources "properly managed, could provide a decent living standard for every single human being" in the world (Fuller and Scott 1980: 94). Fuller explains these structural relations that create the conditions for poverty as being an injustice to God:

God does not mean for His people to go hungry or to do without adequate clothing and shelter. And the answer of Kingdom economics to the terrible gap between poverty and affluence is clearly stated by John the Baptist: 'Whoever has two shirts must give one to the man who has none, and whoever has food must share it.' This is outrageously simple. And it is the only solution that will work.

A few years ago I spoke at a meeting in a large church in Florida, using this text from Luke for my talk. I knew that many people in that church had a house in Florida and another one (or two) up North. So I decided to make the scripture as relevant as possible.

'I wonder if this teaching of John about shirts could also be applied to houses,' I asked.

I really didn't expect an answer, but I wanted to start people thinking—and maybe cause them to squirm a bit!

But one man did respond. He popped up, obviously stung by the question, and blurted out, 'Mr. Fuller, excuse me. I don't think you really wanted an answer to that question, but I've got to say something. I think your analogy between shirts and houses is unfair. After all, a person can't really wear more than one shirt at a time, but he—uh—he—'

And the man sat down.

John's teaching certainly does have something to do with houses, and automobiles, and jewelry, and bank accounts, and all the rest of our possessions. There is a direct line connecting the two- and three-house person with the no-house person. And that early Baptist evangelist is calling us to see the connection" (Fuller and Scott 1980:94-95).

To Fuller, the poor continue to exist because of usury. “. . . [I]nterest is a burden that keeps poor people locked into their situation. It is a great barrier that they cannot climb over to escape their miserable life-style” (Fuller and Scott 1980:91-92). Fuller attributes poverty to structuralistic causes, not the moral failure of poor individuals. He argues that we, as an affluent society, are too distracted by our material comforts and lack the social or political will to change the circumstances of poverty within our midst. "We don't have shacks because there's not enough money. We have shacks because there are not enough people who care enough to make it an unacceptable situation!" (Fuller with Scott 1986:17) "It is clear that the resources and technology are available for building on an enormous scale. Why then are so many people still living in miserable, sub-human conditions? The answer. . . is simply that *the will to solve the problem is too weak*" (Fuller with Scott 1986: 115).

To Fuller ". . . it is unacceptable for some people to be living in great affluence while others are living in abject poverty" (Fuller with Scott 1986:18). From the Habitat for Humanity vantage point:

Rich Americans too often build walls or put distances between themselves and the poor. Old John the Baptist, who cried in the wilderness twenty centuries ago to share that extra coat and food and other possessions with the poor, has lost a lot of his congregation. Many people are too busy piling up coats and houses and other fancy belongings to turn their faces and their hearts toward the folks who are piling up in the world's hovels. There is no question that the uncaring attitude on the part of the world's affluent is as much a part of the problem we face as is the plight of the poor themselves. (Fuller with Scott 1986:40)

The rich, not the poor, are responsible for the existence of poverty. In this structuralistic worldview, the rich, not the poor, are viewed negatively—particularly for their insensitivity to the plight of the poor and unwillingness to take responsibility for

their participation in its continued existence. Sometimes the negative characterization comes in the form of a generalization, as the following quotes illustrate.

- ⊕ Unfortunately, an increasing number of affluent people in the West are opting to do what their wealthy counterparts are doing in developing countries. They build walls around themselves to keep the poor away. They don't share. Religious folks among the wealthy theologize that God has blessed them. They say they worked hard or that their parents or husband or wife worked hard, so they deserve all the possessions they have, and they are entitled to the luxurious lifestyle they enjoy. They feel no obligation to share significantly with others. (Fuller with Scott 1986:38)
- ⊕ Jesus repeatedly warned the rich about their neglect of the poor. He clearly stated that the likelihood of a rich person getting into the kingdom of God is about as remote as that of a camel going through the eye of a needle. He told the powerful story of the rich man who did not help Lazarus, a beggar who was covered with sores and who lay at his gate. When the two men eventually died, the angels carried Lazarus to Abraham's side and the rich man went to hell. According to the story, the rich man's sin was simply that of wealth and a callous unconcern for the poor. (Fuller 1994:33)

At other times specific rich people are singled out for criticism.

Recently an article in the *Atlanta Constitution* described a rich young man whose income was a million dollars a year. He had just built himself a plush mansion. The article also revealed that he was a Sunday school teacher. When he was asked about his great wealth in light of his Christian commitment, he replied that God had given him the talent to make money, and that justified his using it on himself. There was not a word about sharing anything. (Fuller with Scott 1986:38-39)

The non-poor (the rich) are criticized not only as individuals, but as organized groups.

Churches are as guilty of self-indulgence as are individuals. In my speaking tours around the country I am often grieved by plush houses of worship, and the ungenerous spirit they exemplify. Once I presented Habitat at a church in Florida on the day they dedicated a new Sunday school wing. It cost \$800,000.

Following the service, the pastor put his arm around my shoulder and effusively praised Habitat's ministry.

"God Bless you," he intoned. "We are going to support this fine work. I'll be putting a check in the mail to you next week."

He did. Three days later we received \$35. We never heard from that church again.

Certainly, many churches are not like this. Indeed, thousands of congregations generously support the work of Habitat for Humanity and other vital Christian endeavors. Unfortunately, however, there are thousands more who worship in lavish facilities allocating but a pittance to the ministry of others. "I was a stranger. . . hungry. . . thirsty. . . naked. . . sick. . . in prison—and you voted to build another Sunday school wing, buy a bigger organ, and put in thicker carpet."(Fuller with Scott 1986:42)

Almost always the poor involved in Habitat for Humanity (and its precursors at Koinonia and in Zaire) are depicted as hard working victims of external social or economic forces beyond their direct control—access to opportunities are simply not available to them or have been kept from them by others.<sup>20</sup>

Elsewhere, Habitat for Humanity spokespeople quoted by Fuller describe the poor as “[p]eople whose lives were debased by the violence of poverty” (Fuller and Fuller 1990:24) and “. . . families that had been forced by circumstance to live under bridges, in garages, tents, cars, shacks, and tenements . . .” (Fuller 1995:3-4). One supporter and volunteer quoted by Fuller said that the Habitat for Humanity experience: “. . . breaks down stereotypes of what less fortunate people are like. Both the husband and wife in the family had jobs. They were diligent and hard working people who, with a little bit of love and care, could make it on their own” (Fuller and Fuller 1990:135).

Sometimes the poor are poor because of geography. Fuller identifies areas like John’s Island, South Carolina, where “there is no real industry, and many local families

---

<sup>20</sup> Fuller tells of one of the first homeowners participating in the partnership housing project he established in Zaire, before the founding of Habitat for Humanity, in a very structuralistic manner. The man was capable, the opportunity was missing:

The young man . . .

Mbomba was perhaps 5 feet 9 inches tall, stocky but not fat, with large strong hands and arms, and open face that readily broke into a wide smile, and a mouth filled with pearly white teeth. . . he had little formal education, but he had lots of intelligence and personality, combined with a drive that was most unusual among the Zairois. . . .

Mbomba was a man who had needed a chance. When it came, he had taken full advantage of it. Within less than three years, he went from being a penniless *chomeur* (unemployed) to being an employer with seven people on his payroll. From a falling-down shack, he had moved into a decent house made of durable materials. From receiving no income, he had risen to a salary and income from his shop of over \$200 a month—a very significant sum in Zaire. Under his direct supervision, a community of hundreds of people had sprung into existence right in the hearth of Mbandaka. And through it all, he had retained his warm Christian character and the full portion of his humility and kindness. (Fuller 1977: 100-115)

have no employment other than seasonal farm work. . .” (Fuller and Scott 1980:136)

There is also the problem of “. . . poor tenant farmers were frequently being forced to leave their hardscrabble rural life for a still more precarious existence in the cities”

(Fuller with Scott 1986:29). Sometimes, families endure forced separation to find employment opportunities: “We chose the first family, John and May . . . and their four children. . . At that time John was about to head for Nashville, 180 miles away, to look for work. . .” (Fuller and Scott 1980:125)

Almost all of the poor represented in the Fuller material are described as being hard working, sober and of good moral character. Their poverty comes from low-paying jobs, lack of job opportunities, lack of insurance or other benefits, and other social and economic factors.

### Individualistic and Fatalistic Typifications

Although the typifications within the culture of Habitat for Humanity are overwhelmingly structuralistic, Habitat for Humanity volunteers and supporters quoted by Fuller depict the poor in either individualistic or fatalistic terms in only a few instances. Individualistic attributions for the causes of poverty appear in the Fuller material (outside of certain institutional logics discussed later in CHAPTER V) only three times, beginning in 1995. At about the same frequency, fatalistic attributions appear in the Fuller books. In each instance illness of some kind causes impoverishment. These individualistic and fatalistic typifications are few, but telling. They intrude as single white and yellow tulips in a field of red blossoms. Their existence is curious, but not strange. They provide a clue to the possible nature of Habitat for Humanity’s cultural and

structural elements relevant to the organization's members' attributions toward the causes of poverty.

### Conclusions

To this point, I have briefly described Habitat for Humanity as an organization and the various ways that volunteers interface with it. I have also presented my findings about the nature of poverty relevant typifications existent within the organization's culture and related social structures. On the whole, structuralistic typifications dominate descriptions of the poor, the non-poor, relations between them, and poverty causes within Habitat for Humanity's cultural web. The causes of poverty rest in the inequitable and unjust nature of the relationship between the poor and the non-poor. The poor participants in Habitat for Humanity's house building program work hard, but have been victimized by social and economic forces over which they have no control. However, not all typifications within Habitat for Humanity's cultural narrative are exclusively structuralistically. Occasionally individualistic and fatalistic poverty relevant typifications surface in the organization's discourse. Although few, I argue that they reflect the dominance of American individualism over this embedded organizational context, indicating contested territory within the organization and its volunteers.

The mix of structuralistic and individualistic typifications discovered in the analysis of the Fuller material presages, to some extent, the mix of institutional logics residing within Habitat for Humanity's culture. I turn to these institutional logics next.



## CHAPTER V

### INSTITUTIONAL LOGICS

*And if your brother becomes poor, and cannot maintain himself with you, you shall maintain him. . . Take no interest from him or increase. . . You shall not lend him your money at interest, nor give him your food for profit. . .—Leviticus 25:35-37*

#### Introduction

In this chapter I continue my exploration of the second detailed research question of this study: *What is the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty.* Here, I continue using the biographical analysis of Millard Fuller's writings, guided by the literature review of work previously done on attributions toward the causes of poverty and the neoinstitutional theoretical frame. In this chapter I limit my discussion to the institutional logics related to poverty within Habitat for Humanity's social stock of knowledge (cultural tool kit).

Previously, I detailed the nature of poverty relevant typifications within Habitat for Humanity's social stock of knowledge (cultural tool kit). Here, I identify and categorize the institutional logics related to poverty that Habitat for Humanity maintains, as given in the works of Millard Fuller. Typifications reflect underlying institutional logics. Institutional logics and organizational typifications influence and are influenced by attributions—elements of individual cognitive schemas.

Briefly, in American society the dominant individualistic institutional logic of unbridled individualism holds sway over its citizens' explanations for the causes of

poverty. I argue, therefore, that understanding the nature of Habitat for Humanity's poverty relevant institutional logics and how they differ from or align with the institutional logic of unbridled individualism helps in our understanding of the manner and direction of influence the organization wields on its volunteer members.

I found through my analysis of these works by Fuller that almost all of the poverty relevant threads of Habitat for Humanity's cultural cloak consist of structuralistic institutional logics competing with and contradictory to the individualistically grounded institutional logic of unbridled individualism. These structuralistic institutional logics are often purposefully combined with neutral, facilitating institutional logics, to define the organization and its goal attainment processes. However, individualistically based institutional logics and institutional logics containing two or more elements of different attributional style (individualistic, structuralistic, fatalistic, or other) do exist within Habitat for Humanity's cultural fabric and thereby establish areas of potential contention and agency. These competing institutional logics may indicate that Habitat for Humanity situates itself as a place of settled times, similar to the larger American society within which the organization evolved and is embedded.

In what follows, I present significant portions of the final template I developed through the biographical analysis of the Fuller material in a series of tables. Each table presents in hierarchal outline form a major institutional logic grouping and associated subgroupings. TABLE III contains institutional logics based on structuralistic beliefs regarding the causes of poverty that compete with and contradict the individualistically grounded institutional logic of unbridled individualism. TABLE IV contains purposefully combined institutional logics constitutive of the organization with a

detailing of each combined logic's constituent institutional logics. In TABLE V, I display purposefully combined institutional logics constitutive of the organization's goal attainment processes and detail each combined logic's constituent institutional logics. I list in TABLE VI the other, neutral, institutional logics that often play facilitating roles in combination with structuralistic ones. I show in TABLE VIII the organization's poverty relevant individualistic institutional logics. I have detailed the components of the mixed institutional logic regarding participant selection based on need and merit that contains elements from all different attribution styles (individualistic, structuralistic, fatalistic, or other) in TABLE IX.

#### Habitat of Humanity's Institutional Logics v. Unbridled Individualism

##### Shun Capitalism: Give to the Poor

At its core, Habitat for Humanity espouses religious values, which are predominately Christian instead of secular capitalistic, seeking to reverse the materialistic dangers of capitalistic society. In so doing the organization maintains a culture in direct opposition to the dominant American institutional logic of unbridled individualism. Recognizing that capitalism creates poverty at an accelerated rate, Habitat for Humanity maintains an institutional logic holding up as models those who have the audacity to **shun the capitalistic pursuit of wealth and embrace the advice of Jesus to the rich young man: "sell whatever thou hast and give to the poor"**<sup>21</sup> (Mark 10:17-25 and Matthew 19:16-24). Habitat for Humanity, as a Christian ministry, emphasizes that:

---

<sup>21</sup> Because I speak throughout this work of institutional logics within Habitat for Humanity as objects and I find it overly cumbersome to always place them into quotations, they appear in bold type.

The life of a Christian should be characterized by a joyous abandon about possessions. We can and should enjoy material things, but only in a shared sense, with the full knowledge that we cannot truly own anything, since the earth is the Lord's and the fullness thereof. If we are to love our neighbor as ourselves, we must be as aware of our neighbor's need as we are of our own, and as ready to share with that neighbor as we are to do something for ourselves. (Fuller with Scott 1986:124)

Examples of how different people achieve this in some way, either through giving away material objects (cash, property) or foregoing material reward (lucrative employment, income), can be found repeatedly in the Fuller material. The story of how the Fullers, Millard and his wife Linda, came to join the Koinonia community appears numerous times as an exemplar of this institutional logic. Fuller devotes three full chapters of *Love in the Mortar Joints* to the telling of this story (Fuller and Scott 1980:33-62). The story follows this sequence: the Fullers rose materially through the capitalistic pursuit of wealth, suffered from this pursuit (the price of capitalism), shunned it, and eventually followed Jesus's advice to take all they owned and give it to the poor. Clarence Jordan, the founder of Koinonia Farm, relates this story for the very first time in a letter to supporters of that community.

. . . this was a time of deep spiritual crisis for Millard and his wife, Linda, . . . both had reached the brink of destruction. Millard had become a 'money addict' and was more enslaved to it than any alcoholic to his bottle. He had already become a millionaire and was reaching for more.

But God reached him, turned him around, and gave him the wisdom to do what even the rich young ruler in the Bible wouldn't do—'Go, sell what thou hast and give it to the poor, and come, follow me.'

During his month here, Millard transacted by phone much of the business necessary to liquidate his assets in Montgomery, Alabama, and to distribute them to charitable purposes. . . (Fuller 1977:17)

### Cooperation Instead of Competition

The very first element of unbridled individualism, *hard work in competition with others is valued*, conflicts directly with Habitat for Humanity's prescriptive institutional

## TABLE III

### HABITAT FOR HUMANITY'S STRUCTURALISTIC INSTITUTIONAL LOGICS

---

1. Shun Capitalistic Pursuit of Wealth and Embrace the Advice of Jesus to the Rich Young Man: "sell whatever thou hast and give to the poor".
    - a. Capitalistic Success Comes at a Price
      - i. Price #1: Estrangement from the Church
      - ii. Price #2: Personal Immorality
      - iii. Price #3: Compromising Personal Integrity and Principles
      - iv. Price #4: Lost Health
      - v. Price #5: Broken Relationships
    - b. Theology of Enough. Poverty of the 'have nots' directly related to riches of the 'haves.' Therefore, to deal with poverty, the Rich must share with the Poor: God requires it.
      - i. Materially: Money or Other Material Objects
      - ii. Through Volunteer Service
  2. Act in the Spirit of Partnership
    - a. with God
    - b. with One Another
      - i. The Poor as Partners.
      - ii. The Rich (non-poor) as Partners
        - (1) with Individual Volunteers & Supporters
        - (2) with Organizations
          - (a) Churches and other Religious Organizations
          - (b) Limited Partnership with Government
          - (c) Other (non-religiously affiliated) Non-Profit Organizations
          - (d) Civic Organizations, Associations, Fraternities, Sororities, Guilds, etc., etc., etc.
          - (e) For Profit Corporations
      - iii. Polar Partnerships
      - iv. Inmates as Partners
    - c. Every House a Sermon
  3. Practice Jesus (or Kingdom or Biblical) Economics
    - a. Multiply the Minute to Accomplish the Gigantic
    - b. The Bible Finance Plan. When dealing with the Poor: Seek No Profit /Charge No Interest
    - c. Share all you have
    - d. Value people as priceless
    - e. Respond to people's needs, regardless of their productive value
    - f. Tithe
    - g. Strive for perfection in all you do
  4. Make the Elimination of Poverty Housing a Matter of Conscience
  5. Private Ownership through Collective Effort
  6. Dedication
  7. Appropriate Technology
  8. Transitional housing for the Homeless
  9. Family Selection—Select Everyone
  10. Family Selection—Lottery System
  11. Family Selection—Need Alone
  12. Neighborhood Building
  13. Habitat's Transforming Effect
    - a. On the Poor
    - b. On Neighborhoods
    - c. On the Rich
-

logic for its members to **act in the spirit of partnership**. Now, some might argue that even the most die-hard individualist frequently joins with others to achieve success in a competitive environment, but Habitat's institutional logic prescribes that its members **act in a spirit of partnership**, or cooperation, with everyone, all of the time, everywhere—competition is not encouraged, but denied. While the organization values hard work, such work is to be done collectively in cooperation with others, not in competition with them.

As a Christian ministry, this is not just a partnership between people, but also of people **with God**. The organization constantly emphasizes general aspects of this **partnership with God** concept and its centrality to its culture.

Habitat for Humanity has always been a partnership. It is a partnership between each one of us in this ministry and God; it is also a partnership between us and the families receiving the houses. . . .

That's what Habitat's all about—building *with* people, working *with* them. It's partnership. It's partnership with God Almighty in heaven and it's partnership with our brothers and sisters on earth (Fuller with Scott 1986:12 and 18).

While God may be in heaven, the partnership is not otherworldly. The partnership works here and now; in this world; at this time. For this partnership to be successful, the organization maintains that

. . . the love of God and the love of man must be blended. The word and the deed must come together. One without the other is devoid of meaning.

We build houses in Habitat for Humanity for the good of needy families and our theology is that of the hammer. We know that "Unless the Lord builds the house, its builders labor in vain" [Psalms 127:1]. We know equally well that talking and praying alone will never dig the foundation, nor will piety by itself put up the walls. Only the powerful combination of the word and the deed can get the job done" (Fuller 1994:26).

The centrality of being in partnership **with one another** as opposed to being in competition with others, places the culture of Habitat for Humanity contrary to important components of the unbridled individualism that dominates American life. The principle element of this aspect of the organization's partnership concept focuses on **the poor as**

**partners** in the belief that "[w]hat the poor need is not charity but capital, not caseworkers but co-workers"(Fuller 1977:18). Many view this idea of being in partnership with the poor as the key to the success of the Habitat for Humanity home building program. The Fuller material echoes this over and over through a variety of voices, ranging from high status partners like former president of the United States, Jimmy Carter, to the low-income Habitat for Humanity partners themselves.

President Carter explains that one attractive aspect of the organization's building program is that it is "not a handout. We don't embarrass people by saying, 'I'm a rich person, and I'm going to give you poor folks something for yourselves.' Instead, it's a partnership. It's not somebody up here helping somebody down there. It's somebody reaching out a hand and saying, 'Let's work together'" (Fuller with Scott 1986:15).

Clyde, a Habitat for Humanity International Board member, emphasizes the reciprocal relationship of the partnership between the rich and the poor supported by the organization: "Habitat never builds houses *for* the poor, rather *with* the poor. . .

Convinced that the poor need [more] co-workers [than] caseworkers, we work alongside them. In doing so the poor minister to us even as we minister to them" (Fuller and Fuller 1990:142). Sometimes Fuller describes this organizational attitude succinctly: "Habitat for Humanity works because it's a hand up, not a handout. It's empowerment on the most basic level. Each Homeowner family is expected to help build their own house and others. . ." (1995:8-9). At other times, he crafts a more elaborate description and stresses this institutional logic as a keystone of the organization's perspective toward the poor:

. . . Habitat's enlightened philosophy is to *help people to help themselves*.

That's why we expect our homeowners to pay their mortgages and pull their own weight. Habitat does not offer charity. Each of the mortgage payments paid by Habitat homeowners is essential to the building of the next house. We treat the homeowners as

partners and as responsible adults. . . We want to help bring those who have been left behind back into the fullness of fellowship with their neighbors.

So, we do not convey the message that the new homeowners are “wards” of Habitat for Humanity. No—we say, “This is a partnership—a two-way partnership. We’re going to treat you like partners, not like children expected to be permanently dependent on us. As homeowners, you now have a responsibility to us, to others, and to yourselves” (Fuller 1995:124).

Poor people who participate in the organization’s program are almost always referred to as partners or homeowners. They are not nameless clients; they are not faceless cases; they are partners—people the volunteers for the organization work with and know on a first name basis. Fuller’s narratives about program participants are replete with first name partnership language. Here are a couple of examples:

- ⊕ . . . There’s a house being built by the Americus Habitat Committee for Mae Pearl. . . Mae Pearl is here, and she doesn’t mind telling you this. She didn’t have anywhere to live. The family that lived in the corner shack, Willie and Dorothy. . . , now live in a new house. It’s one of the three we are dedicating today. So Mae Pearl. . . moved into their old shack, because it is so much better than where she was living. But praise the Lord, a good house is under construction for Mae Pearl. . . and her children. It’s right around the curve here, and if you come this afternoon, you won’t be building a house *for* Mae Pearl. . . ; she’ll be right there with you. She will help you drive the nails, saw the boards, and carry the lumber. That’s what Habitat’s all about—building *with* people, working *with* them. It’s partnership. . . (Fuller with Scott 1986:18).
- ⊕ [They]. . . have been Habitat partners in the very best sense of the term. They go far beyond their mortgage obligation. Glenn has used time off from his factory job to help deliver materials to the work sites. Diana has written thank you notes and spoken at general meetings. She has been room mother for her younger children and has taught classes at their church. I am sure Habitat has made a dramatic difference in their lives even though they were already a fine young family. The Habitat experience has freed them to become an example to other families and real community helpers (Beverly, nurturing committee chair of a local Habitat for Humanity affiliate, as quoted in Fuller (1995:39)).

Finally, it is not only the rich partners and staff of the organization that perpetuate this institutional logic of the **poor as partners**, the program participants do so as well.

The following are just two of the many examples of this that appear in the Fuller material:

- ⊕ Kattie. . . became a Habitat homeowner in February 1986. Kattie, who worked a night job at a factory, had by day been a faithful co-worker on her house every step



of the way. Often she brought her children to clean and paint after school. But she had no intention of quitting after she moved in. Kattie, too, had caught the vision. She shared her exuberance about this partnership with everyone she met, and long before she moved in she volunteered eagerly to work on the next building: “Any house that Habitat has in the future—I’ll help!” (Fuller with Scott 1986:111)

⊕ Sally . . . , a Habitat homeowner in Medford, Oregon, wrote movingly about how Habitat and God have made her whole. She said:

Habitat for Humanity-Rogue Valley and God made me whole. The hand up I needed was extended when I was teetering on the fine line between hope and hopelessness. Now I extend my hand to others as a Habitat for Humanity-Rogue Valley volunteer. The strong sense of community, family, and knowing I am making the world a better place are very fulfilling. It makes me whole! The sense of peace a single parent can seldom experience, comes with contribution. People are helped to help themselves. This builds strong self-confidence and dignity (the building blocks for success).

This is why Habitat for Humanity is successful where other social programs fail. Put-downs, stereotyping, criticism and mental abuse lead to failure, giving up, and social dependency. Supportive, educational, caring programs that require responsibility (like Habitat for Humanity) strengthen self-confidence and families and create a winning situation for all: the family, Habitat for Humanity, the community, the nation, and the world are all stronger in the end. Throughout the process, God is smiling down on us all. May God continue to bless our Habitat for Humanity members worldwide. (Fuller 2000:42-43)

**The rich (non-poor) as partners** rounds out this institutional logic of partnership, because “. . . what the rich need is a wise, honorable and just way of divesting themselves of their overabundance” (Fuller 1977: 18). This community building aspect of the institutional logic arising out of the organization’s populist roots and social gospel orientation embodies partnership **with individual volunteers and supporters and with organizations—including churches and other religious organizations; other (non-religiously affiliated) non-profit organizations; civic organizations, associations, fraternities, sororities, guilds, etc.; and for profit corporations.** Partnership of a **limited** nature even exists **with government.**

Habitat for Humanity devalues *competition with others*, places a premium upon **polar partnerships** and purposefully attracts as many divergent partners as possible. Habitat invites people involved in its program to work in cooperation with others—even

those who come from opposite poles. One Habitat Homeowner, Rosie, calls Habitat for Humanity “. . . that ‘giant eraser’ that continues to erase the lines that separate black from white, rich from poor, educated from uneducated, and one denomination from another” (Fuller and Fuller 1990:61). The following quotations are illustrative of this aspect of the institutional logic of partnership that so bluntly pushes away from unbridled individualism.

- ⊕ One of the most exciting features of Habitat for Humanity is that people who don't normally work together at all are coming together everywhere to work for this cause: the affluent and the poor; high school students and senior citizens; conservatives and liberals; Catholics and Protestants; and every racial and ethnic group you can think of (Fuller with Scott 1986:22).
- ⊕ . . . different people are melding into one furious building “unit,” working together. Habitat for Humanity is increasingly proving to be a neutral, “demilitarized” zone where Baptists, United Methodists, Pentecostals, Catholics, liberals, conservatives, and others can meet and work together, hammering out faith and praises to God as more and more houses go up. . . (Fuller and Fuller 1990:158).
- ⊕ We work with Catholic and Protestant, Christian and other faith groups, black and white, sacred and secular, liberal and conservative, rich and poor, urban and rural, inner-city and suburban, government and private, business and civic, and innumerable other creative alliances (Fuller 1994:42).

Photographs sometimes emphasize this aspect of Habitat’s culture. For example: Jack Kemp, a conservative Republican political figure, pictured as he works on a Habitat for Humanity site opposite a photo of Chelsea Clinton, the daughter of a Democratic United States president (page after (Fuller 1994:39)) or Jane Fonda, liberal, and Newt Gingrich, conservative, both shown volunteering for Habitat for Humanity (Fuller 1995: 79 -80).

Like other core institutional logics of Habitat for Humanity, the basis of **polar partnerships** is biblical—as originally interpreted by Clarence Jordan, Fuller’s spiritual mentor and founder of the Koinonia community where the housing partnership began that eventually became Habitat for Humanity.

“In Christ there is neither Jew nor Greek, slave nor free, male nor female—we're all one in Him.[Galatians 3:28] And in South Georgia," Clarence reminded us, "that means that in Christ there is neither black nor white. The world is teaching us to stay apart—but the Word of God says come together. And we'll follow God's Word!"(Fuller with Scott 1986: 28)

One Habitat for Humanity International Board member expounded upon how this institutional logic facilitates the Christian mission of the organization in the following passage.

The gospel has been neatly divided into the personal gospel and the social gospel. The personal gospel is the Good News to the individual about salvation from sin. The social gospel is our Christian Ministry to the structures of society. . . to make society more just and humane through the healing and minimization of human hurt. Too many conservatives or evangelicals have opted for the proclamation of the personal gospel. Too many liberals or mainliners have emphasized primarily the application of the social gospel. . . [Yet] there is no social gospel and no personal gospel. There is only the Good News of and about Jesus Christ. It is the Good News of deliverance to the total person—physical, economic, social, spiritual . . .Habitat has captured the imagination and participation of a growing number and diversity of Christians. This is true, at least in part, because many have sensed in the ministry something strikingly Biblical and unmistakably holistic. . . . We are a ministry performed by the total church through the proclamation of the total gospel for the benefit of total persons throughout the total world. (Clyde, Habitat for Humanity International Board Member, as quoted in Fuller and Fuller (1990:141-142)).

### The Price of Capitalism and the Rewards of Collective Effort

The second key element of the institutional logic of unbridled individualism states that *success through hard work in competition with others should be rewarded materially and non-materially (lack of success, on the other hand, should be denied such rewards).*

Institutional logics within Habitat for Humanity's culture stand in opposition to this by claiming that such success comes at a high price and by providing rewards to individuals through collective and not competitive individual effort.

The Fuller books show that, contrary to the institutional logic of unbridled individualism, success through individual competition with others comes at a cost or

price (spiritually, morally, relationally, and physically) higher than the rewards of wealth, power and prestige it may offer or promise. Part of Habitat for Humanity's institutional logic that encourages people to **shun the capitalistic pursuit of wealth and embrace the advice of Jesus to the rich young man: "sell whatever thou hast and give to the poor"** indicates that **capitalistic success comes at a price**, including: **estrangement from the church, personal immorality, compromising personal integrity and principles, lost health, and broken relationships.**

As an organization, Habitat for Humanity does not reward competition with others, but provides the reward of **private ownership through collective effort**. This reward is not only material, a home of one's own, but has non-material aspects as well.

Many other factors can also bring about happiness, but something that is quite universal in producing happiness is a good and decent place to live. And when that place is made possible by a group of people working together out of love-and-faith motivation, the happiness is multiplied many times (Fuller 2000:250).

Over and over, Habitat for Humanity homeowners joyously recognize both the reward and the manner in which it has been obtained, as the following three excerpts exemplify.

⊕ “. . . They're [Habitat volunteers are] putting the roof on *my* house today!"

(Augustine, a Habitat Homeowner, quoted in Fuller with Scott (1986:130))

⊕ “Watching her house go up, Virginia exclaimed, “I just can't believe it, but I've got to because I'm standing here looking at it. This house was built for me by God's people” (Fuller and Fuller 1990:50).

⊕ . . . Joanne had approached project leaders after moving in to say that she continued to be overwhelmed by what had happened to her. She found it hard to believe that total strangers would descend on a work site and build a house for her and her boys. She said she did not know there were people like that in the world (Fuller 1994:29).

Fuller explains that:

. . . with the help of thousands of people like you and me, Habitat for Humanity has built houses—lots of houses. And because of all that building, families that had been forced by circumstance to live under bridges, in garages, tents, cars, shacks, and tenements are now living in simple, decent places and starting new lives.

These low-income families are able to afford their new places to live because the houses are modest, built largely by volunteers with the help of the recipient families, and sold on what we call the Bible finance plan: no profit, no interest, and a long-term repayment schedule. In short, the houses are not give-aways, but they are made affordable to needy families on very low incomes (Fuller 1995:4) .

No doubts exist, collective effort creates very private property—a home of one’s own:

Habitat for Humanity. . . says to this. . . [ poor ] person, “I consider you to be a very intelligent person. Everybody needs help sometimes. At this particular point in your life, you need a house. As a fellow human being, I want to work not for you, but *with* you. So let’s work together to build a house. You’re going to get a deed to it, and you’ll make monthly payments. You’re going to be paying for your own house. The money you pay will go to help others have houses too. In the meantime, you can select your paint colors and be involved in designing the house.”

After this sort of treatment by Habitat, how would this person feel?

“That’s *my* house,” the person will say. “I helped build it. I spent hundreds of hours building it. I put this wall in right here. I know exactly where the electrical lines are; they’re right here. This is *my* house, all right. I not only have a deed to it, but I feel within myself that *it is my house.*”(Fuller 1995:123)

### Equality of Opportunity, Just Distribution and Responsibility

Three of Habitat for Humanity’s institutional logics oppose the last four key elements of the institutional logic of unbridled individualism. These elements of unbridled individualism speak to the equality of opportunity, the justice of social stratification, and the identity of responsible parties—both in one’s current location within the stratification system and in the ability to change such arrangements. Under conditions of unbridled individualism *opportunities for success are available to all. Since opportunities for success are available to all, the ability to be successful or to fail at being successful rests entirely upon the individual—personal effort, character traits, abilities, etc. The existing social stratification system is a result of people being rewarded differentially for their efforts based upon their personal ability to succeed within an*

*environment of unbridled opportunity. Since the existing social stratification system results from individual effort, traits, abilities, etc., an individual's position within that stratification system is her or his responsibility; therefore he or she is the only person who can affect a change in their position within the existing social stratification system.*

Contrary to these elements of unbridled individualism, Habitat for Humanity's culture contains a **theology of enough**, a **practice of the economics of Jesus**, and a drive to **make the elimination of poverty housing a matter of conscience** among the rich.

The most prominent part of Habitat for Humanity's institutional logic encouraging rich people to **shun the capitalistic pursuit of wealth and embrace the advice of Jesus to the rich young man: "sell whatever thou hast and give to the poor"**, what Fuller calls the "**theology of enough**"(Fuller 1994:31-39), refutes the individualistic claim of unbridled individualism that each individual person succeeds or fails through their own efforts alone. Here, on the contrary, shouts a structuralistic claim that **"[w]ithout question, the poverty of the 'have nots' is directly related to the riches of the 'haves'"** (Fuller and Scott 1980:94). Furthermore, the current structure of relationships is out of balance, therefore unjust and in need of correction. Clarence Jordan established that this relationship was one of thievery, where the rich stole from the poor. Therefore, **to deal with poverty, the rich must share with the poor: God requires it in order to restore the balance of relationships between his children.**

Augustine once said, "He who possesses a surplus possesses the goods of others." That's a polite way of saying that anybody who has too much is a thief. If you are a "thief," perhaps you should set a reasonable living standard for your family and restore the "stolen goods" to humanity. . . ." (Clarence Jordan as quoted in Fuller (1977:20)).

A variety of biblical scripture authorizes this institutional logic<sup>22</sup>. "The biblical command to share our possessions, time and ideas with the poor is clear. It is not an option. It is a requirement" (Fuller with Scott 1986:127). The most often used biblical authorization is an admonition from John the Baptist that, "Whoever has two shirts must give one to the man who has none, and whoever has food must share it" (Luke 3:7-11 as it appears in Fuller and Scott 1980: 94-95).

Habitat for Humanity holds up people who abide by this admonition as models of this institutional logic. I have already provided the prime model, that of the Fullers' journey to Koinonia, but many others resonate from the pages of the Fuller material. Here is one that directly connects the model to the admonition:

There is a direct line connecting the two- and three-house person with the no-house person. And that early Baptist evangelist [John the Baptist] is calling us to see the connection.

Two people who have seen it are Bob and Myrna . . . , of St. Petersburg, Florida. They visited us in Zaire in 1975, and they have taken a tremendous interest in Habitat for Humanity; Bob has served on the Board of Directors ever since the group officially organized in 1977. In 1978 [they]. . . were instrumental in launching a new Habitat project for migrant workers in Immokalee, Florida. And they decided that by selling their lovely second home in Ohio and donating the proceeds to Habitat, they could provide funds to build houses for several families in Immokalee. (Fuller and Scott 1980:95).

Those unwilling to follow the advice of the Baptist, represent the problem or at least obstacles to its solution.

One of the biggest impediments to solving the problem [of poverty housing and homelessness] is that too few talented and wealthy people have a developed 'theology of enough.' They keep striving, struggling, and scrambling for more and more things for themselves and are too short-sighted and immature spiritually to see the futility of that type of grasping lifestyle. (Fuller 1994:36).

The responsibility for the stratification system, the places of persons within, and restoring the appropriate balance lies not on the shoulders of individual poor people, but

---

<sup>22</sup> These include: Isaiah 57:14-19; Isaiah 58: 1-12; Deuteronomy 8:11-14, 17-19; Amos 6: 4-8; Amos 5: 14-15; Matthew 25:35-40; and 2 Corinthians 8:13-15.

upon that significant minority of the rich—those controlling the bulk of the resources. Here, the organization espouses a very old Christian ethic running counter to the ethos of capitalism and its individualistically centered institutional logic of unbridled individualism. The rich (non-poor) “. . . must have a well developed ‘theology of enough’. God’s order of things holds no place for hoarding and greed. There are sufficient resources in the world for the needs of everybody, but not enough for the greed of even a significant minority” (Fuller 1994:38).

Some people embody this institutional logic **in material ways**, as when Charles of Dunlap, Tennessee, called Millard Fuller in 1987 and said:

. . . I have retired from my job. I was at home with my wife, enjoying retirement when along came a man who offered me a job. I didn’t want a job. But he insisted. So, I took the job, and now I’m making money I don’t need. That’s why I’m calling you. My wife and I have decided to give all the income from my retirement job to you! (Fuller and Fuller 1990:12)

Then, there is the story of the “man with the land”:

One night we attended a Habitat meeting in north Georgia. Arriving a few minutes early, we had an opportunity to visit informally with several of the leaders of the newly forming group. They told us they felt they were making good progress. They had gotten incorporated. Committees had been formed. Some money had been raised. There was only one problem—they didn’t have any land. They had searched and searched, but just could not find any building sites. So when Millard began speaking that night, he talked about the land problem.

“You don’t have any land, I understand,” Millard said. “I find that a bit strange. When we drove into town a while ago, I saw land everywhere. It was on the right side of the road and the left. Even the road was built on land.

“The Bible teaches us that the earth is the Lord’s. That includes your city. Most of you here this evening are strangers to me. I don’t know you personally. But, I do know that you’ve got land. I don’t know who’s got what, but I know you’ve got it, and God knows, too. It all belongs to Him anyway.

“So, what I want tonight is for the person who has some of God’s property that could be used by your new Habitat project to come up and let us know who you are. We’ll solve the land problem right quick.”

When Millard finished speaking, a distinguished, silver-haired gentleman came forward and said, “I’m the man with the land. While you were talking about it, my wife almost poked my ribs out. I’ll have my lawyer make the deed out next week.” (Fuller and Fuller 1990:81-82)

Sometimes it is just a matter of writing a check, for example:



Often money is a missing ingredient in a local Habitat affiliate. Sometimes the answer comes in small amounts and sometimes very big ones. During 1988, Habitat of Rhode Island had raised approximately \$33,000. At the beginning of 1989, they set a goal to at least double the previous year's accomplishments. With that goal in mind, the Board of Directors met in early January. Several guests attended the meeting. They were introduced and invited to contribute to the discussion. Two of the guests, a husband and wife, asked quite a few questions about the cost of a duplex, and how the construction would be done. Then these folks quietly left the meeting a few minutes early, handing a check to the fund-raising chairman on the way out. As the meeting was about to close, the chairman announced the amount to the contribution--\$30,000. (Fuller and Fuller 1990:86).

It is also a common practice to live out this institutional logic **through volunteer service** (often overlapping an embodiment of one of Habitat for Humanity's other structuralistic institutional logics—**act in a spirit of partnership with one another**). “Not only do people work on Habitat projects without pay, some leave well-paying jobs for a time to be full-time Habitat volunteers” (Fuller and Fuller 1990:69).

Another institutional logic within Habitat for Humanity's cultural web of significance, the **practice of the economics of Jesus (Biblical or Kingdom Economics)**, reverses the ethos of capitalism and stands in direct contradiction to the assertion of unbridled individualism that each individual holds sole responsibility for his or her location within the existent stratification system and any and all attempts to modify that position.<sup>23</sup> Indirectly, it asserts that opportunities are not equally available to all. It also denies that individuals should be ranked according to their productive value. This institutional logic, so unique and central to Habitat for Humanity's mode of operation,

---

<sup>23</sup> Although I have limited the scope of this study to principal themes arising from poverty causal attribution literature within a neoinstitutional framework, a broader claim might be made that the culture of Habitat for Humanity goes against the basic tenants of capitalism in general, especially those originally identified by Weber (1958): 1) individual acquisition of more worldly goods than can be consumed by the acquirer, 2) usuary—the charging of interest, and 3) work as an end in itself instead of a means to an end.

merited an extended entry in the only glossary of Habitat terms appearing in the Fuller material.

**Biblical economics**—Also known as the “economics of Jesus,” is summarized as follows: No profit added and no interest charged on Habitat houses, in compliance with the biblical admonition to charge no interest to the poor (Ex. 22:25 and elsewhere in Scripture). Furthermore, such “economics” assure a multiplication of small resources into enough to get the job done if all that is available is offered for use and if God is called upon to increase the resources. The model for such multiplication is Jesus’ feeding of the multitude with five loaves of bread and two fishes. “Biblical economics” also embrace the concept that every human life is priceless, no matter how insignificant it may seem (Fuller 1995:221-222).

According to Fuller, this institutional logic provides the foundation for Habitat for Humanity’s home building program.

. . . When we step out in faith, following the new economics Jesus taught us, our horizons suddenly expand fantastically. And when we trust Him completely, sharing and sacrificing without seeking profits, making need and not our narrow standard of merit the criterion, He will take our small gifts and multiply them to incredible dimensions.

The economics of Jesus forms the solid foundation on which Habitat for Humanity is building. (Fuller and Scott 1980:98-99)

Four parts of the institutional logic of **Biblical Economics** are of particular interest in contrast to unbridled individualism and the ethos of capitalism to which it is tied: “**the Bible Finance Plan**” (Fuller and Fuller 1990:156) and prescriptions to **share all you have; value people as priceless; and respond to people’s needs regardless of their productive value**. The first and most often repeated portion of **the economics of Jesus, the Bible Finance Plan**, instructs that **when dealing with the poor the rich should seek no profit and charge no interest**. Situated at the intersection between the institutional logic that prescribes those associated with the organization to **act in the spirit of partnership** and the **practice of the economics of Jesus**, this institutional logic predates the actual establishment of Habitat for Humanity proper and was first used at Koinonia Farm in its Fund for Humanity.

What the poor need is not charity but capital, not caseworkers but co-workers. And what the rich need is a wise, honorable and just way of divesting themselves of their overabundance. The Fund for Humanity will meet both of these needs.

Money for the Fund will come from shared gifts by those who feel that they have more than they need, from non-interest-bearing loans from those who cannot afford to make the gift but who do want to provide working capital for the disinherited . . .

The fund will give away no money. It is not a handout. It will provide capital. . . [Families receiving capital are expected to repay all of the capital back over a period of time, but at no interest.] . . . the partner family will gradually free the initial capital to build houses for others, and will be encouraged to share at least a part of their savings on interest with the Fund for Humanity. Even as all are benefited, so should all share (Fuller 1977:18-19)

This institutional logic, as its name implies and like many apparent within Habitat for Humanity's cultural context, comes with backing from Christian scriptures. One of these is Leviticus 25:35-37, "If a fellow . . . living near you becomes poor . . . do not make him pay interest on the money you lend him, and do not make a profit on the food you sell him." As restated within Habitat for Humanity: ". . . In our dealings with poor people, we are to charge no interest and seek no profit" (Fuller and Scott 1980:91) because the ". . . Bible teaches that profit should not be made on the backs of the poor. Specifically, no interest should be charged when lending money to them" (Fuller and Fuller 1990:4).

Because Habitat for Humanity emphatically holds that opportunities for success are not equally available to all, the position of the poor within the existing structure is unjust, and that it is the responsibility of the non-poor to effect changes:

. . . Habitat comes with the "Bible Finance Plan" that enables low-income families to afford the monthly payments for a decent and adequate house because the financing comes with no interest charged and no profit added. This plan is based on the clear Bible teaching not to charge interest to the poor. That ancient principle is God's formula for enabling low-income people to catch up. (Fuller 2000:2)

Habitat for Humanity consciously and purposefully uses the **Bible Finance Plan** to rectify the injustice of the existing stratification system. The organization recognizes that

. . . it's radical to attack something so big, so bold, to go cross-currents with the economic stream of society. By not charging interest and selling homes at no profit, we are out of sync with the ways of the world. But. . . the only way to enable the poor to no longer be poor is to take the burden of interest off their backs. In the Western world, which is supposedly so heavily influenced by the Judeo-Christian tradition, we have taken the idea and turned it upside down. In our society the richest members receive the prime (lowest) lending rate and the poorest, who need it most, instead are charged the highest rate" (Fuller 1995:128)

Three less often articulated portions of the **economics of Jesus** add to Habitat for Humanity's radical attack upon unbridled individualism and the ethos of capitalism.

Connected to the organization's institutional logic that stipulates that Christians should **shun the capitalistic pursuit of wealth and embrace the advice of Jesus to the rich young man: "sell whatever thou hast and give to the poor"**, the portion of the **economics of Jesus** that instructs them to **share all you have** embodies an important principle: "Jesus expects us to pass out all we've got, as he did with the loaves and the fishes" (Fuller and Scott 1980:94). **People** should also be **valued as priceless**. "Each human life, no matter how insignificant it may seem, is priceless. . . . we see Jesus placing enormous value on people the world regards as unimportant." (Fuller and Scott 1980:97) Finally, contrary to the competitive nature of unbridled individualism and its supposedly subsequent reward and stratification system, Habitat for Humanity wants to **respond to people's needs, regardless of their productive value**. The ". . . needs of people are paramount, and the response to those needs is not connected in any way with people's usefulness or productivity. Grace and love abound for all. Equally"(Fuller and Scott 1980:98). As one new Habitat for Humanity Homeowner put it, "You looked beyond my faults and saw my need"(quoted in Fuller (1994:115)).

Finally, because responsibility for changing the inequitable and unjust stratification system belongs to the rich and not, as the institutional logic of unbridled

individualism would have it, with the poor, Habitat for Humanity strives to **make the elimination of poverty housing a matter of conscience** among the rich.

Rich Americans too often build walls or put distances between themselves and the poor. . . There is no question that the uncaring attitude on the part of the world's affluent is as much a part of the problem we face as is the plight of the poor themselves.

Somehow, we must break into the consciousness of the rich in such a way that they change their perspective and become concerned about sharing the burdens of the poor. Standing alone, the poor can never solve their enormous shelter needs. (Fuller with Scott 1986:40)

Of course, the basic home building program of Habitat for Humanity constitutes one focal point of this effort, “. . . every house built, renovated, or repaired in any one of the scores of Habitat projects around the world is a significant part of the process of sensitizing, inspiring, and motivating people to get rid of the shacks and replace them with solid homes” (Fuller with Scott 1986:74). Besides its continued and on-going basic worldwide home building program, Habitat for Humanity uses a wide range of mechanisms in this conscience raising effort directed at the non-poor (the rich), including: interstate walks, anniversary celebrations, celebrations called “habitations”, annual days of “prayer and action”, the annual Jimmy Carter Work Project, “house raising” weeks, involvement of a variety of celebrity partners, and the establishment of the United Nations agenda.

The problem is one of will, not a lack of resources, and the will is that of the rich and not the poor. The rich must realize and take on their responsibility.

. . . sufficient resources exist for solving the problem of poverty housing and homelessness. Rocks, sand, cement, lumber, and other materials needed for house building are in abundant supply, along with the knowledge of how to build. Only the will to solve the problem is missing. God has chosen us, we believe, to be His instruments to put this issue on the hearts of people in churches, civic clubs, businesses, foundations, governments, and other organizations in such a way that effective action will be taken to solve this very solvable problem . . . with God, all things are possible, and that certainly includes a world without shacks and homeless people. Everybody made in the image of

God, and that's the whole crowd, ought to have a decent place to live and on terms they can afford to pay. (Fuller 1994:17)

In direct opposition to the individualistically entrenched institutional logic of unbridled individualism dominant in the larger society within which it is embedded, Habitat for Humanity espouses structuralistic institutional logics encouraging people to (among other things): **shun the capitalistic pursuit of wealth and embrace the advice of Jesus to the rich young man—“ sell whatever thou hast and give to the poor”**; **act in the spirit of partnership with God and with one another** (especially embracing **the poor as partners, but also the rich (non-poor) as partners**)—particularly within **polar partnerships**; produce **private ownership through collective effort**; **practice the economics of Jesus**; and **make the elimination of poverty housing a matter of conscience** among the rich.

#### The Relative Importance of Structuralistic Institutional Logics

Periodically, the Fuller material contains purposeful combinations of institutional logics—either constitutive of Habitat for Humanity or constitutive of goal attainment processes. Aside from the sheer bulk of structuralistic institutional logics that contradict and refute unbridled individualism and the ethos of capitalism from whence it arises, the nature and extent of these structuralistic institutional logics used in such purposeful combinations gives a general impression of their importance and centrality to the organization. TABLES IV and V list the twelve major combined institutional logics of Habitat for Humanity as found in the Fuller books. Under each combined institutional logic, I show its constitutive institutional logics along with the attribution style to which

TABLE IV  
 COMBINED INSTITUTIONAL LOGICS:  
 CONSTITUTIVE OF HABITAT FOR HUMANITY\*

---

1.	<i>Habitat for Humanity's Creation Story</i> combines the following institutional logics:	
	a) International Scope	(other)
	b) Be Thoroughly Ecumenical	(other)
	c) Bible Finance Plan: No Profit / No Interest	(structuralistic)
	d) Act in the Spirit of Partnership	(structuralistic)
2.	<i>Habitat for Humanity as a "Revolution of Benevolence"</i> combines the following institutional logics:	
	a) Be Thoroughly Ecumenical	(other)
	b) Practice Biblical Economics	(structuralistic)
	c) Act in the Spirit of Partnership	(structuralistic)
3.	<i>Habitat for Humanity will succeed anywhere</i> combines the following institutional logics:	
	a) Practice Biblical Economics	(structuralistic)
	b) Act in the Spirit of Partnership	(structuralistic)
	c) Universal Applicability	(other)
4.	<i>Habitat for Humanity's Official Purpose Statement</i> combines the following institutional logics:	
	a) International Scope	(other)
	b) Be Thoroughly Ecumenical	(other)
	c) Act in the Spirit of Partnership	(structuralistic)
	d) Rich Must Share with The Poor	(structuralistic)
	e) Bible Finance Plan: No Profit / No Interest	(structuralistic)
	f) <u>No More Shacks</u>	<u>(structuralistic/other)</u>
5.	<i>Habitat for Humanity's Success Story</i> combines the following institutional logics:	
	a) Be Thoroughly Ecumenical	(other)
	b) Bible Finance Plan: No Profit / No Interest	(structuralistic)
	c) Shun Capitalism /Give to the Poor	(structuralistic)
	d) Appropriate Technology	(structuralistic)
	e) Act in the Spirit of Partnership—with One Another	(structuralistic)
6.	<i>Habitat for Humanity as Barn Raising</i> combines the following institutional logics:	
	a) Act in the Spirit of Partnership	(structuralistic)
	b) Bible Finance Plan: No Profit / No Interest	(structuralistic)
7.	<i>Habitat for Humanity Changes Things</i> combines the following institutional logics:	
	a) Act in the Spirit of Partnership	(structuralistic)
	b) Bible Finance Plan: No Profit / No Interest	(structuralistic)
	c) Rich Must Share with The Poor	(structuralistic)
	d) Appropriate Technology	(structuralistic)
8.	<i>The Philosophy Behind Habitat for Humanity.</i> Combines the following institutional logics:	
	a) Partnership w/ Individual Volunteers & Supporters	(structuralistic)
	b) The Poor as Partners	(structuralistic)
	c) Limited Governmental Partnership	(structuralistic)
	d) Bible Finance Plan: No Profit / No Interest	(structuralistic)
9.	<i>The Basis of Habitat for Humanity</i> combines the following institutional logics:	
	a) The Poor as Partners	(structuralistic)
	b) Bible Finance Plan: No Profit / No Interest	(structuralistic)
	c) Appropriate Technology	(structuralistic)
	d) <u>Neighborhood Building</u>	<u>(structuralistic)</u>

---

\* See APPENDIX N for detailed examples of each Combined Institutional Logic.

TABLE V

HABITAT FOR HUMANITY’S COMBINED INSTITUTIONAL LOGICS:  
CONSTITUTIVE OF GOAL ATTAINMENT PROCESSES\*

- 
1. *"No More Shacks"* combines the following institutional logics:
    - a) Make the Elimination of Poverty Housing a Matter of Conscience (structuralistic)
    - b) Act in the Spirit of Partnership (structuralistic)
    - c) Rich Must Share with The Poor (structuralistic)
    - d) International Scope (other)
  2. *"Theology of the Hammer"* combines the following institutional logics:
    - a) Be Thoroughly Ecumenical (other)
    - b) Practice Biblical Economics (structuralistic)
    - c) No More Shacks (structuralistic/other)
  3. *"Fact, the enemy of Truth"* combines the following institutional logics:
    - a) No More Shacks (structuralistic/other)
    - b) Shun Capitalism/Give to the Poor (structuralistic)
    - c) Bible Finance Plan: No Profit / No Interest (structuralistic)
    - d) Universal Applicability (other)
- 

\* See APPENDIX N for detailed examples of each Combined Institutional Logic.

they are associated. It is interesting to note, but not surprising because of my findings to this point, that there are no individualistic or fatalistic institutional logics listed in either table. In other words, all of the major combined institutional logics of this organization contain only structuralistic and other neutral, facilitating institutional logics. TABLE VI contains a complete list of these other neutral, facilitating institutional logics that can be classified as neither structuralistic, individualistic, nor fatalistic.

I have calculated the number and percent of times each structuralistic institutional logic appears in the organization’s combined institutional logics—both those constitutive of Habitat for Humanity and its goal attainment processes. The results of these calculations appear in TABLE VII. The structuralistic institutional logics included in the combined institutional logics are shown in this table as they appear in the final template outline of structuralistic institutional logics given previously in TABLE III . The



institutional logic advocating the **poor as partners** appears in 100% of the twelve combined institutional logics. **Partnership with individual volunteers and supporters**

TABLE VI  
HABITAT FOR HUMANITY'S OTHER INSTITUTIONAL LOGICS

- 
1. A Theology of Unity: Be Thoroughly Ecumenical
  2. Universal Applicability
  3. International Scope
  4. Ineffectiveness of Government Programs to Deal with Poverty
  5. Incompetence of Government
  6. Blitz Building
  7. Tangible Results
- 

and **limited governmental partnership** each contribute to eleven of the twelve combined institutional logics (92%). The more general encouragement to **act in the spirit of partnership with one another** appears in ten of the twelve combined institutional logics (83%) and the most general **act in the spirit of partnership** shows up seventy-five percent of the time (9/12). The **Bible Finance Plan** combines with other institutional logics eleven of twelve times (92%). The general institutional logic under which the **Bible Finance Plan** resides, the prescription to **practice biblical economics** occurs in three of twelve (25%). **The rich must share with the poor** contributes to half the combined logics (6/12), while the more **general shun capitalism and give to the poor** appears only twice (17%). The desire to **make the elimination of poverty housing a**

TABLE VII

THE OCCURRENCE OF STRUCTURALISTIC INSTITUTIONAL LOGICS  
WITHIN THE COMBINED INSTITUTIONAL LOGICS  
OF HABITAT FOR HUMANITY

<u>Institutional Logic</u>	<u>Times In Combined Institutional Logics</u>	
	<u>Number</u>	<u>Percent</u>
⊕ Act in the Spirit of Partnership	9	75%
a. Act in the Spirit of Partnership—with One Another	10	83
i. The Poor as Partners	12	100
ii. Partnership w/ Individual Volunteers & Supporters	11	92
iii. Limited Governmental Partnership	11	92
⊕ Practice Biblical Economics	3	25%
a. Bible Finance Plan: No Profit / No Interest	11	92
⊕ Shun Capitalism /Give to the Poor	2	17%
a. Rich Must Share with The Poor	6	50
⊕ Make the Elimination of Poverty Housing a Matter of Conscience	4	33%
⊕ Appropriate Technology	3	25%

**matter of conscience** constitutes part of one third (33%) of the twelve combined institutional logics. Clearly, the key structuralistic institutional logics in direct opposition to unbridled individualism and the ethos of capitalism to which it is associated display both importance and centrality to Habitat for Humanity. They define both the organization as it wishes to be perceived by the world and the critical goals it wishes to accomplish in the world.

Individualistic Institutional Logics

Abundant structuralistically geared institutional logics that oppose unbridled individualism are central to the culture and social structure of Habitat for Humanity. However, their abundance, centrality and importance does not preclude the existence of contradictory institutional logics based on individualistic beliefs about poverty causes.

Although rare, I discovered four strikingly individualistic institutional logics—all concerning treatment of the low-income partners geared toward perceived protections to program success. I list these individualistically situated institutional logics in TABLE VIII . These institutional logics focus upon monitoring, correcting, or modifying perceived personal characteristics of the low-income partners which may possibly limit their success in the program. These characteristics line up with those cited as individualistic within the attribution literature: “lack of effort”, “lack of thrift and proper money management”, “lack of ability and talent”, “backgrounds that give them attitudes that keep them from improving their condition”, lack of motivation “because of welfare”, “lack of drive and perseverance”, or just sheer laziness.

TABLE VIII

HABITAT FOR HUMANITY’S INDIVIDUALISTIC INSTITUTIONAL LOGICS

---

1. Encouraging Faithful Mortgage Payments
  2. Homeownership Training
  3. On-going Family Nurturing
  4. Tough Love in the Mortar Joints
- 

Not very often, but sometimes, Habitat for Humanity explores ways of **encouraging faithful mortgage payments**. Like a rotating credit association, the success of the organization’s home building program depends upon the mortgage repayment stream.

. . . A very important follow-up job every Habitat affiliate has is to make sure house payments keep coming in because every new house depends on this steady income stream. So without those payments coming in, the whole system can break down. Most of our homeowners never miss a payment, but even a small percentage of late payments can slow a local affiliate's work and have a negative impact on the morale of Habitat leaders and volunteers.

Internationally, this is sometimes a hard concept to convey, but creative ways have been used to get the point across. In Kenya, a large sign was placed in front of one house, reading: THIS HOME IS BEING BUILT WITH HOUSE PAYMENTS ONLY. Everyone in that whole area knew without a doubt that if mortgage income to the project slowed down, so did work on that home, and others to follow. In Zaire, the Habitat committee in one city read the names of homeowners in arrears over the local radio station, pointing out that building couldn't continue until people paid their house payments. (Fuller 1995:99)

To further encourage faithful mortgage payments, Habitat for Humanity affiliates provide **homeownership training**. They believe that educating homeowners is “the best way to ensure regular house payments” because most of these program participants “have never before experienced the complicated demands that go with the responsibility of homeownership” (Fuller 1995: 99). These affiliates provide

. . . training in basic skills such as financial management, interpersonal skills, and homeownership skills. . . Many people who've never owned a home also have never planted a tree or a garden or fixed a leaky pipe. Often such handy-man work can seem overwhelming to a new homeowner who knows the responsibility is all theirs and no one else's. The affiliate helps families by teaching them such skills until they feel they can handle these small tasks themselves, like other homeowners do. (Fuller 1995:100)

The organization sees such training as necessary to assure the poor program participants' success in becoming a Habitat for Humanity homeowner. “Usually before homeowners move into their homes, they have gone through the affiliate's careful selection process and received training in a variety of areas, from home maintenance and budget preparation to gardening and parenting” (Fuller 2000:31).

In addition, the low-income partners receive **on-going family nurturing**, a process of “building up people that live in the Habitat houses.” Each affiliate has a special “nurturing committee” that nurtures a participant family “beginning with the date

of their selection and continuing long after the houses have been finished” (Fuller 1994: 113-114). Fuller quotes a government sponsored study as indicative of the successfulness of the organization’s approach:

By providing not only one-time, up-front subsidy (no-profit, no-interest mortgage), but also ongoing nurturing to overcome new financial hurdles as they arise, Habitat makes housing ownership possible for those for whom even small unexpected expenses can cause financial crisis. (AREA study as quoted in Fuller (2000:31))

If training and nurturing do not do the trick, then Habitat for Humanity affiliates practice **tough love in the mortar joints**.

... our philosophy of “love in the mortar joints.” Some of it is tough love! The whole idea is to do more than just build a bunch of houses. We want to build people too. We want to engage in real partnership that causes growth in individuals and families.

Every Habitat affiliate’s Family Selection Committee receives applications from needy families, interviews them, and chooses which families will receive Habitat houses. This committee, or a separate one, functions as a nurturing group to the homeowner—to make sure they participate fully in the building or renovating of their houses and that they fully understand what Habitat for Humanity is all about.

After the houses are finished and the families move in, the nurturers stay with them, helping in every way possible to ensure their success as new homeowners. The nurturer’s relationship always that of partner and never a condescending one of master, boss, or dictator. Love is the central ingredient that holds the relationship together. (Fuller 1995: 124-125).

From these individualistically prone institutional logics and the individualistic and fatalistic typifications described earlier, the nature of Habitat for Humanity’s cultural framework appears to not be monolithically structuralistic. It may not, therefore, represent an ideology attempting to provide a unified answer to life problems. Habitat for Humanity’s culture, although it leans very heavily in a structuralistic direction, presents itself in a taken for granted fashion that seems to allow, to some extent, for a diversity of partial meaning systems. Like the larger social context within which it is embedded, Habitat for Humanity’s culture presents a mixed picture about poverty and the poor containing structuralistic elements attached to a view of poverty being created by external social and economic forces, individualistic elements tied to a belief that personal

characteristics exhibited by the poor themselves lead to poverty, and fatalistic elements fixing the blame for poverty on such factors as ill health or bad luck.

#### Low-income Participants Typified: Selection, Partnership, and Transformation

Beyond competing structuralistic and individualistic institutional logics, I found an interesting sequence of institutional logics which provides additional insight into the possible influence that the organization has upon the attributions held by its volunteer members. This sequence involves the selection, partnering, and transformation of Habitat for Humanity's low-income program participants. It may represent a process within the organization whereby conceptions of the low-income people involved in its building program move progressively into typification categories of higher and higher status.

Habitat for Humanity's institutional logics surrounding selection of its low-income participants varies more than any other institutional logic within the organization's culture. There are three structuralistic ones (**select everyone, lottery system, and need alone**) and one containing a mixture of individualistic, structuralistic, fatalistic, and other elements (**selection based on need and merit**). Probably the central reason for this variety is that the method of family selection, within certain parameters (specifically a prohibition against selection based upon religion or race), rests entirely at the discretion of the local Habitat for Humanity affiliate.

From my reading of the Fuller material, my personal experience with the Habitat for Humanity organization, and my recent experiences with the Habitat for Humanity affiliate where I conducted interviews for this study, I venture an educated guess that **selecting everyone, selection by lottery, and selection based upon need alone** (except for a policy prohibiting discrimination based upon religion or race), are rare occurrences,

specifically at Habitat for Humanity affiliates in the United States. Here, although I have done no direct research on the extent of this practice, I would hazard that most selection occurs based upon criteria assessing **need and merit**. Most pertinent to this current study, the affiliate where I conducted interviews currently has a selection process based upon an assessment of **need and merit**.<sup>24</sup>

The option to **select everyone** is alluded to only once in Fuller's books. It occurred in Zaire before the official founding of Habitat for Humanity.

The citizens of Ntondo, in a mass meeting at the local church in June of 1976, had voted unanimously to launch out in faith. They would embark on a project to build a solid house for every single family who needed one—and that meant every family in the village, except three! If there were widows or elderly people who were unable to contribute to the financing of their homes, then the rest, out of their already pitifully meager resources, would find ways to assist. (Fuller and Scott 1980:19)

A **lottery system** appears, but rarely.

The poverty around Dumay [Haiti], in fact, was so great that it was almost impossible to find anyone who did not qualify for a new house. Therefore a lottery system was instituted to choose the families. Eligible names were put in a box and stirred up; then fifty were chosen to receive the first fifty houses. (Fuller with Scott 1986:131)

The institutional logic of selection based on **need alone** appears repeatedly in the Fuller material. However, a close reading suggests that this does not mean that “merit” criteria may not be used. Essentially, it stresses that Habitat for Humanity does not discriminate in its selection process based on one's religion or race. The Fullers indicate need to be the only criteria attached to this institutional logic at one time: “From the beginning, we have always insisted on a nondiscriminatory family selection criterion for all Habitat projects, both in the United States and abroad. This simply means that neither race nor religion determines who receives Habitat houses. The only criterion is need” (Fuller and Fuller 1990:39). But later, need only becomes a “paramount criterion”, not an exclusive one:

---

<sup>24</sup> I will describe the family selection process of this affiliate in detail in the Chapter V.

From the beginning, we have insisted on nondiscriminatory family selection criteria for all Habitat homeowner families, which we believe to be consistent with the universal love of God. No one is excluded from that love. Neither race nor religion determine who will receive a Habitat home. Need is the paramount criterion. (Fuller 1995:109-100)

But, sometimes this selection method truly means that selection is based solely on need (Fuller and Fuller 1990:89-92; Fuller 2000:197-198).

More common than these structuralistically based institutional logics of selection is a mixed institutional logic that contains elements of two or more attributional styles. TABLE IX provides the various elements of mixed selection within the Habitat for Humanity culture. Here, the structuralistic criteria of need (with some adjustment for resources) mixes with individualistic and other elements. Need sits as the primary sifting mechanism, but merit is used to select potential participants from the identified needy. Thus, an institutional logic of selection based upon **need and** some measure of “**merit**” contains two types of contradictory institutional logics: 1) A structuralistic institutional logic with selection based on need in comparison to resources and 2) one or more individualistic institutional logics focusing upon the desirability of certain individual characteristics of the poor. This contradiction has always been with Habitat for Humanity, even before its formal organization. Fuller (1977:144-152) describes the seven principles established at the Bokotola project that preceded Habitat for Humanity and constituted an early experiment with the “fund for humanity” concept first initiated at Koinonia. These principles establish a family selection process based upon the concept that there are “two groups of poor people”:

- ⊕ One honest or credit worthy, the other dishonest or not credit worthy;
- ⊕ One thrifty, the other not thrifty;
- ⊕ One willing to relocate, the other not willing to relocate;



⊕ One willing to work, the other not willing to work.

Here, leaders at Bokotola—an exemplar that establishes a model for the future Habitat for Humanity—wish to select those that are honest or credit worthy, thrifty, willing to relocate, and willing to work.

TABLE IX

HABITAT FOR HUMANITY’S MIXED INSTITUTIONAL LOGIC:  
SELECTION BASED ON NEED AND MERIT

---

1. Family Selection-Based on Need and Merit	
a. Criterion #1: Needs versus Resources	(Structuralistic)
b. Criterion #2: : Preference for the Thrifty	(Individualistic)
c. Criterion #3: Preference for the Honest or Credit Worthy	(Individualistic)
d. Criterion #4: Preference for those Willing to Relocate	(Other)
e. Criterion #5: Preference for those Willing to Work	(Individualistic)
f. Criterion #6: Housekeeping	(Individualistic)
g. Criterion #7: Spirit of Concern of Others	(Individualistic)
h. Exceptions are sometimes made for those with severe health problems	(Fatalistic)

---

The individualistic components of selection based on merit exist in contradiction to the structuralistic family selection institutional logics of **selecting everyone, selecting by lottery** among all the needy families, selecting based on **need alone**, and selecting based upon **need after resources have been taken into account**. These individualistic elements establish, in essence, a criteria for choosing the “worthy” or “deserving poor”. Since individualistic attributions for the causes of poverty are centered upon a belief that

the poor are poor because of some personal flaw (laziness, drunkenness, drug addiction, welfare dependency, etc.), this **need and merit selection** method fits perfectly. After all, the poor must exhibit some personal characteristic to merit help. Helping them simply because they are in need is not enough; they must deserve to be helped. Thus, selecting low-income participants on the basis of **need and merit** may move those selected from the general typification category of “the poor” to a more specific category of the “deserving poor”. If those selected to become Habitat Partner Families are not considered distinctly different from other poor people before selection, they are definitely considered different after selection. They “. . . are literally a chosen people” (Fuller 2000:56). This shift may be important to understanding how Habitat for Humanity influences the attributions of the causes of poverty held by its volunteer members. They may not be exposed to the “poor”, but to the “deserving poor”. Thus, they may view the low-income participants with and for whom they work to be somehow different from the vast majority of the other poor people, who were not meritorious enough to be chosen. So, their attributions toward the “poor” may not be as strongly influenced as is their attributions toward the “deserving poor”. Additionally, the individualistic elements of this institutional logic of **selection based on need and merit** conflicts directly with Habitat for Humanity’s practice of **the economics of Jesus**, particularly where one is to **value people as priceless and respond to people’s needs, regardless of their productive value**. Such internal conflicts and contradictions may lead to Habitat for Humanity being more of an arena affording agency, than a cauldron of attitudinal change.

Two structuralistically grounded institutional logics may compound this potentially confounding circumstance: **the poor as partners** and **Habitat’s**

**transforming effect on the poor.** I treated the first of these in some depth before, so I will only cover its participation in this sequence sparingly here. The second deserves a bit more elaboration.

Once selected, the chosen poor become low-income partners in the Habitat for Humanity endeavor—supposedly equal participants in achieving **private ownership through collective effort.** This new status of partner may move these participants further along the attribution modification path from the “deserving poor” or “chosen people” to a new typification category of “partner”, providing even more distance between the “poor” perceived by Habitat for Humanity’s volunteer members and the “partner” for and with whom they work. It may be possible that seeing the poor as partners makes it somewhat difficult to see the partners as poor, or at least as the “poor” to which everyone alludes. In fact, these partners eventually become homeowners and thereby obtain an even higher status as propertied people. Isn’t this what Fuller meant when he said, “. . . we do not convey the message that the new homeowners are ‘wards’ of Habitat for Humanity. No—we say, ‘This is a partnership—a two-way partnership. We’re going to treat you like partners, not like children expected to be permanently dependent on us. As homeowners, you now have a responsibility to us, to others, and to yourselves’” (Fuller 1995:124).

The other structuralistic institutional logic in the sequence, **Habitat’s transforming effect on the poor,** may provide the final distancing mechanism between the generalized “poor” in the community toward which volunteer members direct attributions pertaining to poverty causes and those who have now become Habitat for Humanity Homeowners. Homeownership transforms in a variety of ways.

What Habitat does is much more than just sheltering people. It’s what it does for people *on the inside*. It’s that intangible quality of *hope*. Many people without decent housing consider themselves life’s losers. This is the first victory they may have ever had.

And it changes them. We see Habitat homeowners go back to school and get their GED's, enter college, do all kinds of things they never believed they could do before they moved into their houses. By their own initiative, through their own pride and hope, they change. . . .

There are countless stories of people just like these who have become productive members of society after moving into their simple, decent Habitat houses. (Fuller 1995:10).

A few examples may help illustrate the variety of transformations that Habitat for

Humanity puts forward as happening to its homeowners:

⊕ In a sense, redemption is occurring in front of our very eyes. The change in our first family (a single parent family with three teenage boys) is astonishing. Janie, the mother, is like a new person—brighter, cheerier, dressing and carrying herself more confidently. . . . She seems to have renewed faith. Her three teenage sons are also behaving very differently. Tommy, the eldest, took on the drafting of the house plans by working after school with his drafting instructor. This from a boy whose interest in school had always been minimal. . . . (Bob, an organizer of a local Habitat for Humanity affiliate, as quoted in Fuller with Scott (1986:181)).

⊕ As they suddenly find encouragement and hope, it is not unusual to discover that the health of new homeowners has improved dramatically(Fuller with Scott 1986:180).

Just to see Gwendolyn . . . in her new Habitat house is evidence of the power of God's love in action. She looks many years younger, and she is a picture of health. I recall the days sixteen months ago when she spent all day in bed and was convinced she would never live to see her house finished. . . . (Frank, a Habitat for Humanity volunteer as quoted in Fuller with Scott (1986:180)).

⊕ She was working in a horticultural nursery twelve hours a day, seven days a week. She was beat. Demoralized. . . .

But then her family moved into their Habitat house. And their reduced monthly payments made it possible for Lucy to continue her education. She is still working but only forty hours a week now. Hope and joy have returned to her life (Fuller and Fuller 1990:59).

⊕ Because of Gary's experience in building our house, he was chosen over three other people to get a good job here in town at a lumber company that sells everything to build a house. The owner was impressed with the fact that my husband had just gone through all the steps in building his own house. Now he is in charge of the whole lumberyard. . . .

Last summer we received a beautification certificate from the Mount View Community Council for our property. It's a great feeling to take pride in a house and yard and have them reflect out into the neighborhood and community.

Having a home and my family settled has also given me the opportunity to go back to college. (A habitat Homeowner quoted in Fuller (2000:126))

Through this sequence of selecting, partnering, and transforming, the typical low-income participant in Habitat for Humanity may become poor no more in the minds of

organization's volunteer members, or at least they may become something other than those "poor" one hears about. This may indeed confound and confuse Habitat for Humanity's influence on its volunteer members' attributions toward the causes of poverty. They may retain their already developed attributions, whether they lean toward structuralism or individualism, and perceive no inconsistency with the culture of Habitat for Humanity within which they participate.

### Summary

In this and the previous chapter I explored the second detailed research question of this study: *What is the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty?* I answered this question by conducting a biographical analysis of the writings of Millard Fuller, guided by the literature review of work previously done on attributions toward the causes of poverty and the neoinstitutional theoretical frame. I used this analysis to determine the nature of Habitat for Humanity's particular culture and social structure relevant to the poor, treatment of the poor by the non-poor, and causal attributions of poverty.

I used template analysis to explore data from the biographical sources—beginning with a partially developed theoretical frame centered around a series of questions about poverty relevant typifications and institutional logics and ending with an elaborate template of typifications and institutional logics describing Habitat for Humanity's culture as it relates to the issue of poverty. Significant portions of this final template were given in an hierarchal outline format.

What I found during this exploration was that Habitat for Humanity's poverty relevant typifications and institutional logics are overwhelmingly structuralistic. Structuralistic typifications of the poor, the non-poor, relations between the poor and the non-poor, poverty causes, etc. prevail. There are also individualistic and fatalistic typifications. These are few and rare, but they do exist within Habitat for Humanity's cultural fabric. Abundantly and assertively, the vast bulk of central and important structuralistic institutional logics within Habitat for Humanity loom in direct opposition to the individualistic institutional logic of unbridled individualism that dominates American culture. However, a few important individualistic institutional logics do exist within Habitat for Humanity that may constitute, as do a few individualistic typifications, sufficient contradictory ground for the exercise of significant agency on the part of individual volunteer members of the organization. I also discovered a sequence of mixed and structuralistic institutional logics dealing with selecting, partnering, and transforming the poor that may significantly alter the manner in which volunteer members perceive low-income participants of Habitat for Humanity. This sequence may allow them to differentiate the "deserving poor" from the "undeserving poor." Such contradictory modifications and allowances may further contribute to an individual volunteer member's maintenance of a particular attributional style toward the causes of poverty, regardless of the overwhelming existence of structuralistic typifications and institutional logics existent within Habitat for Humanity's social stock of knowledge and cultural tool kit.

## CHAPTER VI

### COMMITTED VOLUNTEERS IN SETTLED TIMES

*If there is among you a poor man, one of your brethren, in any of your towns within your land which the Lord your God gives you, you shall not harden your heart or shut your hand against your poor brother, but you shall open your hand to him, and lend him sufficient for his need, whatever it may be. . . You shall give to him freely, and your heart shall not be grudging when you give to him; because the Lord your God will bless you in all your work and in all you undertake. . .—Deuteronomy 15: 7-8 and 10*

#### Introduction

In the last two chapters I described poverty relevant elements in Habitat for Humanity's cultural tool kit (social stock of knowledge). The typifications and institutional logics made available to volunteers in Habitat for Humanity's cultural tool-kit (social stock of knowledge) have the potential to influence the attributions that individual volunteers hold toward the causes of poverty, the poor, and the relationship between the poor and the non-poor. Having laid out in a descriptive fashion the nature of Habitat for Humanity's poverty relevant cultural and social structural elements, I now move to my other specific research questions. First, I focus qualitatively on *how does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer members*. (In CHAPTER VIII, I will approach this same research question quantitatively.) I also qualitatively investigate the second remaining research question—*how do poverty relevant cognitive schemas, evidenced by the causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements*—in this chapter and the

next. Additionally, the analysis of the interviews with volunteers that I summarize in this chapter and the next assists in a deeper understanding of *the nature of Habitat for Humanity's culture and social structure pertaining to the poor, treatment of the poor by the non-poor, and causal attributions of poverty.*

Here and in CHAPTER VII, I describe the results of the analysis of semi-structured interviews with established Habitat for Humanity volunteers at the local affiliate level. Between December 18, 2003, and January 20, 2004, I conducted face to face semi-structured interviews with twelve randomly selected respondents and informants who have volunteered for the organization for at least three months,<sup>25</sup> using the selection method described in APPENDIX L. These interviews took place in a variety of locales, including: private residences, work places, and the offices of the local Habitat for Humanity affiliate. Some were conducted in the morning, others in the afternoon, and few in the early evening. I tape recorded all twelve interviews, but only transcribed ten due to equipment problems (interviews conducted while the tape recorder was in battery mode were of a quality prohibiting useful transcription). These interviews ranged from forty-five minutes to one hundred and eighty minutes each—resulting in over 310 double-spaced, typed pages of transcribed data. In some instances those I interviewed provided information as informants, key spokespersons for the local affiliate, while at other times they responded to questions about their beliefs, attributions, feelings, etc., as volunteers within the context of the local affiliate. I explored each successfully transcribed interview using template analysis beginning with the final template developed in CHAPTERS IV and V from the biographical analysis of the Fuller material.

---

<sup>25</sup> I have termed this group of volunteers “committed” in order to distinguish them from the “new” volunteers studied in CHAPTER VIII.



Being semi-structured, each respondent provided any type of information he or she desired, but I used the following questions as a general guide:

1. What is the Mission of Habitat for Humanity? What is it trying to accomplish?
2. How does Habitat for Humanity operate? How does it work? How are things done around there ?
3. Tell me what it is that you do with Habitat for Humanity—what was your role?
4. Do you work very much with the low-income Partner Families? Tell me about that? What is it you do with the Partner Families?
5. In your own words, describe the typical Habitat for Humanity low-income Partner Family?
6. How has working for Habitat for Humanity influenced the way you think about poor people?
7. How do you think Habitat for Humanity influences the way other volunteers think about poor people?
8. In your own words, what is the most important single reason that we have poor people in America today?

Beyond these questions, I probed more specifically whenever it seemed appropriate.

Probing questions usually arose from the respondent's answer to one of these general questions, but in some instances I probed more deeply based upon questions arising from previous interviews with other committed volunteers. Most specifically, after my first interview (with PETE<sup>26</sup>), I probed whenever possible about whether or not the Habitat for

---

<sup>26</sup> Each person interviewed in this portion of the current study was assigned a pseudonym that will always appear in all capital letters throughout this work.

Humanity low-income partners were in some way different from the general population of poor persons or families.

In APPENDIX O, I provide a detailed discussion of characteristics of the committed Habitat for Humanity volunteers I interviewed. These volunteers represent significant segments of the leadership structure of the organization, including: 1) the organization's board of directors, 2) family selection committee, 3) family support committee, 4) leaders of volunteer groups involved in home building, and 5) individual volunteers. Frequency distributions of the personal characteristics and group memberships of this group of committed volunteers appear in TABLE X. These individuals volunteered for the organization in lengths of time ranging from six months to over a decade. The leadership group can be described as overwhelmingly white (83%), moderately or evangelically Protestant raised (75%), male (58%), moderately to well educated (100% had graduated high school and 50% had college degrees), employed full time (58%) or retired (33%), affluent (58% had annual family incomes \$80,000 or over ), and politically conservative (50% ) to moderate (17%).

I originally intended, as I spoke with and listened to these Committed Volunteers, to draw out typifications related to poverty and discern institutional logics they espoused in relation to those identified in the Fuller material and in relation to unbridled individualism. I discovered that, for reasons I will explore more thoroughly in a moment, the discernment of institutional logics held by these volunteers, how they connect to those depicted in the Fuller books, and their relation to unbridled individualism provides the deepest insights into how the organization may influence these members' attributions toward the causes of poverty, as well as those of new volunteers.

TABLE X

## CHARACTERISTICS OF COMMITTED VOLUNTEERS

		Frequency	Percent	Cumulative	
				Frequency	Percent
<b>Age</b>	Refused	1	8	1	8
	31 – 40	2	17	3	25
	41 – 50	2	17	5	42
	51 – 60	3	25	8	67
	61 – 70	2	17	10	83
	Over 70	2	17	12	100
<b>Gender</b>	Female	5	42	5	42
	Male	7	58	12	100
<b>Race</b>	White	10	83	10	83
	Black	1	8	11	92
	Native American	1	8	12	100
<b>Education</b>	High School Graduate	2	17	2	17
	Some College	4	33	6	50
	Bachelors	3	25	9	75
	Masters	2	17	11	92
	Doctors	1	8	12	100
<b>Family Income</b>	\$20,000 - \$39,999	1	8	1	8
	\$40,000 - \$59,999	2	17	3	25
	\$60,000 - \$79,999	2	17	5	42
	\$80,000 - \$99,999	3	25	8	67
	100,000 and over	4	33	12	100
<b>Religious Upbringing</b>	Liberal Protestant	1	8	1	8
	Moderate Protestant	6	50	7	58
	Evangelical Protestant	3	25	10	83
	Catholic	1	8	11	92
	None	1	8	12	100
<b>Work Status</b>	Working Full Time	7	58	7	58
	Unemployed	1	8	8	67
	Retired	4	33	12	100
<b>Prestige</b>	Unemployed	1	8	1	8
	Retired	4	33	5	42
	40 - 49	3	25	8	67
	50 - 59	3	25	11	92
	60 - 69	1	8	12	100
<b>Party Affiliation</b>	Democrat	3	25	3	25
	Independent	4	33	7	58
	Republican	5	42	12	100
<b>Political Views</b>	Liberal	1	8	1	8
	Slightly Liberal	3	25	4	33
	Mod., middle of road	2	17	6	50
	Slightly Conservative	4	33	10	83
	Conservative	2	17	12	100

Thus, after a brief exploration of this group of Committed Volunteers' attributions toward the causes of poverty and their perceptions of how the organization influenced the way they think about the poor, I delve into their embodiment of poverty relevant institutional logics from both Habitat for Humanity's cultural tool kit (social stock of knowledge) and that of the larger society within which both they and Habitat for Humanity are embedded. In the current chapter I discuss how committed volunteers interpret the organization's mission in comparison to its published "Official Purpose Statement" and how they practice and embody certain individualistic institutional logics first identified in CHAPTER V. Mirroring my findings at the end of CHAPTER V regarding the typification process from selection through partnership to transformation of the low-income program participant, I write in CHAPTER VII of how the committed volunteers spoke about "kinds of poor people", family selection, partnership, and transformation. I close that chapter with a brief summary of the qualitative portion of this bricolage. These exercises set the stage the quantitative test of hypothesis I conduct in CHAPTER VIII.

#### Committed Member Attributions

I discussed poverty relevant typifications as they exist within Habitat for Humanity's culture extensively in CHAPTER IV. My interest in this chapter lies in answering the following questions:

1. How do typifications held by the committed volunteers fit with the typifications and institutional logics described in the Fuller material;

2. How may committed volunteers' typifications be influenced by their exposure to the institutional logics presented within Habitat for Humanity's culture;
3. How do the typifications of committed volunteers, combined with the institutional logic of unbridled individualism they carry with them into the organization, fit with each other and influence their dealings with the institutional logics they encounter in the culture of Habitat for Humanity; and
4. The insight these relations give to how exposure to Habitat for Humanity may influence the attributions toward the causes of poverty held by new volunteers.

In this section, I discuss the attributions held by committed volunteers toward the causes of poverty, their fit with the organization's poverty relevant typifications and institutional logics, and the possible influence of the organization's cultural elements have upon them. In the next section, I address the interplay between member attributions, organizational typifications and institutional logics, and the institutional logic of unbridled individualism.

While collecting information on Committed Volunteers' characteristics, I took the opportunity to ask the four questions making up the Individualism versus Structuralism Index (APPENDIX G). I now believe this to be the most effective way to get at the attributions of individual committed volunteers and make comparisons between relevant typifications in the organization's culture and attributions exhibited by new volunteers. Although I originally intended to flush these attributional typifications out of the more open-ended portion of the interviews with the committed volunteers, after I began the interviews I concluded that:

1. Individualism versus Structuralism Index scores provide adequate and in many ways more comparable information and
2. The “poor” we tended to talk about during the interviews were not “the poor” that these volunteers thought about when responding to questions in a general way, but the “low-income” partner family. As I discussed toward the end of the last chapter and as I will discuss more fully in this chapter, these are not the same “poor”. Actually, I found it to be more meaningful to explore their conceptions of there being “two types of poor people” from a qualitative perspective—but more about that later.

The actual scores of the Committed Volunteers on the Individualism vs. Structuralism Index are provided in TABLE XI . Causal attributions for poverty held by these committed volunteers lean dramatically toward individualism on the Individualism versus Structuralism Index (50% were individualistic, 17% were balanced(a score of zero), and the remaining 33% were only slightly structuralistic (a score of + 1)).

TABLE XI  
COMMITTED VOLUNTEERS’ INDIVIDUALISM VS.  
STRUCTURALISM INDEX SCORES

<u>INDEX SCORE</u>	<u>Raw Frequency</u>		<u>Cumulative Freq.</u>		
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	
Strong Individualism	-3	1	8	1	8
	-2	2	17	3	25
	-1	3	25	6	50
	0	2	17	8	67
Slight Structuralism	+1	4	33	12	100
n=		12			
mean score=		- 0.5			

The group's average score indicates slight Individualism (-0.5). I find neither the average index score nor distribution of scores unusual, given the characteristics of the group (predominately white, male, moderately educated, political conservatives, who were raised moderately or evangelically Protestant, and who live in the West South Central region of the United States—see APPENDIX G, TABLE G7).

#### Habitat for Humanity's Influence on Committed Member Attributions

The culture of Habitat for Humanity, as depicted in the works of Millard Fuller, contains a mix of poverty related typifications dominated by the structuralistic with only a relative few of the individualistic or fatalistic variety. The framework of institutional logics supporting Habitat for Humanity, described by Fuller, consists of abundant structuralistic elements with just a smattering of mixed and individualistic components. How have these cultural and social structural elements of Habitat for Humanity influenced the attributions toward the cause of poverty held by these Committed Volunteers whose current attributions, after months and years of exposure to Habitat for Humanity, bend in a slightly individualistic direction? Were these volunteers more individualistic than they are currently? Not having had the luxury of administering a pretest on the Individualism vs. Structuralism Index to these Committed Volunteers before their service to the organization, I asked them directly: How has working for Habitat for Humanity influenced the way you think about poor people? Their responses provide not only an understanding of the possible influence that the organization has over these committed volunteers, but hints at the influence it has on new volunteers as well.

Seven of the ten respondents whose interviews were successfully transcribed indicated that they felt exposure to Habitat for Humanity had little or no influence on how they thought about the poor. PETE, who is slightly individualistic in his attributions toward the poor responded: “I'd have to say that basically my opinions are unchanged”.

Moderately individualistic, LILLY said:

. . . I guess because my husband's in the business he's in [her husband operates a nonprofit service organization for Native Americans] and I've tried to raise my children to give back or take care of the people that are not able to at that specific point in their life, I'm not sure that it's influenced me one way or the other, other than it's such an incredible organization and that they are not only providing housing, but they are helping these people be responsible.

JUDY, the most individualistic of the Committed Volunteers I interviewed, stated that she held the same views now as she did when she started volunteering for the organization six or seven years ago. She said that “. . . I think that the reason that I started doing volunteer work was because I already had . . . my thoughts and my beliefs on poverty. . . I think that that's what led me to do volunteer work.” MATT, one of the four slightly structuralistic attributors in the group, indicated that “. . . the way I think about poor people and the way Habitat think about poor people is the same. . .”. JIM, another of the group's slightly structuralistic attributors, saw no real impact of exposure to Habitat for Humanity on his beliefs about the poor, other than it made him “respect these who are willing to sign up to do that and go through what you need to do to do it.” SUZY, also structuralistic in her attributions toward the causes of poverty, told me that volunteering for Habitat for Humanity may have influenced her comfort level in working in the “inner city” but had no appreciable influence on her thoughts about poor people otherwise. ESTHER, who holds a balanced attribution style, responded that volunteering



for Habitat for Humanity over the past decade influenced her “. . . maybe a little”.

Mainly, it constantly reminds her that she has been in a similar situations as theirs.

Only three of the Committed Volunteers I spoke with felt that their Habitat for Humanity experiences definitely influenced their beliefs about the poor. All had volunteered for the organization for several years—two had put in over a decade of service each—at the time of the interview. One, RUTH, evidenced slight structuralism in her attributions toward the causes of poverty. The other two, ANDY and TOM, hold slight to moderate individualistic attributions. RUTH stated that her Habitat for Humanity experiences made her less judgmental (read less individualistic) toward the poor:

. . . So, what I do see as occurring and what I think some times is I watch myself that I don't have the same expectations for these single mothers that I have of myself or peers, because that's not fair because they have been raised by a different set of circumstances, in different cultures in some cases, in different faiths. . . circumstances. So, I've learned sometimes. . . that sometimes that the response I get or the attitudes. . . that I see reflected in behavior, may not be what I thought it would be, but shame on me. How should I be so presumptuous as to think that my positions are the right ones. And, I guess an example would be someone. . . let me try to think of one. . . Maybe I'll see someone who may not be putting in their hours and giving staff a hard time. And, number one, I don't know what they're going through at home. I don't know what they're going through at work . . . I don't know what it's like to have an undependable car or have to rely on the public bus system. So, to me, this gives me. . . you know, Habitat is very selfish. It actually gives me an opportunity to see how we [the City] can provide better services in our city, through our systems. Because, so often we only think in terms of the world we work and live in. And that's not always the real world, but at least it's not the world that many people in our city will work a lot in. So, sometimes when I see a response of why someone couldn't get there or why they missed a meeting or maybe something wasn't as important to them as we thought was important, I need to go back and think, "Could I have said something differently or could I have explained it better." . . . And I catch myself short sometimes and have to have a lecture. So, . . . it humbles me. I mean, I really need to stop and think, you know, do I have expectations that are unreal for other people. I shouldn't hold them or anybody else to my standards. . . .

ANDY's years of volunteering for Habitat for Humanity slowly enlightened him to the possibility that not all poor people “. . . didn't actually make some effort to provide for themselves” or “. . . didn't work in a way to take care of their families. . . ” Before coming to Habitat for Humanity he says that he had a “pretty jaundiced view” of

poor people and had grown very cynical, thinking that “everybody just got their hand out and want you to help them.” Habitat for Humanity gave ANDY “. . . much more empathy for people that are hurting. . . “ and showed him “. . . that there’s a lot of people out there that have limited or inadequate resources to do many things for their family. . . . many of them are just. . . it’s not that they don’t want to, it’s just that they don’t know the opportunities that exist and they don’t know how to apply themselves to do these things.” In talking with ANDY, I sensed that the experience of Habitat for Humanity increased his empathy for the poor and moved him to be less individualistic and more structuralistic in his attributions toward the causes of poverty. Before his exposure to Habitat for Humanity he believed in just one kind of poor people and those were the ones that just didn’t care very much about their situation. Whereas, once he got involved in Habitat, it influenced him in that it exposed him to poor people that did care and did have a desire to change their circumstance. It increased his ability to see more than one kind of poor people.

TOM, who didn’t think Habitat for Humanity influenced the way he thought about the poor, voiced a clear increase in empathy for them brought about by years of exposure to the organization’s cultural and social structural elements—a change similar to that experienced by ANDY. Before coming to Habitat for Humanity, he

. . . always had this feeling of . . . “Why did they do that? Why did they make that choice or that kind of choice?” And probably working with them and around them, getting better understanding of that was just a normal thing to make those kind of decisions, you know. . . . but, I don’t think that it has influenced or affected the way I feel toward them or blame them for what they did or didn’t do. Perhaps just a better understanding of their society or their social group, where that was an accepted norm. Where earlier on I was just totally baffled by how could they do those kind of stupid things. So, I think, that maybe a better understanding of where it came from.

These changes, almost entirely in a structuralistic direction, did not occur at once as an AHA! Both ANDY and TOM told me that these changes in their beliefs about and attitudes toward the poor came slowly, gradually over the years of their service to the organization.

I found in these semi-structured interviews with Committed Volunteers of a local Habitat for Humanity affiliate that exposure to the organization's overwhelmingly structuralistic typifications and institutional logics modestly influences their attributions toward the causes of poverty in a structuralistic direction. Very few of those I interviewed experienced a perceptible change in their thoughts, beliefs, attitudes, or attributions relevant to poverty and the poor. Those that did voiced changes making them less judgmental of the poor and increasing their understanding of and empathy for the poor. Such changes signal forces pushing them into less individualistic and more structuralistic attribution positions. These initial findings support, to some extent, my working hypothesis that the structuralistic typifications and institutional logics dominating Habitat for Humanity's cultural tool mix move individual members toward more structuralistic and less individualistic attributions for the causes of poverty. However, it appears that the process takes time, possibly years. Relatively new volunteers who hold individualistic attributions (like PETE and LILLY) may not be immediately influenced by exposure to the organization's cultural and social structural elements. Those with at least slightly structuralistic or balanced attributions before encountering Habitat for Humanity (like MATT, JIM, SUZY, and ESTHER) may simply acknowledge the fit between their personal beliefs and the culture of the organization. Even with the passage of time, some volunteers with the most individualistic beliefs about the causes of poverty may never be

significantly influenced by their off and on involvement with the organization (like JUDY).

### Dialectics of Culture and Cognition

In settled times, organizational members encounter cultural elements, adapt them immediately for their own use or internalize them through the process of socialization, carry them for a while within their own cognitive schemas where they intermingle with a variety of other cognitive elements embedded within the individual, and eventually externalize new cultural elements through the process of institutionalization. This dialectic between external organizational typifications and institutional logics and the internal cognitive schemas of the organization's individual members, which usually contain other typifications and institutional logics they have acquired elsewhere, appears dramatically in the conversations I held with committed volunteers. I heard in their responses how these volunteers translate, accommodate, and reconcile the structuralistically prone institutional logics of Habitat for Humanity with the individualistic institutional logic of unbridled individualism they carry into the encounter. Here lies the answer to the final specific research question I investigated: *How do poverty relevant cognitive schemas, evidenced by causal attributions toward poverty, held by volunteer workers influence Habitat for Humanity's cultural and social structural elements?*

This dialectic appears first in their expression of the organization's mission. Then the influence of member's cognitive schemas containing individualistic attributions, grounded in unbridled individualism, upon the organization's culture becomes apparent

in the increasing abundance of individualistic institutional logics within the local affiliate. Next, these individuals fit the organization's acknowledgement of there being "two groups of poor people" into the institutional logic of unbridled individualism and take comfort in the fact that Habitat for Humanity selects the "right kind" of poor people—the "worthy" or "deserving" or "working" poor. Then, I listened to how this has played back into the Family Selection process of the affiliate where they desire to increase individualistic merit based selection criteria's importance over the assessment of the poor family's need. Finally, those I interviewed gave me the distinct impression that it was not only through the selection process, but through the partnership experience that the low-income participants were moved from "poor" to "deserving poor" to "partners" to "friends" to "homeowners"—thus becoming transformed in such a way that attributions directed toward the "poor" may no longer apply to the low-income families participating in Habitat for Humanity's home building program.

#### Committed Volunteers and the Mission of Habitat for Humanity

In CHAPTER V, I showed that the "Official Purpose Statement" of Habitat for Humanity, International, contained a combination of three structuralistic institutional logics (**act in the spirit of partnership, rich must share with the poor** and **bible finance plan**) with two other logics (**international scope** and **be thoroughly ecumenical**) and another combination logic (**no more shacks**, which reiterates all of the other institutional logics here, except the bible finance plan, and adds **make the**

**elimination of poverty housing a matter of conscience**). In that combination logic the international organization's official mission, purposes, and goal are formally stated as follows:

The Mission, Purposes, Guidelines,  
And Goal of Habitat for Humanity  
International, Inc.

Mission:

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with God's people in need by building and renovating houses so that there are decent houses in decent communities in which people can live and grow into all that God intended.

Purposes:

The official purposes of Habitat for Humanity are to sponsor specific projects in Habitat development globally, by constructing modest but adequate housing, and to associate with other organizations functioning with purposes consistent with those of Habitat, as stated in the Articles of Incorporation, namely:

1. To witness to the Gospel of Jesus Christ throughout the world by working in cooperation with God's people in need to create a better habitat in which to live and work.
2. To work in cooperation with other agencies and groups which have a kindred purpose.
3. To witness to the Gospel of Jesus Christ through loving acts and the spoken and written word.
4. To enable an expanding number of persons from all walks of life to participate in this ministry.

Guidelines for implementing the above purposes are as follows:

1. Believing that the work of Habitat for Humanity is inspired by the Holy Spirit, we understand the purposes express the hope that others may be grasped and led in yet unforeseen ministries by the Holy Spirit.
2. "Adequate housing" as used in the purposes means housing, and much more, and includes total environment, e.g., economic development, compassionate relationships, health, energy development, etc.
3. The term "in cooperation" used in Habitat's stated purposes should be defined in terms of partnership:
  - a. Partnership implies the right of all parties to engage in vigorous negotiation and the development of mutually agreed-upon goals and procedures. The negotiation in partnership should occur with each project and will include such items as defining what adequate housing means in that particular project, who are God's needy, and what local entity will control the project.
  - b. Partnership further implies that all project personnel—local people or International Partners—have a primary and equal relationship to the local

Habitat committee in regard to all matters relating to that particular project.

4. Habitat' position is one of responding to expressed needs of a people in a given area who are seeking a relationship of partner with Habitat for Humanity. A primary concern in all matters is respect for persons, including their culture, visions, and dignity.
5. All Habitat projects must establish a Fund for Humanity, and financing of houses and other ventures must be on a no-profit, no-interest basis. Each Fund for Humanity will be funded through voluntary gifts (in cash and in kind), grants, and interest-free loans, all from individuals, churches, other groups, and foundations. All repayments from houses or other Habitat-financed ventures will also be returned to the local Fund of Humanity. Finally, Habitat projects may operate enterprises which will generate funds for the local Fund for Humanity.

Goal:

The ultimate goal of Habitat for Humanity is to eliminate poverty housing and homelessness from the face of the earth by building basic but adequate housing. Furthermore, all our words and actions are for the purpose of putting shelter on the hearts and minds of people in such a way that poverty housing and homelessness become socially, politically, and religiously unacceptable in our nation and world. (Fuller and Fuller 1990: 172-173)

All the materials that I have reviewed from the local affiliate where I conducted interviews for this study indicate that the basic mission of the local affiliate is consistent with these statements.

The committed volunteers that I interviewed internalized the mission of Habitat for Humanity in a variety of different ways generally consistent with their attributions toward the causes of poverty. Those prone to structuralistic attributions usually interpreted the organization's mission structuralistically, while those with individualistic leanings gave individualistically slanted responses. Here exists an evident interplay between the cognitive elements within the individual member and the institutional logics within the organization's culture.

All but one of those I interviewed with structuralistic attribution styles verbalized one or more of the key structuralistic components of the organization's "Official Statement of Purpose" when asked about its mission—what the organization tries to

accomplish. JIM gave a loose description of the **bible finance plan**: “To provide decent and affordable housing to people who would not otherwise be able to have a decent home—those who don’t have any money to . . . make the down payment; maybe don’t think they have the income to support the payments; don’t think they have an opportunity to ever have a house.” MATT spoke of **the spirit of partnership** as being central, particularly **polar partnerships—the rich as partners and the poor as partners**. For him the mission of the organization is “. . . to inspire people to fellowship and work with one another. . . . to create a bridge between the haves and the have nots. So, a person that have a home, has a value of a home. That bridge is created to that person who do not have an home and don’t know the value of a home. That’s what’s important with it.”

RUTH espoused the **no more shacks institutional logic** when she told me that:

. . . it's trying to abolish poverty housing. . . to have a safe, affordable place for people to live. . . . So each person has a safe place to sleep at night. That they have a place to raise families and live where they can be the best they can be and realize their full potential. . . . what we're trying to do is establish . . . a continuum of care so that these people have a place, and I have a place, where I can feel safe and where I can grow and be healthy and strong. . . . It's all going back to a level playing field.

Although she holds slightly structuralistic attributions toward the causes of poverty, SUZY provided me with an explanation of the organization’s mission that hinted of an individualistic influence upon her thinking about the poor (or possibly a forewarning about the influence of the organization’s admission that there are “two groups of poor people”). Her “. . . impression of Habitat is that it's an opportunity for *people who are hard working*, but unable to. . . get themselves into. . . home ownership position. . . It provides them a venue to achieve a goal of home ownership. . . . especially to afford the down payment. (italics mine)”



ESTHER, whose attributions balance equally between individualism and structuralism, spoke in terms of **no more shacks** and **partnership with God**.

. . . We're trying to get rid of poverty housing. . . to me that's kind of a secondary thing that we're doing—is building somebody a house and trying to eliminate poverty. I think that the biggest thing that we're trying to do, . . . we're trying bring the faith and the hope of Jesus Christ into people's lives. . .

Three of the five committed volunteers I successfully interviewed with individualistic attributions toward the poor inserted some component of individual merit as central to their description of the organization's mission. PETE spoke of those willing to be personally responsible and accountable for “one's own well being, status and stature”. He said:

. . . In my mind, Habitat's goal is to identify people who are willing to play a significant role to help themselves take a step up and to work beyond their current difficulties in acquiring something that is crucially important to their well-being. The whole idea of shelter is very, very important to me. I think we all need a home to serve as our base of operations for lack of a better term. And, I think Habitat recognizes that need. They recognize that the home must be of a certain quality level to be of use and they also recognize that the recipient's of their efforts have to demonstrate their willingness to help themselves. And, they do that by putting in their sweat-equity and by pledging and fulfilling a certain amount of work effort in order to receive the benefits that Habitat offers. So, to me it's a great . . . it's a confluence of things that are important to me personally: a home; personal responsibility and accountability for one's own well-being, status and stature . . .

The big picture is to . . . The big picture is to make quality housing available to everyone who is willing to put in the amount of . . . to put in the effort required to make it happen—people who are willing to earn it. And I think in the big picture they would like to see everybody who is willing to earn their way into a house get one.

ANDY indicated that important criteria of individual merit associated with the organization's mission included “motivation”, “sincerity” and personal “responsibility” .

For him:

. . . it's . . . a process, for people who have not the necessary financial means. . .but motivation for their family's sake to own a house. . . it's an opportunity that you can get into with a minimum amount of money, but, at that stage in their life it's a considerable outlay which means they're dedicated to this purpose.

. . . they have to be sincere and there are some criteria, I'm sure. I haven't really looked at it, but I understand that there's some criteria that . . . pinpoints this and makes

them understand this is a commitment they're responsible for. It is that opportunity that comes once in a life time for these people.

As a mother, LILLY stressed the importance of not only the **bible finance plan**, but also finding “people that were sincere about providing this for their children” to accomplish what the organization attempts to do. To her:

. . . They are trying to provide affordable housing for people that can not afford it. They require sweat equity so that that person has ownership—immediate ownership by putting their time in. And then they're required to pay back on a monthly basis, just like everyone else who buys a home. And their goal is to. . . The houses that we worked on were primarily. . . ah. . . there were several women that were single that had many children—two, three, four, five children—so, it appeared to me that they were selecting people that were in desperate need of affordable housing because of their family size. And, that's what Habitat was doing. And people that were sincere about providing this for their children. And that providing a home. . . is extremely important in raising their children.

JUDY, the most individualistic of those I interviewed, thought that giving the poor “something to work for”, building their “self-esteem”, building their “character”, and “making them more responsible” constitute principal components of the organization's mission. The important things to her, being strongly individualistic in her attributions toward the causes of poverty, consist of changing personal flaws of the poor which have kept them in poverty. She told me that:

. . . it's goal is to give people a second chance. Or to give them a first chance,. . . to just get them on their feet and give them some encouragement. . . . Now, you have something to work for. . . work towards, instead of. . . have nothing—no goals or anything. . . . It's establishing . . . a center in your life. . . something substantial in their life. That they have. That's theirs. That they worked for. You know, they helped build that house, so it's theirs and by the blood, sweat and tears of their hands too. Not just the volunteers. . . . I think that by doing that they're making them more responsible and making them feel that they've done something. To give them encouragement. I think it's more of a morale booster. . . because so many people don't have anything. And what do you have if you have nothing? So, I think it's. . . more to build their self-esteem and to build character and to build responsibility and things that they've probably never experienced.

Later in the interview she expanded upon her interest in the organization “making” the low-income partner “responsible” and why this is so important:

. . . I think it's awesome that they make them be responsible for this, you know. Because it's easy, you know, it's part of that welfare thing, they've been used to sitting back and just taking money, because that's what they were been told to do. Now, they're doing something that is tangible, you know, it's substantial and they're going to be a part of it and they have to take responsibility, you know. I don't know how many hours that they have to put into it, but I know it's a lot. And, they have to go out there and, you know, they're working in the work shop to build the railings and to build the cabinets and to . . . and I just think it's awesome. And I think that, when people take responsibility like that, it makes them appreciate what they're getting. So, I think it's awesome that they make 'em. . . that they make them responsible for it.

Unlike the other individualistic attributors, TOM espoused a fairly standard rendition of the “Official Purpose Statement”, with an emphasis upon its other (non-structuralistic) components—**international scope and be thoroughly ecumenical**—and **no more shacks**. He told me that:

. . . it's a religious based, ecumenical, worldwide program to eliminate poverty housing in the world. . . . an important factor in it's success is that it is ecumenical and it is faith based, because that seems to draw the kind of people into the organization that . . . that they're looking for. People that want them to do a good job, and not just something to preach.

I found clear evidence of the dialectic occurring between member cognitions and organizational culture in the responses of these committed volunteers in leadership positions to the question sequence: What is the Mission of Habitat for Humanity? What is it trying to accomplish? The typifications and institutional logics resident in their personal stock of knowledge confront the organizational institutional logics in Habitat for Humanity's social stock of knowledge (cultural tool kit), an interaction between agency and structure occurs, and utterances about organizational institutional logics emerge somewhat modified to reflect the individual's pre-existing cognitive schema. As we saw in the previous section on volunteer attributions, over time one's personal stock of knowledge may be modified to resonate more closely with the organization's social stock of knowledge or cultural tool kit. I found further evidence of this dialectic between

cognition and culture in the increasing number and intensity of individualistic institutional logics occurring in the local affiliate where I conducted these interviews.

### Committed Volunteers and Individualistic Institutional Logics

The increasing and intensifying practice of individualistic institutional logics at the local affiliate under study may indicate the influence of individualistic leaning volunteers, harboring sympathies with unbridled individualism and the ethos of capitalism from whence it arose, upon the organization's culture. This local affiliate actively practices three of the four individualistic logics uncovered in the analysis of the Fuller books in CHAPTER V (**Home Ownership Training, Tough Love in the Mortar Joints** and **On-going Family Nurturing**). Half of the committed volunteers I successfully interviewed participate in one or more enactments of the organization's individualistic institutional logics. Ironically, four of these five interviewees hold structuralistic attributions toward poverty causes.

PETE, the sole individualistic attributor in this group, has only been marginally involved in carrying out individualistic institutional logics through recent attendance at a few Family Support Committee meetings. At the last meeting that PETE attended, the Family Support Committee applied **tough love in the mortar joints** when they "... had to cancel a couple of families out of the program because of lack of participation." These families were ones that "... have applied and have been selected to participate in the program and then for various reasons have failed to hold up their end of the bargain and were subsequently released. . ."

SUZY, the structuralistically prone volunteer heading up the organization's Family Support function, prefers to call this type of **tough love in the mortar joints**, "de-selecting". De-selecting a family occurs seldom and is never done

. . . without a lot of prayer and soul searching. . . it's reserved specifically. . . as a tool that the committee uses to keep Habitat where we need to be as far as meeting the needs of the community. It should never be something that one person decides. Though we have very few criteria though that . . . would de-selected for. We almost always de-select a family who has failed to partner. . . . the most obvious "failure to partner" is someone who is not willing to perform sweat equity hours.

Other activities conducted by SUZY in providing **tough love in the mortar joints**, what appears to be her principle function within the local affiliate, include:

1. Providing the low-income partner families with "sweat equity . . . slip books" so that they can keep track of the labor they supply to the organization.
2. Providing these families with "booster. . . materials, for example the chart where. . . they can color in the squares until they get to four hundred and fifty, so that they can see how quickly their progressing, as far as their sweat equity".
3. Providing ". . . them with their tools that they will need to go through the money management classes. . ." and introducing ". . . them to the teacher of the money management class and explain[ing] in very specific terms what money management classes entail and what we expect of them".
4. Giving them ". . . a run through of . . . the wood shop. . . how they can perform sweat equity hours".
5. Routinely tabulating ". . . their sweat equity hours. ..". SUZY said that she keeps ". . . big board in my office that they can come and look at any day and see how far along they are in the program, what size house they're going to be getting, . . .

how many home owner work shops that they've attended. . . . but that's just the . . . kind of a mechanical thing”.

6. And, what SUZY called “cheerleading” that she does during the twelve to eighteen months it normally takes a family to move into their new home. During that period “life happens to them and they need someone who can help them remain motivated and can get them out of a slump, if they're in a slump. . . and you hold them to our [standards]”. Such cheerleading, according to SUZY, is necessary to overcome program participants’ fear: first of the organization “as a bureaucracy. . . someone whose kind of like a big brother or a big sister type of thing” and then of “How will I be a homeowner? How can I do this? All of a sudden, I don't have someone else that I'll be able to ask for things.” She sees “cheerleading” as helping program participants cope when they are

. . . overwhelmed by the time that . . . partnering with us entails. Most of our home owners are single parents raising families. Sometimes they'll have two jobs and we're asking them to provide us another fifty. . . forty hours per month of sweat equity—hours that they don't feel that they have. They're tired. Saturday morning rolls around and they've been up all night with their sick child and we're asking them to go out and work on construction. And. . . they need someone that can reassure them, but someone who also can be tough when they have to be tough.

Finally, SUZY told me that a chief function of “cheerleading” is to keep the program participants on task; to “keep reminding them of the goal. . . In the beginning. . . that goal is. . . pretty clear, but as you're going through life and life is happening to you the goal becomes less important than just getting by day to day.”

Most of the other committed volunteers involved in doing individualistic institutional logic routines participate with SUZY in **homeownership training**. This

**homeownership training** as a required part of the low-income partner family's participation in the Habitat for Humanity program is not voluntary. It is mandatory.

SUZY gave me a broad overview of this relatively new component of the local affiliate's program:

. . . The homeowner workshops are . . . supposed to be tools to help families become good home owners, but I don't feel that necessarily means that that tells them how to change a washer on a faucet and all that kind of stuff. So, . . . I try to bring in people who will help them through life. For example, we may have someone come in and talk to them about how to do a job interview. And for some of our home owners, you know, that's a very basic thing, but some home owners don't know. They don't know how to dress. They don't know how to present themselves so that someone else would see them . . . as a good employee. We try to do things like. . . credit counseling. . . we have someone come in and talk about credit counseling services. . . I have a man on my committee who is new who deals with mediation and things like that. And he talks to them about the importance of being a good example in parenting. You know, things like that--going out, what he calls "clubbing", and using drugs—things like that. So, that. . . they learn the tools of just life and that translates into getting through life a little better. . .

RUTH taught workshops on the availability and accessibility of city services—“. . . going from A to Z on all the services available to citizens in the city. . .”. Her workshop also included training on how to “. . . build strong neighborhoods.” Additionally, she helped “. . . these potential homeowners understand the rules that this urban area has put in place to try to help them maintain their property values. . .”, because “. . .sometimes people buy homes and don't necessarily understand the ordinances under which a city operates.” She also trained them to “. . . take an active part in being a good neighbor.”

JIM, having been trained in the law, provides workshops on legal issues that they might “. . .confront being a new home owner: you've got bad debts in the past, what about bankruptcy, what about things like that?” But JIM is also a minister who deals with a variety of populations, including prisoners and ex-convicts, so one of the workshop series that he conducted stuck out to him:

. . . The one that I remember though, really turned into like a support group, like from nine to twelve. You know, it was almost like a support group for the people to share

what things they were going through and the struggles they were having and the joys they were having and, you know, just an opportunity to share. And, . . . over the course of these workshops, they evidently developed enough trust in each other that they could share. . . could become vulnerable during the course of that. . . . And that's OK. It's OK that we didn't cover all the items on their little agenda, because that's as important as anything as I've got to say. If I've got this problem, you've got that problem, so, if I have it again, I can call James and talk to him.

Finally MATT, who is a substance abuse counselor by profession, hosts “. . . seminars on gangs and drug prevention type strategies” for Habitat for Humanity partner families. Here, he has the opportunity to mix a little **tough love in the mortar joints** in with **homeownership training**.

. . . I would say in the Family Support is when I do gang and drug seminars. . . kind of like a motivational type or awareness type of deal of gang involvement and drug involvement that a lot of people bring along with them from their previous life style to a newer life style. And, letting them know that Habitat is not a program that's going to actually tolerate someone who that's selling drugs out the house or gang involvement in the home, etc., etc. . . And just letting them know that the organization is not just a well-to-do bunch of bankers and . . . business people and Christians who are naïve about what's really going on when it comes to drugs and crime and gangs. And, I think that that's the role I've kind of taken up or been appointed or what ever, you know, to bring that awareness to the overall pool of candidates or residents. . . .

MATT embodies the last of the three individualistic institutional logics: **on-going family nurturing**. His describes how Habitat for Humanity “nurtures” or “supports” low-income partner families, even after they have become homeowners. For him this means:

. . . going into troubled neighborhoods or [to] troubled homeowners once they have built their own homes and being able to counsel with them to . . . defuse a problem or neighborhood conflicts between some of the residents of Habitat's. . . and helping out if the family's in a crisis or the family's having a conflict or the family's not really adjusting well. . . in the environment which they living in or the family have a financial problem that may need to be addressed and accessed, kind of, you know,. . . one-on-one door knocking type approach.

He related to me in vivid detail one experience where he used this “one-on-one door knocking type approach” to calm conflicts between Habitat for Humanity homeowners who had already moved into their new homes and their neighbors (both those living in Habitat for Humanity homes and other residents). MATT, discovered that he knew one



of the Habitat for Humanity homeowners previous to his involvement in Habitat for Humanity, so he

. . . went in there I let them know, “Hey, this is what’s going on. This is how it is and this is the problem.” And. . . “people’s saying there’s a lot of excess traffic coming in and out.” And. . . “do you know that they can foreclose on your home and you would have to pay the full value of your. . . payments—which would be more that you actually could pay—and you’ll probably end up losing your home?” And, just lay it on the line—what they actually faced with, what they’re dealing with—and it worked. And the other family, I had an inside connection with them, and I let ‘em know, “Hey, you all worked too hard to get where you at.” And. . . “It’s not worth going back to where you come from.” And. . . “Who ever’s causing the problem, maybe you need to get rid of them, but whatever it is, we need to deal with it.”

And there was another family up the street who was actually getting into it with some of the neighbors. So, I went up and talked to that family and, lo and behold, I knew that family from the groups at school as well and me and the mom and the whole family just perfect combination. So, I went and talked to some of the people in the neighborhood and I knew them. So, it was like it was a real well put together effort and we all came together, had a big meeting. And this took place over a year ago. . .

He explained that although these were probably just misunderstandings—typical neighborly tiffs—

poverty and community-like living or living in an apartment complex and being a renter, versus being a homeowner, brings a different value system to the table. And in some cases where a middle class or upper middle class or wealthy person will sit down and reason and work the problem out or call the police to work the problem or go to court to work the problem out, low income people have a tendency to take the problem upon themselves to solve it or “My way is the right way and I don’t want to hear no other way about it” or the kids to have their ghetto or their trailer park mentality that it clashes. Instead of the parents being parents and being able to act like mature adults, the parents can actually sometime cause more problems in not having the conflict resolution type. . . approaches. And, they just don’t know any better. That’s the way they did it when they was in the apartment complex or the trailer park or the low income setting and that’s they way they did it when they was kids. So, in some cases, that’s the way it is and they really don’t value. . .the importance that it is to do it in an appropriate way to keep your home or to keep your freedom or your life.

From my interviews with a significant portion of this group representative of the volunteer leadership of the local affiliate, there can be little doubt that these three individualistic institutional logics—**tough love in the mortar joints, homeownership training, and on-going family nurturing**—play important roles in this affiliate’s organizational culture. These attempts to monitor, modify, correct, and improve

individual characteristics associated with participants status as “poor people” to make them more successful program partners and homeowners, dramatically signal the influence of individualistic typifications and institutional logics (particularly the overriding institutional logic existent within American culture—unbridled individualism) contained within individual volunteer member cognitive schemas upon the culture and social structure of the organization. What is more, these individualistic cognitive components are externalized and institutionalized not necessarily by those within the organization with the most individualistic attributions toward the causes of poverty, but most often by those holding slightly structuralistic attributions. This probably occurs because, unless one is entirely individualistic or entirely structuralistic, we Americans believe that there are at least “two groups of poor people”. Is not that, after all, what three decades of exploration into attributions about poverty causes shows us—if nothing else. And, even though these Habitat for Humanity volunteers may be thoroughly convinced that they have chosen the “right” kind of poor people instead of the “wrong” kind, they still feel obliged to transform those they have chosen by expunging possible traces of “unworthy”, “undeserving”, or simply “wrong” behavior that might hinder them from becoming good partners, homeowners, and neighbors. But, I get ahead of myself. More on this in what follows.

## CHAPTER VII

### DISCERNMENT, SELECTION, PARTNERSHIP, AND TRANSFORMATION

*. . . sell what you possess and give to the poor.—Matthew 19:21*

#### Kinds of Poor People and Unbridled Individualism

Previously, I discussed the individualistic criteria of **merit** within the mixed institutional logic of selecting program participants based on **need** and some measure of **merit**. This institutional logic within Habitat for Humanity arises from a distinction between “two groups of poor people”—an individualistic conception, emanating from a wish to sort out the desirable and worthy poor from the undesirable and unworthy, that focuses upon flaws or merits in the poor individual’s personal character. Over thirty years of poverty cause attribution literature convincingly shows that Americans separate the poor into at least two groups, and sometimes more, based upon what they attribute to be the cause of a person’s poverty. Structuralistic attributions blame social and economic forces beyond the control of the individual poor person, while individualistic attributions claim the poor are responsible for their own poverty because of some personal flaw (laziness, drunkenness, drug addiction, poor money management, loose morals, lack of ability, welfare dependency, lack of talent, etc.). Most people in the United States hold both types of attributions, individualistic and structuralistic, in their cognitions of the causes of poverty—and have for a very long time. Within this mix, Americans are more likely to provide individualistic attributions for the causes of poverty than structuralistic

ones. Researchers have connected these individualistic leanings to one or more elements of the individualistic institutional logic I named unbridled individualism.

During my analysis of the Fuller material, I obtained a vague sense of these connections, but did not quite understand their gravity until my first interview with a committed Habitat for Humanity volunteer, PETE. Before interviewing PETE, I did not conceive that people 1) could readily and openly verbalize these conceptions of “two groups of poor people”; 2) rationally incorporate this into a blunt and striking verbalization of the institutional logic of unbridled individualism; and 3) connect this to one of the reasons that they find volunteering for Habitat for Humanity so attractive. As I spoke with the other committed volunteers, whenever they provided an opening, I queried them about whether or not they believed that there were “two kinds of poor people”. Sometimes I asked them if one were to randomly select families from the general population of poor people for the Habitat for Humanity program, would those so selected be successful? Whenever I felt that they were hesitant to use the word “poor” or verbally or physically placed quotation marks around it, I probed to determine whatever vagueness or discomfort they felt.

As I said, PETE provided the key insight here. His response gave me an understanding of how prominent and important distinguishing between different kinds of poor people is for some, how it fits into the institutional logic of unbridled individualism, how this distinction and that fit correspond to creation and maintenance of a mixed institutional logic of **selection based on need and merit**, and how this all creates positive reactions toward the Habitat for Humanity home building program. Because PETE’s responses were critical to my understanding the dynamics going on here, I think

it important to provide the extensive interchange between us in which I first connected the dots, although it is somewhat lengthy. In response to my query on how he thought the Habitat for Humanity experience influenced the beliefs of others who volunteered for the organization, PETE said:

I think that other people who were exposed to what goes on at Habitat would probably come away thinking that : “These are the kinds of poor people that I would like to help.” Habitat does a good job of selecting the families that are. . . (I hate to use the term “worthy”, but it kind of fits). . . We all want. . . I think that deep down we all feel we need to help our fellow man, but we don’t want to help them. . . we don’t want to support them in ways that are counter-productive. We want to make sure that they will take our help and do something productive with it. And, I think that people who are exposed to what Habitat is all about will come away thinking that “Yes” the process and program that they go through does that. It identifies the people who are. . . who can take the hand-up and make something with it, do something with it. Not just take a hand-out, and make choices with that hand-out that we wouldn’t make for them.

It was at this point that I sensed that PETE, as an individualistic attributor, was making a distinction between different types of “poor people”, so I asked him to clarify that for me.

He responded that:

I believe that there are poor people who are poor by choice and that there are poor people who are poor by circumstance. And, I believe that the ones who are poor by circumstance are the ones that I am most interested in trying to reach. The ones who are poor by choice, I can’t really help them as much. Because, I don’t think society owes people a living, or necessarily anything—other than an opportunity. And, that’s what Habitat does, it offers an opportunity for those who would take it.

PETE seemed to be providing me with the lay explanations for the causes of poverty that research on causal attributions toward poverty has continually unearthed when studying American populations, so I asked how he distinguished between these different types of poor people. He explained that he saw a person who was “poor by circumstance” as

someone who is fairly poorly educated, or who has not been exposed to the types of opportunities—particularly employment opportunities—that life offers. And as a result has remained somewhat trapped in the low wage jobs. In my mind that’s a circumstance. Somebody that’s poor by choice, I consider in terms of somebody that is taking. . . that’s on welfare for an extended period of time. . . that’s making really very little effort to help themselves. . . and that are probably not as willing or as able to apply the self-discipline necessary to make the move out of their present conditions and stuff like that. . . . They may not be interested in doing any better. They may be simply interested in maintaining

the status quo. And, I think people of circumstance are not interested in maintaining the status quo. They are inclined to improve on the status quo.

In a very short time, PETE bought all the elements into play by connecting this distinction between two types of poor people with the dominant American institutional logic of unbridled individualism. In response to my probing about whether most people in the United States were poor by “choice” or by “circumstance”, PETE said,

This may seem harsh, but in my view, in the United States, nobody is poor by circumstance for long—forever. I think that if you remain poor, you are poor by choice. Because this country offers too many opportunities, not just to poor people, but to everyone—to everyone to take advantage of to improve their status in life. Those opportunities are not everywhere—globally. It is difficult to recognize the distinction until you have seen the difference, experienced the difference, first hand. In the United States, there is no reason that you can not improve your status in life, if you choose to. There are ways out of the hole.

When I followed up with a question about poverty at the global level compared to poverty in the United States, PETE closed the deal. It all connected to the institutional logic of unbridled individualism—unlimited opportunity and individual initiative and achievement. At the global level most people are poor by “circumstance”, while in the United States most people are poor by “choice”.

There is no question in my mind that it tilts tremendously towards circumstance. And the reason is because I have such great faith in the United States in its ability to provide hope and opportunity. And the real distinction is that there is no hope or opportunity outside the United States, there is just not. Well, that’s not true. . . I’m talking about over in the developing countries, India and places like that. . . I think that there is . . . that you will find more willingness in the mindset overseas to improve their lots in life, for those who are down and out, than those in the United States. I think the reason is because that hope isn’t there. In the United States everyone has the opportunity who chooses to take it.

People are either *poor by choice* or *poor by circumstance*. People outside of the United States are mostly *poor by circumstance*. In this country “nobody is poor by circumstance for long.” Why? Because in “*the United States everyone has the opportunity who chooses to take it.*” However, there are a few people here who may be poor by

circumstance and Habitat for Humanity does a good job of identifying them and selecting them out of the general population of the poor who are poor by choice. Because the poor selected by Habitat for Humanity are poor by circumstance instead of poor by choice, they become worthy. Because of this quality of worthiness, PETE said that upon encountering them, people think, “These are the kinds of poor people that I would like to help.” PETE had articulated individualistic attribution toward the causes of poverty, unbridled individualism, the fit between these, the fit between these and Habitat for Humanity’s selection method grounded in the conception that there are “two groups of poor people,” and the relationship of all this to the willingness of the non-poor to volunteer to help the low-income partner families involved in Habitat for Humanity.

Pete was not alone in this take on this. Only two of the ten committed volunteers I successfully interviewed did not distinguish between categories or groups of poor people—SUZY and MATT. Both held slightly structuralistic attributions. The other eight respondents clearly saw and verbalized the distinction between “two groups of poor people”. Some of them connected this distinction to its use in participant selection—an important factor in why they and others volunteered for the organization.

In CHAPTER VI, I wrote of how Habitat for Humanity had influenced ANDY’s thoughts about the poor by providing him with the realization that there is more than one type of poor person. Before volunteering for the organization, ANDY was convinced that all poor people fit into the individualistic categories. After years of volunteering for the organization, he has now come to appreciate that some poor people are just uninformed about available opportunities and how to take advantage of them. Now ANDY distinguishes between “people with low-incomes” and “poor people”. In response to a

question about the “single most important reason we have poor people in this country today”, ANDY with his slightly individualistic attribution style said:

. . . It isn't that there isn't opportunity. There's always going to be people with low income. You've got to separate that from poor people. . . there'll be people who just never have good paying, high paying, jobs. There's always going to be low income people, but I think the reason we have poor people today in our country, the biggest single reason, has been the welfare program. . . I think it stifles individual effort, initiative. I think there ought to be work programs. . . we had them one time, that offered a solution. Although, many people thought this was demeaning. And to me, I don't think anything's more demeaning than having to accept a handout. . . I don't know. They're available now, if you look. But, I think people can appreciate the opportunity to work for whatever that is they need, the absolute necessities, rather than just handing it to them. I think it stifles the initiative to go out and do something about their current need.

For ANDY, the organization's willingness to distinguish between two groups of poor people and their adeptness at selecting those with both **need** and **merit**—picking those who are, in ANDY's words, “low-income” but not “poor” —entices volunteers like him to work for the organization and make it successful. He told me that many of the other retired volunteers he works with in the Wednesday Afternoon Archangels would not volunteer for the organization if it selected “just any poor family”. To his way of thinking these volunteers “want to see somebody that has a desire to better themselves and that are willing to give of themselves and their time, abilities and resources.” Without this kind of program participant, he doubted that Habitat for Humanity would “work to the degree” that it does.

LILLY said that she thought her daughter, who volunteered with her for the organization, benefited by being able to see “that there are people that are poor that have the desire to make the change. . . that they want to make a difference for their families.” The low-income families LILLY met through her involvement with Habitat for Humanity, unlike those she had encountered volunteering for a homeless shelter, were anxious to “change their situation”:



. . . the people that . . . we have like at the shelter. . . were not as anxious to change their circumstance in life. The people that were on the Habitat sites that are getting homes are very anxious. The people that I encountered at the homeless shelter for the most part did not have children. . . I guess being a mom, . . . to me that would be the difference. I would do anything for my kids. So, . . . I do think some people are homeless by choice, whether they make the choice to consume the drugs and the alcohol or if they're having a problem emotionally or . . . I think they closed some of the health centers, the psych units and things that. . . , and they're not getting the medications. Those people can not help their situations. So, . . . it would be hard to differentiate without knowing everyone's background. But the people that we met on site at Habitat were very ready to change their. . . And . . . they all had jobs. . . I didn't get the feeling that anyone was trying to beat the system and get as much as they could. . . And some of the people that I've encountered through other volunteer organizations go from one center to the next. . . they just make the rounds. They collect every way they can. They can tell you, "I can't go back here for another year. I can only go here two times in a year. I can only go there five times a year." I did not get that feeling at all. . . with people involved with Habitat.

TOM, a moderately individualistic attributor, stated that people are poor because of the bad choices they make. He told me that the difference between the general population of poor people and those selected by Habitat for Humanity was that the organization's low income partners recognize that they have made a lot of bad choices in the past and are ready to start making some good choices. "Habitat has become a ray of hope." I questioned him about what he meant by "bad choices" and he responded:

. . . Well, I think we've had several . . . that have been married and divorced several times. . . I'm sure we've had some who have had children who weren't married. . . they were in a . . . societal level to where that was kind of the norm: "I can get on welfare and draw money for my kids and so on and so forth" . . . they just didn't have any purpose in life, not any education, and no hope for the future. And so it's just, "So what! Who cares! Nobody cares about me or my family." . . . I'm sure a lot of them got pregnant, maybe even at high school age, that just compounds the problems of gainful employment and making enough money to live on. So, just a whole series of bad choices that put them in situations.

Turning away from these bad choices, according to TOM, is critical for a poor family to become a successful Habitat for Humanity low-income partner. "They have to have the desire to help themselves." Also, for him they "have to understand the responsibility of homeownership." Above all, these low-income program participants must "understand that it's not a gift, it's not given to them." These characteristics, TOM believes, are not

held by all poor people, only by a select few. He told me that, “you can’t pick any family from the poverty level and say, ‘We’re going to put you in the Habitat home.’ I don’t think would be successful.” He was quite proud of the fact that

. . . one of the areas that our chapter [local affiliate] has made great progress—is the improvement in the family selection process. I don’t know how many failures we’ve had, not many, one or two, to my knowledge, and there were reasons for those, I’m sure. . . there is a lot of emphasis today placed on the Family Selection process. We try to minimize the failures and recruit good families.

Like ANDY, TOM sees an important component of the program’s success as the ability to distinguish between “good” families and possible “failures” in the recruitment and selection process. Two kinds of poor people: those that make bad choices and those that have made bad choices but have decided to change and make good choices.

JUDY, the most individualistic of those I interviewed, distinguished between the poor that “choose to stay where” they are and those that “choose to make” a better life. She said that she thought most of those helped through Habitat for Humanity “want a better life”. For her, those that choose to stay where they are get trapped in the welfare system. She stated that this opinion came from personal experience. She chose to better her life, instead of living off welfare:

. . . I can honestly say that when I was a single parent, I was poverty level and did not use the assistance because of what they said to me. . . and I wasn't willing to quit my job. So, I worked two and three jobs. . . so, you can do poverty and not be on welfare. But, unfortunately. . . I think there's a strong relationship there. And I think . . . you have to look at the family history, . . you have to look at the background and see. . . both of my parents work and they weren't willing to be without a job and they had good jobs. And, I wasn't willing to be without a job. I haven't been without a job since I was sixteen. So, I think that, you know, you have to look at the environment in which people were raised. . . I do think that welfare plays a big role. It think that they tie people's hands, but I also think that . . .they need to have limitations, so that people don't just find it really easy to be on welfare. I think that they need to have a program to where, "We're going to do this for you. Then, we're going to do this and then by, you know, your fifth year you're should be off welfare and then, you know, work in society."

Even those with slightly structuralistic attribution styles make the distinction between kinds of poor people based upon their ability and willingness to make “good choices” as opposed to “bad choices”. JIM disclosed that, in addition to desire, hope, and willingness, those selected by the organization were different from the general population of the poor in terms of “intellectual capacity”—the ability to make the “right decisions”:

. . . the ability to make decisions and willingness to and to say, “Hey, I got here by making bad choices, but,” instead of blaming somebody else, I’m going to say, “Hey, I got here because I made bad choices, you know. Maybe, if I made better choices, I’d end up someplace else.”

RUTH also readily acknowledged that not only are there different kinds of poor people, but that Habitat for Humanity only works with a certain kind, generally described as the “working poor.” She stated that

Habitat doesn't deal with the poor, poor people. I don't think we do. Because the poorest of the poor don't have tax returns. These are working people. These people. . . it could be me. You know, I mean, I could almost qualify. You know, school teachers that qualify. A lot of City employees could qualify. You know those that don't have . . . a spouse that works. . .

But for RUTH, consistent with her structuralistic attribution style, the “poor, poor people” are poor by circumstance, not choice. They are

. . . the poor that live well below the poverty level. They would be the day to day. Some place between the homeless and under the bridge and in and out of the day care for the homeless and the folks . . . who are just struggling to get by. They may or may not have transportation. They may or may not have family. . . they're in that hole. . . they can't keep a job or get a job. They're the unemployable. And, without family, I think they really slip through the cracks. . . . they're really poor in spirit, because often they don't know why this happened to them. And so to me. . . Habitat. . . when they come to us to apply, they have to have had a job and fill out a tax form for the last two years. So, they pretty much are working. . . I don't know if that's poor or not, but it is affordable housing we're working for. But, the poorest of the poor are those poor in spirit. Now, going from agency to agency each month, looking for that utility bill, or going without the water, going without the electricity, . . . who are. . . dragging their kids from shelter to shelter, living in the car and all that stuff. . . . I think a lot of our social services agencies deal with them. And they're not in any way ready for homeownership. . . . Some have fallen there because of misfortune and others are there because, for whatever reason. . . you know, their lives didn't come together for some reason. Maybe they were victims of child abuse or developmentally disabled or partners that have had kids or their families have abandoned them. That's what I think is the poor in spirit.

Then there is ESTHER with her balanced attributional stance. There are different kinds of poor people for ESTHER too, however, unlike the others, ESTHER thinks that the organization doesn't recruit enough of the right kind of poor person. She said that she would like to see the organization put more effort into recruiting and selecting the "all-American, pioneer spirit family, but the ones that fell through the cracks. . ."

. . . It's the working poor. . . But, it's the working poor that just can't. . . they just beat away every day at trying to just, you know, carve out something for themselves and . . . they're so like this [Ester tightens up her upper body and draws her fist hands close into her chest] they don't know there's some help out there somewhere. . . because they have a very good work ethic and they're working hard every day and they're trying to do . . . and they really are doing the best they can and they are providing for their families and . . . but they're just not getting anywhere. . . mom and dad gettin' up and goin' to work. But going to work at a job. . . [For instance the partner family that just moved into their Habitat for Humanity home:]. . . the lady worked at [a local hospital] folding towels and the guy worked. . . at Burger King. . . those are the kind of people that I like. . . because they took care of their family. . . they didn't let those kids run around at night. They were very concerned about all the drama that was going on in their neighborhoods and the kids knew that and they really loved those kids and took good care of 'em, the best they could, but they needed some help. I mean, I guess it's the people that . . . still have the pioneer. . . of being an American and just thinking that "Someday I'll keep . . . dredging away at this and someday maybe I'll have a house or something." But never knowing really how they were ever going to get there because if they were to sit down and thought about it they'll never get there the way they're doing it. . .

. . . I just want to be careful to make sure that we're not just getting. . . those people . . . just looking for a ride somewhere and they're goin' to figure out some way to beat the system. I feel like that. . . some of the recipients . . . are coming in like that and I'm not seeing . . . that mom and dad with the three kids that . . . have worked hard all their life and are trying to take care of things in some run-down, old beat-up house and they both have a job and they're in tattered. . . I guess I'm looking for the all-American, pioneer spirit family, but the ones that fell through the cracks. . . And there's a lot of them out there. And they're not on. . . And I'm not going to say anything about aid or anything like that, but a lot of these people aren't on anything like that. They're not on aid and they're not on. . . They haven't been to every different agency in town to figure out how to work it all. They're too proud to do that.

The vast majority of the committed volunteers I interviewed, of all attribution styles, evidenced a belief that there are different kinds of poor people, heavily influenced by unbridled individualism, and that Habitat for Humanity has the ability to discern those most worthy and deserving. Consistent with what I found in my explorations of the Fuller

material, this is the first step in a transformation process. This process may, not only within the organization's social stock of knowledge (cultural tool kit) but also within the personal stock of knowledge and cognitive schema of the individual volunteer, move the low-income participants in the organization's building program into progressively higher and higher status typification categories. This first step—distinguishing between two groups of poor people—establishes the rationale for participant **family selection based upon need and merit**.

#### Family Selection Based on Need and Merit

In CHAPTER V, I detailed the components of **family selection based upon need and merit** found in the works of Millard Fuller. Here, I describe the family selection method used by the local affiliate where I conducted my interviews. This description comes from two sources: the interviews with the committed volunteers as informants of organizational institutions and practices and a description of formal selection criteria and application information as detailed on the affiliate's website. In this description, I show how the local affiliate winnows the “deserving” from the rest of the poor and places them into a higher status typification category: “a chosen people”, to use Mr. Fuller's term. As RUTH stated to me about her initial experience on the family selection side of Habitat for Humanity: “it was a matter of selecting the ones that we thought had . . . the greatest need and who also had the best chances of succeeding, because we want them to succeed in homeownership.”

According to the local affiliate's website, families who qualify for the organization's building program must:

- ⊕ Have a housing need and show evidence of a desire to maintain and care for a house.
- ⊕ Have the ability to pay (must show proof of a minimum of \$13,000 to a maximum of \$26,000 a year income for each of the last two years). Be able to provide copies of 2001 and 2002 Income Tax Returns or proof of social security or disability income.
- ⊕ Be able to partner (*work 500 sweat equity hours by working in the Habitat program on houses, in the ReSTORE, or attending money management and homeowner workshops.*)
- ⊕ Have lived in the [local affiliate's service] area for the last 6 months.
- ⊕ Be single, married, or divorced (must provide copy of divorce decree) and NOT separated.
- ⊕ Be a legal resident of the United States of America (must provide copy of birth certificate, green card or citizenship papers.)
- ⊕ Be willing to commit to long term loan payments (*30 year, no-interest loan.*)
- ⊕ Have a good record of rent payments (must provide copies of last six months rent receipts or reference letter from landlord.)
- ⊕ Pay **\$5.00** credit report fee.
- ⊕ Provide copies of current utility bills, credit card bills and other current monthly bills.

SUZY informed me that the process a family goes through to become a

Homeowner operates something like this:

. . . families apply to Habitat and. . . go through a screening process. . . which involves. . . interviews, home visits,. . . where they have to show certain conditions. They have to have a need for Habitat. They have to be willing to live in housing that would be built with them by Habitat. They have to have a willingness to partner with us, which means that they have to provide . . . sweat equity hours—at this time it's five hundred hours. . . it used to be three hundred. . . they must be willing to attend home owner workshops that we provide—also attend money management classes for ten months. They enter escrow account at that time. . . and if they're willing to fulfill all those obligations, then they can be accepted into the program and at that time we begin the sweat equity and start fulfilling their share of the partnership. And, in turn, we provide support for them until it's time for them to choose a lot and to choose a house plan. And, then Habitat builds with them . . .

RUTH conveyed the conception that the application process was undergoing some changes and compared the new process to how one applies to get into a college or university: they get an application and submit it with all the paper work taken care of.

Before you fill out an application, we make it very clear that you have to have a two year work history. You have to have had a job for the past two years. . . we ask for the credit report. We ask for letters of references. . . pretty standard application that they use

throughout the United States. But, it sort of gives us a picture of that family. Do they volunteer in the community? Do they go to the PTA with their children? What hardships have they had to overcome? Because, usually. . . many have filed bankruptcy, many have had financial challenges due to an illness or an unforeseen incident in their family that's led them to fall on hard times. For others it's the first time in their family anyone ever owned a home. And so, . . . that screening process starts. If they reach the criteria of where they have a job, they have to be divorced or married. They can't be separated. Of course we have to look at citizenship and if they have liens against them and things. At that point, then, when they're selected, we sit down and they have to know there's a commitment. We now have five hundred hours of sweat equity. . . and we've actually raised that through input of our home owners who have gone through the classes, who say that "You know, this is a great opportunity. Not many places have this." And so, is it worth the effort? Yes! And it's often the hardest thing that they've ever done in their lives, we've been told. . . with it comes a lot of . . . hard work and sacrifice on their part.

During a pre-screening process (before the actual application process), SUZY told me she sometimes comes across problems, in the merit category, and discourages the poor family from making application. She said:

We go over all of the information that we require for them to bring in and . . . discuss, maybe, a credit problem that they may have. And, at that time sometimes we can pre-screen someone who would be . . . turned down during the selection process, but it would be just a matter of cleaning up their credit. We welcome them to come back and re-apply at a later time after they've cleaned up their credit. But, there isn't any point in them going through a complete selection process, because we know at that time that they wouldn't qualify . . .

Once a family applies and qualifies on the basis of income, credit-worthiness, residence, citizen status, rental history, and a variety of other documentable merit based criteria and evidences some quality of need (housing related expenses compared to income level), then they are ready for a home visit. Here, merit has begun to become more important than the assessment of need. RUTH explained that the principle criteria used to be need, but not any more. When she first began volunteering for the organization, need was a paramount concern, but now the selection process is more and more about measuring (or intuiting) different criteria of merit. She told me that although the committee that selects families for the program has "a whole ranking system, where you can rank the facility" on such factors as "safety" and "draftiness", they also "look at

the way the home is kept.” This “housekeeping” criterion of merit helps the committee discern “win-win situations”. “Housekeeping” may not be the appropriate word, according to RUTH, maybe “orderliness” better describes this criterion of merit.

. . . it's not if you're a good housekeeper. It's not a white glove test. It's more of an idea of the level of order that you bring to your life and we don't go through closets and things like that, but you can tell. . . is there school work on the refrigerator ? And these are things that. . . we don't score that necessarily. . . but I think by walking into someone's home you can tell the love and care. . . what are the priorities in their life. . . it just gives us a glimpse, when you sit and share a cup of coffee or tea in someone's home, you get a feeling for their investment in their community and what they're trying to do.

Criteria of merit are more important than levels of need according to RUTH, because she does not think that “everyone in America is capable of owning their own home”. What is more, she said that she didn’t believe homeownership was a right; it was a privilege. In selecting a future Habitat for Humanity homeowner, “ you want someone to demonstrate that they appreciate what it is that you're trying to do. And that it's something you’re willing to work for and want really badly”. RUTH questioned how badly applicants to the program that have difficulties getting together all the documents required in the application process want to be homeowners. Sometimes, RUTH stated, criteria of need (particularly those centered upon facility conditions) are indicators that the applicant may not be ready to become a homeowner.

The mother with the six kids living in the two bedroom apartment that leaks, I have to ask myself, "Why are they not in public housing?" Where these conditions just do not exist. Was it your failure to live up to the drug standards of the public housing? Do you owe them money? . . .were you thrown out because of other illegal activity you allowed to go on? If so, that's probably not going to make a good neighbor in a neighborhood. . . .

When she first began doing home visits as a member of the organization’s family selection committee and saw the “deplorable conditions. . . no heat and no air conditioning, no screens. . . and wires hanging out”, she had to rate the family in terms of facility conditions as



. . . really needy. They were in an emergency situation. Then I thought to myself are they potential for Habitat? No, because they were allowing themselves to exist in this condition. . . . it was a condition where the wife choose not to work because she wanted to stay home with the kids. At this point, her minimum wage husband, probably working to provide a safer environment. . . I probably would have put my children in a different sort of care situation rather than have them exposed to the elements as these kids were. So, I'm also tough on them too in a way, because to me the kids come first. They have to be in these situations and we have a responsibility and so. . . I can be tough too, when I see. . . smoking and yet someone is telling me that their electric has been turned off three times this year . . . I can be pretty hardnosed about it. And, I also need to decide is this someone that we give a list [of available social service contacts] to and say, "It's been nice talking to you, but you're not a candidate." So, I can be that way too. I don't like phonies. So, to me, I'm selfish. The kids and the elderly come first. You know, if you have three dogs and there's a big investment in dog food, home ownership isn't for everyone. So, I am somewhat, I guess, judgmental in that case when you see them flubbing the basics, you just go, "You're not ready."

RUTH sees this loading of multiple criteria of merit into the selection process as a necessary task to fulfill the organization's responsibility to the neighborhoods where Habitat for Humanity homes are built and the many non-poor partners (particularly churches and corporations) that provide financing and volunteer labor for the program.

She related to me that

. . . we have a responsibility to neighborhoods as well. . . to bring families that are responsible—share the same values as the people with homes around them. And I don't want them to say, "Oh, we don't want one of those Habitat families living next to us. Because you know what will happen." So, I think that we have a responsibility to a lot of different people. The churches and the business who help us build these homes view it as a good thing that we're doing to help stabilize the community and put a roof over someone's head and to give someone this chance at the American Dream. So, I think we have the responsibility to screen and select families that are going to be successful, because you don't want see them fail.

MATT confirmed this turn toward stressing merit's increasing importance in the selection process. He said that in addition to other assessments made during a home visit, he and other Family Selection Committee members looked for "indicators that will let us know that this person is a good candidate for Habitat or we look for red flags that would say this person may not be a good candidate for Habitat." In explaining these indicators, MATT indicated that "each member of the team have their own considerations or own

opinion of what they would think a ‘red flag’ would be.” Red flags that MATT looks for during a home visit include: “excessive people living in the apartment or the home”; “drug trafficking or drug involvement”; and “teenagers that maybe gang related, gang involvement”. On the positive side of these criteria of merit, what might be termed “checkered flags”, MATT said that he looked for a family with a

Single parent. . . real good work history. . . single parent that’s really concerned about their children. . . single parent who really, really is budgeting right. May have had some rough times or bad decisions in the past, but is trying to really overcome those. . . parents that are really. . . religiously orientated. People that are not bitter, not angry. And even sometime people that are bitter and angry, I look at that and say “Hey, those are people that really will work hard,” because they are, you know, on a mission, or they’re angry about something—they want to better themselves. . . and that’s it. Housekeeping, you know. People that really just love life and have goals and standards, morals and standards for both themselves and their kids. . . you know, that’s pretty important.

Through family selection based upon need and merit, these “deserving”, “worthy” and meritorious poor people become the “chosen people” of Habitat for Humanity. They are chosen, not only because of their need for decent housing but also because they exhibit personal characteristics of merit. Such characteristics both distinguish them from the general population of poor people and are perceived by the Habitat for Humanity volunteers doing the choosing to better guarantee the selected participants’ success in the organization’s home building program. Once chosen, these once poor people then become low-income partners in the process of achieving private homeownership through collective effort. Thus the sequence continues from “poor” to “deserving poor” to “chosen people” to “partner”—a distancing mechanism that plays upon both organizational typifications and individual cognitive elements called attributions.

## Partnership and Transformation

I wrote at length about the institutional logics of **the poor as partners** and **Habitat's transforming effect on the poor** in CHAPTER V as they arose from the analysis of the Fuller documents. My interviews confirmed that individual volunteers experience these institutional logics and incorporate them, to varying degrees, into their cognitive schemas. They also confirmed that these institutional logics, although structuralistic in nature, may continue the upward progression of typification category movement, and thus mitigate the organization's influence on individual members' attributions toward the causes of poverty.

RUTH described three stages that Habitat partner families go through: one, before coming to Habitat; two, during the time of building and training to be a homeowner; and three, homeownership. These three stages roughly correspond to the typification category hierarchy of poor person, worthy poor person, chosen poor person, partner, and Homeowner that I discussed previously. She elaborated:

. . . I think when we first meet them, they're excited by the opportunity that they might be chosen to have this happen. There's a lot of hopefulness and what I see growing among them, as they work with the volunteers on other people's houses and their own, is a sense of coming together or a sense of realizing there are other people in the world that care about them too. That we care enough about them that we want to see them succeed. . . . A lot of these people haven't had people treat them very well. They haven't always had good things happen to them. And so, therefore, when you come to someone and say, "We want to help you help yourself. We don't want to give you something. We want to join you in helping you realize your dreams come true." . . . I almost feel selfish saying that as a volunteer. To help someone make their dreams come true. . . what greater gift could we have to be able to do that, if indeed we could. But, . . . I think it helps them in their spirit and my hope is that they will go on to help others. . . . there's nothing they could give back to me or to Habitat other than to be good neighbors and if the opportunity comes for them to help, they will help and volunteer in the future. It's giving of themselves to help others. I just view it as a circle of giving and caring. Which I think is . . . very important. . . . So, I sense hope and sharing and confidence of these people when they get their keys, they just start beaming. You know they have accomplished something that's pretty incredible and . . . I don't think that you can put a limit on what they can do. That's what I think is so incredible—the excitement that I see and the proud feeling. . .

You know, kids looking at them, and you don't think these are going to be kids that say, "Well, my parents can't do anything."

They can do anything. So, to me it's just an empowerment program.

MATT, as I said earlier, sees the partnership element as key to the mission of the organization. A major role that partnership, or what MATT terms "fellowship", is to develop friendships between the poor and the non-poor—the haves and the have nots.

The fellowship piece to me means when people come together and work for a common cause, no matter what that common cause may be. . . .the fellowship to me is when people come together and laugh and have fun and develop a friendship. The fellowship to me means when your kids can actually see that there's people who do care in this world and it's not about the color of your skin or who you are or where you come from, but there's good genuine people who actually care. And that's important to kids to see.

Through this "fellowship piece" the transformation of the poor can be understood, according to MATT, using the reverse of the "the intersection theory." In this "reverse intersection" theory of MATT's the poor person, before they apply to Habitat for Humanity, "has probably been at a intersection and the light has been red for a long time and here comes along Habitat to first put forth the yellow light and then comes the green light." The "red light" period is full of wishful thinking that is easily "dampened and destroyed and a lot of people can give up" because they are "already overburdened, overloaded, and underpaid." The "yellow light" period, when the applicants become low-income partners who begin putting in sweat equity hours, attending homeownership training sessions and "being a part of something", "redirects" and "reshapes" the self image of the program participant and strengthens their "value of a family."

. . . someone in the yellow light phase or the yielding phase, they starting to creep past the dreaming phase and actually putting things into motion, into reality. And it's kind of like to snowball theory, it gets bigger and bigger. And all of a sudden, they beginning to like it and they see that the people at the work site and the people at the seminars are good people. And they see they not in this by themselves and that's the fellowship part. The yellow light is important, because the fellowship part is what really, really, really. . . motivates the person to continue to believe that they can make it to the green light.

In the “green light” period, the low-income partner is “transformed into being a homeowner. And, after all is said and done, that resident is no different than me or you or anyone else in society.” To MATT, this is what is good about the organization’s homebuilding program—the transformation of the poor through the “reverse intersection” process. This transformation is wrapped up in helping these low-income partners achieve the American Dream and reifying the goodness of American values. “That’s the importance of understanding the American Dream, once you own your own home, in so many cases, it transforms you into believing in the country that we live in.”

Working with the low-income families during the partnership phase reinforced PETE’s claim that the organization chooses the “worthy” poor. He related how he had worked with a “handful of different families and folks in the woodshop” and was “impressed with their efforts and willingness to come and put in their sweat equity.” To him this “demonstrates their willingness to take a hand up rather than a hand out,” which was something he expressed that “was really good to see.” He stated that

. . . They seem to be hard working. They didn’t seem to mind doing the task that needed to be done. Certainly once they understood what they were supposed to do, they didn’t have any problems with it. No complaints. They seemed to be very decent, very decent ladies. I was doing my . . . I was doing the same thing that they were doing throughout the whole time and watching them—checking up on them—very productive. And, so yeah, I got a good impression of those two ladies.

LILLY described the experience of working alongside the low-income partners as “awesome,” because she “got to know these people.” She said that she made a connection with them and

. . . at the end of the very first house there were several people that were putting in sweat equity on someone else’s house that were getting ready to get a house. And they would come up and they had ripped the corner off the donut box and they had written their name and phone number. Handed me their name and phone number and said “Would you call me next week so I can tell you when my house is going to be built. Could you all come to my house.” It was such an incredible bonding experience that these people soon learned

that we were there to build their house. There was no . . . class division at all. It was like we were all for one and one for all type thing.

LILLY talked to me about the low-income partner families she felt were typical in her experience. To her these partner families were concerned parents

. . . moms with kids that had the same concerns for their kids that I have for mine. . . they . . . wanted the very best for their kids. They wanted a stable environment. They wanted a roof over their head—a place where they could call home. They were . . . right in there with us. I mean, we're talking. . . about the dog-days of summer, where there. . . was not a breeze, sweat was pouring off of everyone, there wasn't a dry thread on anyone, and they were right in there with us hammering. There was one house, the lady's name was SALOME. We just loved her. She had five kids. . . . we showed up between 7:30 and 8:00 [AM]. She had been there since 5:00 [AM]. She had swept the entire interior of her house, then mopped it to get all of the paint and excess off the floor before we came through. And she was dog-tired when we got there at 7:00. . . 7:30 [AM]. Hard-working, very excited, couldn't wait for the dedication, couldn't wait to move in, couldn't wait to give this gift to her children. . . this lady also. . . had the five kids. We had children very close in age. . . typical teenage stuff. . . she wanted to know, you know, where my children went to school, how I kept my kids in line—from doing things that her kids were doing that she didn't think should be doing and. . . . She was a very concerned mom. I mean, these people were very, very dedicated parents, I think. The impression I got was they were very concerned about their kids.

Lilly expressed wonder at how Habitat for Humanity had “mastered the art” of apparent equity between poor and non-poor partners. She related to me that she

. . . didn't ever get the class distinction impression. We were all in there in our grubbies, we all looked alike, we all laughed alike, we all sounded alike, we all harassed each other, if you will. It was just a real. . . comradery there from the oldest to the youngest, . . . on the job we were all having fun, having fun. You know, this is fun. Sweat is pouring from you, you've got hair full of paint, you know, you just look your absolute grossest and yes, we were having fun.

Becoming friends with the low-income partners and remaining friends after they become homeowners allowed TOM to see partner families turn into transformed homeowners. He told me of MAGGY.

She was from Nigeria. . . and immigrated to the United States with her husband. What happened, I don't know, they later got divorced. And she had three children. . . she . . . works at [a high status local golf course and country club of national repute] in the laundry department and apparently has been there a number of years. So, her work schedule permitted her to work with us and she was there about every day. And, when we were building her house, she was just very, very concerned about her three children. She had two boys and a girl that were kind of in their later teenage years at that time. Not

doing well in school, not motivated, didn't know what she was going to do and how she kept them in school, money wise and stuff, I don't know. But, . . . I was talking to her here just, oh, a couple of months ago, I've talked to her gradually. But it was obvious after they found out they were going to get a home, things began to change. . . .it just gives them a sense of future, of hope, of , you know, things are going to be better. And now, . . .the oldest boy is attending [a state university], the next boy is attending [a local community college], and the girl just graduated from high school. And she is just elated at the success and change of attitude in these children and I think a lot of it was the result of having a decent home—a place where they were not ashamed to invite their friends over, a sense of security, you know, that kind of thing.

Part of what transforms low-income partners, according to JIM, concerns getting involved in doing something for others. He told me that

I think part of that process is to see the . . . the new homeowner grow through that process. . . . by requiring sweat equity, working really in effect on somebody else's house or several somebody else's houses, they're getting involved in something bigger than themselves, some body's problems other than their own, which I think. . . is a healthy thing. And. . . then. . . they can see how they fit into this. Not. . . just about me and "Yea, I got my house." You know, "There are other poor people out there, . . . that I've helped and I feel better about myself for. . . not just sitting around complaining about my problems or just focusing on my house, but I've had to worry and think about and contribute to James' house." . . . I think that's healthy.

Another aspect of Habitat for Humanity that transforms the low-income partner relates to the mandatory **homeownership training** I described earlier. RUTH informed me that the local affiliate has started what she calls "fiscal therapy" where, as a part of their five hundred hours of sweat equity, the program participant must open a savings account and accumulate seven hundred and fifty dollars to pay closing costs and the cash down payment they need to get into their Habitat for Humanity home. Also, this savings establishment, RUTH claims, will help them once they become homeowners, because

. . .we have looked at other affiliates throughout the country and found that, once somebody becomes a homeowner there are many incidental things that come up and often times savings. . . they would find themselves with extra money. Because their \$200 house payment included their taxes and their insurance, and they would buy a Lexus, they would buy animals, they would . . . And we weren't really helping them to understand that some times you have to put money away, you know, that there are unforeseen things that may happen. You know, there may be a tornado and you've got damage to your home, but it's less than what your insurance deductible would be. So, there are many things, and so, what we have found is we're putting this program together with it. And,

it's tough. . . but there are other incentives in there. If you do this, it reduces some of your hours.

The low-income participants are also required to open a checking account so that they don't "suddenly find themselves with a home and still using . . . cashier's checks to pay bills and things." Building a credit rating constitutes another very important part of this training, where the program participants are taught to take care of their credit report and remove "things that really ought not be on there." They are also taught how to budget.

. . . the families that go through it have to write down everything they spend, every day. And it is really. . . an eye opening awareness that all of us could gain from and seeing where we spend our money and how we truly have more power over our finances than we think we have.

Volunteers at the local affiliate level enact the institutional logics of **partnership** through experiencing the **poor as partners**. As the low income participants move continuously upward from the typification category of "poor" to "deserving poor" to "chosen" to "partner" to "homeowner", the volunteer witnesses **Habitat's transforming effect on the poor**. This transformation is not incidental, but may be viewed as a core purpose of the organization. It is so essential that the program provides the low-income partner with the aura of transition from selection through partnership through homeownership and beyond. The organization engineers experiences that allow the low-income partner to get beyond themselves and grow by working on other people's problems. Also, the local affiliate attempts to train the low-income participants to make them better partners and homeowners.

### Socialization, Institutionalization, and Categorical Changes

In this and the previous chapter, I uncovered a dialectic process occurring between socialization and institutionalization. The overwhelming structuralistic nature of



Habitat for Humanity's culture may bend individual attributions toward the causes of poverty in a structuralistic direction. At the same time the individualistic typifications and the individualistic institutional logic of unbridled individualism that individual volunteers bring with them into Habitat for Humanity work upon the organization to increase individualistically hued chips within its cultural mosaic. This tension between a structuralistic organizational culture and an individualistically prone volunteer leadership may mitigate, to some extent, the organizations' influence on new volunteers' attributions toward poverty causes. Again, echoing my findings in CHAPTER V, the movement of the perception of low-income participants from the typification category of generic "poor" through "deserving poor" to "chosen" to "partner" to "friend" and "homeowner" may also dilute or confound the organization's influence upon member attributions toward the causes of poverty.

#### A Summary of the Qualitative Portion of the Bricolage

I conducted the biographical analysis in CHAPTERS IV and V and the analysis of interviews with committed volunteers in this chapter and CHAPTER VI to determine the *nature of Habitat for Humanity's culture and social structure relevant to the poor, treatment of the poor by the non-poor, and causal attributions of poverty*. In addition to gathering information on the organization's culture and social structure, I also collected and analyzed data on these *committed volunteers' attributions towards causes of poverty and possible influences involvement in the organization has upon these attributions*. At the same time, I captured and analyzed data on *how the poverty relevant cognitive schemas held by committed volunteers influence Habitat for Humanity's culture and*

*social structure*. I pursued these qualitative investigations to determine the relationship between Habitat for Humanity poverty relevant typifications and institutional logics and the insitutional logic of unbridled individualism. Such a determination, I argue, provides critical insights into the manner and direction of influence the organization wields on its volunteer members. I discuss the results of quantitative tests of the influence the organization has on new volunteers' attributions toward the causes of poverty in the next chapter. The major findings of the current chapter and the three previous chapters may be summarized as follows :

1. Poverty relevant typifications of a structuralistic nature constitute almost all such typifications within the organization's culture. There are, however, a few instances of both individualistic and fatalistic depictions connected to the poor and the causes of poverty. Such a massive abundance of structuralistic typifications may flag the possibility that exposure to the organization will bend volunteers' causal attributions for poverty in a structuralistic direction. However, the existence of non-structuralistic typifications, no matter how slight, may indicate that the organization is experiencing settled times and contains contested territory where struggles between differing attributional styles occur. Such struggles, either externally within the organizational culture or internally within the individual members' cognitive schemas, may mitigate the possible influence of the organization on volunteer attributions.
2. Habitat for Humanity's poverty related institutional logics, like its typifications, loom overwhelmingly structuralistic in direct opposition to the individualistically grounded institutional logic of unbridled individualism

dominant in American society. Although the structuralistic institutional logics within the organization form a critical mass, its culture is not monolithically structuralistic. A few important individualistic institutional logics, consistent with and influenced by unbridled individual, do exist within the organization. These individualistic logics connected to the selection and treatment of the organization's low-income participants, signal, once again, that the organization exhibits an appearance of settled times. Settled times contain areas of contradictions and contentions where individuals exercise agency and resist organizational influences to change. Again, as with the nature of the organization's typification mix, while the organization's structuralistic institutional logics may push volunteers toward more structuralistic attributions, the volunteers may push back and remain unchanged.

3. A sequence of institutional logics beginning with individualistically geared discernment of different kinds of poor people and ending with the low-income program participants being transformed into homeowners, may confound an individual volunteer's attributions toward the cause of poverty by allowing them to think of program participants as different from the general population of "the poor." Habitat for Humanity discerns the worthy poor from the general "poor" population, winnows them out using a **selection process based upon** an assessment of both **need and merit**, makes these chosen people into partners in the enterprise of obtaining **private homeownership through collective effort**, and eventually transforms them into homeowners—a propertied people. Such increased distancing of typifications describing

program participants may create a circumstance where individual volunteer attributions remain uninfluenced by exposure to the organization because they do not associate the program participants of Habitat for Humanity with the generic population of poor people.

4. Findings from the interviews with committed volunteers indicate that exposure to the organization does influence some volunteers' thoughts and feelings toward the poor (3 of 10), but most remain uninfluenced. Those that exhibited some influence indicated that this occurred over a long period of time. Also, this group of volunteers stating that they have been influenced by the organization in how they think about the poor has probably served the longest of all those interviewed (in some instances for over a decade). This raises the possibility that, although volunteering for the organization may affect the attributions toward the causes of poverty of a few volunteers over a long term of service, new volunteers may be little influenced by Habitat for Humanity.
5. Finally, since culture and cognition dance dialectically, the influence of individualistic attributions, tied to unbridled individualism, upon the typifications and institutional logics within the organization's culture may be as important as the influence the culture has upon the individual member's attributions. New volunteers often experience the culture of the organization as it is verbalized and practiced by committed volunteers. Even within the most stridently structuralistic of cultural environments, it is possible for a new volunteer to incorporate individualistic typifications and institutional logics

expressed by committed volunteers either by word or deed. More importantly, they may experience formerly structuralistic institutional logics re-expressed with an individualistic twist by individualistically prone attributors. Such experiences may also mitigate any influence the organization's culture might have in a structuralistic direction upon the attributions held by new volunteers.

All of these findings lead me to conclude that during the first three months of volunteer service, the new volunteers' attributions toward the causes of poverty may be little influenced by exposure to Habitat for Humanity's poverty relevant cultural and social structural elements. If they are affected, their attributions may most likely move in a structuralistic direction.

## CHAPTER VIII

### NEW VOLUNTEERS

*He who has two coats, let him share with him who has none;  
and he who has food, let him do likewise.—Luke 3: 11*

In this chapter I present the findings of the quantitative portion of the bricolage. Here I focus on a statistical test of the question: *How does exposure to Habitat for Humanity's cultural and social structural elements influence the causal attributions of poverty held by its volunteer workers?* The dependent variable under study is the attribution toward poverty causes held by group members as measured on the Individualism vs. Structuralism Index and the independent variable is exposure to the particular cultural and social structural elements of Habitat for Humanity at the local affiliate level. In CHAPTERS IV through VII, I discussed characteristics of the independent variable qualitatively. I built a quasi-experimental pretest posttest with a nonequivalent control group design to capture the influence of the independent variable upon the dependent variable quantitatively.

I originally assumed that exposure to Habitat for Humanity may most intensely influence volunteer attributions during the initial months of volunteering because that would be the most unsettled times within the organization for them. What I found in the qualitative interviews with committed volunteers led me to believe that for them the organization was a place of settled times. From the biographical analysis of the Fuller books, I came away with the impression that the organization possibly did not espouse a monolithic ideology about poverty relevant typifications and institutional logics at any

time. So, if the initial period of volunteering for the organization constitutes unsettled times, it probably does so from the individual's, not the organization's, perspective and this condition may vary from person to person.

During the pretest period from September 20 to October 11, 2003, I interviewed 39 new volunteers active at a local Habitat for Humanity affiliate (the treatment group), using the sampling method and contact procedure detailed in CHAPTER III. Between September 30 and October 18, 2003, I interviewed 39 randomly selected supporters of an ecumenical organization within the local Habitat for Humanity affiliate geographic area (the control group), who were selected and contacted as I also detailed in CHAPTER III. APPENDIX P contains a description and comparison of the personal characteristics and group memberships of the members of these two groups who responded to both the pretest and posttest questions.

At the time of the pretest, I asked both the Habitat for Humanity and the control group questions from Interview Schedule A (see APPENDIX E). Three months later, I re-interviewed them using Interview Schedule B (see APPENDIX F). All posttest interviews were done over the telephone. Between December 19, 2003, and January 21, 2004, I conducted the posttest upon the treatment group. Thirty-seven of the original 39 members of this group responded to the posttest. From January 2 through January 21, 2004, I administered the posttest to the control group. Thirty-five of the original 39 members of this group responded to the posttest. There was no significant fallout of study participants in either group (less than 1% (2 of 39) for the treatment group and slightly over 1% (4 of 39) for the control group).

I took measures to control for threats to internal validity because of the nonequivalence between the treatment and the control group —especially selection-maturation (Cook and Campbell 1979). Many of these threats have been dealt with through the research design. Being aware of the issue of self-selection, I analyzed the differences between the Habitat for Humanity group and the control group on the dependent variable during the pretest. A *t* test of the differences between the treatment group and the control group on the Individualism vs. Structuralism Index scores at the time of the pretest was not significant ( $df=70, t = -0.85, p=0.40$ ; see APPENDIX R). There being no significant difference between them at that time, self-selection was not a significant factor of concern (Keppel 1991:97-108).

The qualitative analysis of the Fuller material and the semi-structured interviews with committed volunteers of the local Habitat for Humanity affiliate under study flags the possibility that initial exposure to the organization may have little affect upon new volunteers attributions towards the causes of poverty after only three months service and if they are influenced it will most likely be in a slightly structuralistic direction. To statistically test for the influence exposure to the organization has on new volunteer attributions, I used analysis of variance for mixed within-subjects factorial designs. This statistical test is based upon a number of assumptions. The non-randomness of selection for treatment and nonequivalent nature of the groups under study violate the independence of scores assumption of this method, thus affecting the analysis and interpretation of the data (Keppel 1991:97; Reichardt 1979). The sampling method and *t*-test results on pretest Individualism vs. Structuralism Index scores mitigate concern about this issue to some extent. Since both the treatment group and the control group sizes are



greater than thirty, I assumed that the normal distribution assumption of this statistical technique had been met (Keppel 1991:97; Ott and Longnecker 2001:175-180). I developed and viewed histograms of the distribution of scores on the dependent variable for both the Habitat for Humanity and the control groups to also check for normality during the pretest stage (see APPENDIX R). The  $F_{MAX}$  test I conducted to examine the homogeneity of variance assumption yielded a statistically significant result, but since the ratio of largest to smallest variance was less than 3 ( $F_{MAX} = 3.55 / 2.54 = 1.40$ ;  $F_{crit} (df=4,70) = 1.00$ ), the violation of this assumption should not be considered problematic (Keppel 1991: 97-108). However, to be as conservative as possible, I shifted the significance level of the F test from 0.05 to 0.025. Covariance is not an issue since the present design is 2X2 (two tests and two groups).

As I previously detailed in CHAPTER III, the null hypothesis that I test here is that exposure to the organization has no influence upon new volunteer attributions toward the causes of poverty. The alternative hypothesis is that such exposure does have an influence. I show the means and variances of Individualism vs. Structuralism Index scores for each group during each test in TABLE XII. I performed analysis of variance (ANOVA) for mixed within-subjects factorial designs with adjustments for unequal cell sizes using the SAS computer package (see APPENDIX Q). My focus fixed upon the interaction between group membership and test time (see APPENDIX R). This analysis indicated that there is no statistically significant group by test interaction ( $F(1,70) = 0.15$ ,  $p = 0.7008$ ). The null hypothesis that exposure to the organization has no influence upon new volunteer attributions toward poverty causes held; it could not be rejected. New

volunteers for Habitat for Humanity at the local level appear to be unaffected in their views of poverty causes by participating in the organization's home building program.

TABLE XII  
 MEAN INDIVIDUALISM VS. STRUCTURALISM INDEX SCORES  
 WITH VARIANCES BY GROUP AND TEST

Test	<u>Group</u>			
	<u>Habitat</u>		<u>Control</u>	
	(n=37)		(n=35)	
	<u>Mean</u>	<u>Variance</u>	<u>Mean</u>	<u>Variance</u>
Pre	0.11	2.54	0.46	3.55
Post	0.03	2.58	0.49	2.55

$F_{\text{test*group}(1,70)}=0.15$        $p=0.7008$

## CHAPTER IX

### THE CONSEQUENCES OF CONTRADICTIONS

*There is neither Jew nor Greek, there is neither slave nor free, there is neither male nor female; for you are all one in Christ Jesus.—Galatians 3: 28*

#### Introduction

In this final chapter I discuss the findings of the quasi-experimental pretest posttest quantitative analysis I conducted in CHAPTER VIII in light of the biographical analysis and the analysis of the semi-structured interviews I carried out previously. I also discuss how the findings of this study fit with previous research on attributions for poverty causes and neoinstitutional approaches to organizations. Next, I lay out the policy implications of my findings. In conclusion I suggest areas for future research.

#### Qualitative Reflections on the Quantitative Results

In CHAPTER VIII I found no quantitative evidence that exposure to Habitat for Humanity significantly influences new volunteers' attributions toward poverty causes. This finding conforms to expectations I developed during the qualitative examination of the Fuller material and my interviews with the organizations' committed volunteers. At the end of CHAPTER VII, I listed several points arising from the qualitative portion of the bricolage pertinent to understanding the results of the quantitative part. Essentially these points were that:

1. Although the organization's culture is replete with structuralistic typifications and institutional logics connected to poverty, it is not

monolithically so—individualistic and fatalistic components, although rare, exist. The organization is experiencing settled times and contains contested territory where struggles between differing attributional styles occur. Such struggles mitigate the possible influence of the organization on volunteer attributions.

2. Low-income participants in the building program are moved into higher and higher status typification categories. Through a purposeful process, incorporating a definite sequence of institutional logics, these participants go from being poor people to the deserving poor to the chosen to partners and eventually homeowners—a propertied people. This transformation process may confound an individual volunteer's attributions toward the causes of poverty by allowing them to think of program participants as different from the general population of “the poor.”
3. The organization may possibly influence some volunteers' attributions, over a long period of time, but may not affect the attributions toward the causes of poverty of new volunteers during their early months of service.
4. Members' cognitions may influence the organization as much or more than the organization influences members' cognitions. Because new volunteers often experience the culture of the organization as it is verbalized and practiced by committed volunteers and committed volunteers sometimes re-formulate cultural elements within their cognitions to fit more comfortably with other cognitive elements they hold, like unbridled individualism, such transmissions may neutralize

elements of the organization's culture, thereby decreasing the influence of the organization upon the new volunteer.

### Kinds of Poor People, Unbridled Individualism, Empathy, Settled Times, and Contradictions

The findings of this study support a variety of findings from other scholars, particularly work done on attributions for the causes of poverty in the field of social psychology and neoinstitutional analysis of organizations.

#### Attributions Toward Poverty Causes

First, these findings continue the three decades of scholarship on attributions towards the causes of poverty. They provide further evidence that Americans hold individualistically leaning attributions within a broader concept of there being at least two kinds of poor people--those that, as PETE said, are "poor by choice" and those that are "poor by circumstance." I discovered support for this individualistic attribution style being connected to an individualistic institutional logic of unbridled individualism prominent in American culture. Both of these themes have been central to causal attribution toward poverty research since the first works by Feagin (1972, 1975) and Huber and Form (1973).

Much of what I found fits with the basic perspective of Kluegel and Smith (1986) in most instances. My findings support their positions that people's poverty relevant attributions are connected to attempts at understanding inequalities, that unbridled individualism holds sway over these attributions for Americans, and that unless an organization exhibits a "comprehensive ideology" it may not influence members'

attributions to any great degree. Because this study focuses upon people whose responses to inequalities are specific (they volunteer for an organization attempting to “eliminate poverty housing and homelessness from the face of the world”) and because I was not attempting to directly gauge these volunteers’ views on public policy, I found little of relevance to support or challenge Kluegal and Smith’s (1986) stances that awareness of and response to inequalities are general in nature and that policy views are compromises between unbridled individualism and counter ideologies.

My findings support the claim of Guimond, et Al. (1989) that attributions toward the causes of poverty arise during the process of socialization into a specific culture—changes in attributions are more apparent in longer standing members than in newer ones.

One stream within attribution research further illuminates my findings, while my findings lend support to it. That stream concerns attributions directed toward different kinds of poor people. Most recently Wilson (1996) found that the respondents in his study of Baltimore, MD, residents had “. . . distinctive causal beliefs for different types of poverty: for welfare dependency, individualistic beliefs are dominant; for homelessness, structural causes are emphasized; a causal ‘middle ground’ is most popular for impoverished migrant laborers” (p. 413). Earlier, Lee et Al (1990) studied beliefs about a specific sub-group of the poor-- the homeless. Their effort was based on a survey undertaken in Nashville, Tennessee in 1987 (N=293). They looked at possible explanations of the causes of homelessness exemplified by agree/disagree responses to the items shown in TABLE XIII. Lee et al's findings differ dramatically from the findings of previous studies on general poverty. Apparently, for the specific issue of

homelessness, their respondents rated structural and non-individualistic causes higher than individualistic ones.

TABLE XIII  
BELIEFS ABOUT CAUSES OF HOMELESSNESS  
NASHVILLE 1987

Beliefs Regarding Causes of Homelessness	% Holding Belief
(1) Personal Choice	36.6
(2) Work Aversion	45.2
(3) Alcoholism	44.5
(4) Mental Illness	53.1
(5) Bad Luck	51.0
(6) Structural Forces	58.6

Source: Lee, Jones and Lewis (1990:257)

The maintenance of multiple--sometimes contradictory--beliefs was also found with only 29 of the 292 respondents identifying only one cause. Both this study and that of Wilson (1996) indicate that attributions toward poverty causes vary depending upon the specific group of poor people to which they are directed. My findings support this view.

As I indicated previously, the findings of these two studies may have a direct bearing on the ineffectiveness of Habitat for Humanity in influencing most of its volunteer members' attributions toward the causes of poverty. The dominant ideology of unbridled individualism is consistent with a two-tiered conception of the poor. Individualistic attributions may be leveled at the "unworthy and undeserving poor", while fatalistic and structuralistic attributions are offered for the plight of those that are "poor by circumstance" instead of choice. After all, welfare dependents are generally viewed as poor by choice, while the homeless are viewed as poor by circumstance. Thus, if an individualistically prone attributor views the Habitat for Humanity partner families not

those he or she generally thinks of as “poor”—those that are poor by choice—but as poor by circumstance, they are worthy of help; and he or she need not modify his or her attribution style. If on the other hand the structuralistically leaning attributor also sees two kinds of poor people, the same type of situation may exist. Poverty may be seen as “caused” by individual choice for certain segments of the poor and by social and economic factors beyond the poor individual’s control for other segments of the poor. Habitat for Humanity’s culture, when it concurs with the two types of poor people view, affords continuity with the dominant ideology of unbridled individualism—even though it’s typifications and institutional logics are overwhelmingly structuralistic—whenever it bases it’s participant selection upon needs and merit. As long as a volunteer is convinced that Habitat for Humanity selects the “right kind of poor people”, those that are poor by circumstance or those who have realized their bad choices and repented, he or she may be able to retain an individualistic attribution style toward those other poor people that remain poor by choice. Attributors that tend toward structuralism, but that are not 100% structuralistic, also retain a belief in two types of poor people, and also do not have to modify their attribution style upon encountering Habitat for Humanity.

In the interviews I conducted with the three committed volunteers who voiced that their involvement with Habitat for Humanity had influenced their attributions toward the poor, they spoke of working with the organization as making them either more empathetic or less judgmental. This supports to some extent the work of Zucker and Weiner (1993) on the connection between ideology and causal attributions for poverty; causal attributions for poverty and emotions toward the poor; and ideology, attributions, and emotions toward intended behavior toward the poor and intended support for welfare.

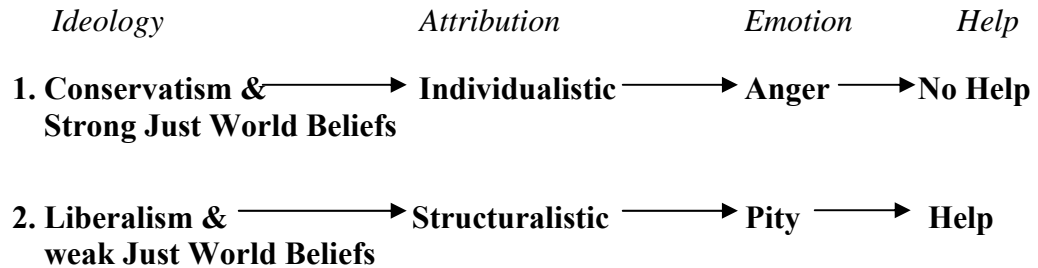


The models they tested are depicted in FIGURE 2. They administered questionnaires to 112 students in an introductory psychology course at the University of California, Los Angeles. In this study, there was clear evidence that attributions are linked to political ideology—conservatives holding more individualistic beliefs and liberals more structuralistic. In building and validating the Individualism vs. Structuralism Index,

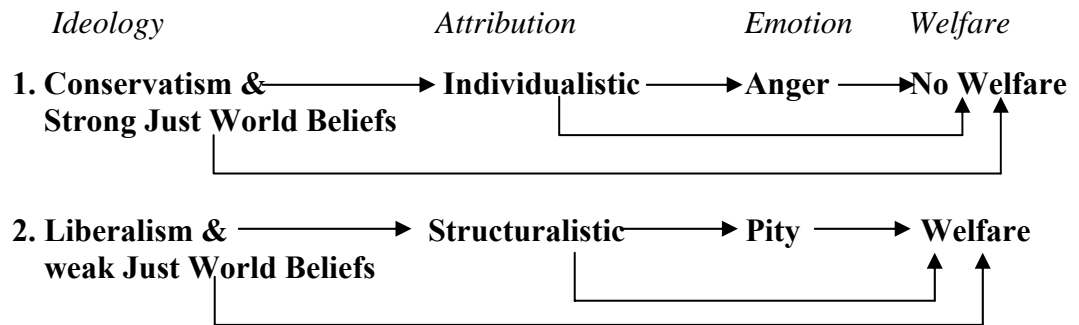
FIGURE 2

IDEOLOGY, ATTRIBUTIONS, EMOTIONS & HELPING INTENTIONS

**A. INTENTION TO PERSONALLY HELP THE POOR**



**B. INTENTION TO SUPPORT WELFARE**



Source: Zucker and Weiner (1993:929-930)

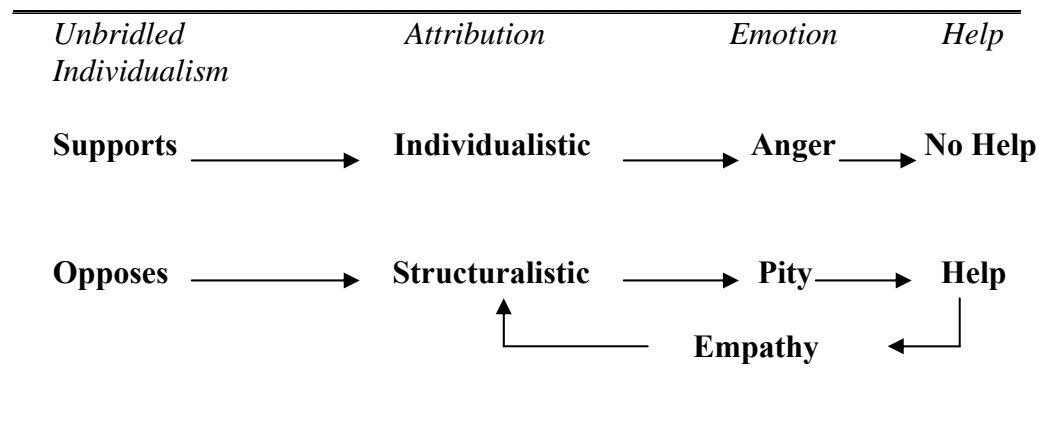
I found support for this connection between political ideology and attributions toward poverty causes (see APPENDIX G).

Zucker and Weiner (1993) also found support for the attribution-emotion-action theory "... indicating that causal explanations for poverty are systematically associated

with emotional reactions to the poor and judgements regarding the likelihood of helping". In personal situations that arouse strong emotional reactions (either pity or anger), the effect of attributions on helping appears to be mediated by the emotion. In distanced situations that arouse little emotional reaction attributions seem to have a direct affect upon helping—" . . . pity relates to personal help, whereas conservatism and perceptions of responsibility relate to welfare". (Zucker and Weiner 1993:940) My research indicates that there may be a back loop in the process Zucker and Weiner have described where "helping" may influence emotions, which may influence attributions, thus further influencing emotions. Also, I would replace the ideologies of their model with institutional logics supporting or opposing unbridled individualism. This modified model is presented in FIGURE 3.

FIGURE 3

UNBRIDLED INDIVIDUALISM, ATTRIBUTIONS,  
EMOTIONS & HELPING



Neoinstitutional Analysis

There are three areas where this study provides evidential support for theoretical positions within the neoinstitutional movement of organizational theory. One has to do

with Swidler's (1986) concept of settled and unsettled times. A second pertains to the power of contradictions within culture and their relationship to agency as described theoretically by Friedland and Alford (1991). The third has to do with the resistance to change of highly institutionalized acts, first described neoinstitutionally by Zucker (1977).

I have described the organizational culture of Habitat for Humanity as existing in settled times. The qualitative portion of this bricolage and the lack of a statistically significant result in the quantitative portion convinced me of that. It is an understanding of this cultural state that provides the greatest insight into the processes churning within the organization that I have described in this study. The effect of culture on strategies of action differs from situations of settled and unsettled life (Swidler 1986). Or more specifically, culture plays two distinct roles: 1) sustaining existing strategies of action and 2) creating new strategies of action. There exists a continuum of meaning systems that range from those that are ". . . so unselfconscious as to seem a natural, transparent, undeniable part of the structure of the world" (p. 278) to those that are essentially self-conscious, highly articulated and single minded. The last of these is ideology and the first is common sense. Between the dawn of ideology and the twilight of common sense lies tradition—those taken-for-granted meaning systems that are not single minded, but diverse and partial, which take on the ascent of reality in everyday life. Ideologies predominate during unsettled times which require new strategies of action, while tradition and common sense operate in the maintenance of existing strategies.

. . . When people are learning new ways of organizing individual and collective action, practicing unfamiliar habits until they become familiar, then doctrine, symbol, and ritual directly shape action.

. . .

These explicit cultures might well be called "systems." While not perfectly consistent, they aspire to offer not multiple answers, but one unified answer to the question of how human beings should live. In conflict with other cultural models, these cultures are coherent because they must battle to dominate the world-views, assumptions, and habits of their members. (Swidler 1986:278-279)

During settled times, culture plays a decidedly different role by sustaining existing action strategies. From the diverse set of cultural tools individuals and groups selectively choose ones that best accommodate courses of action and then apply ". . . different styles and habits of action in different situations" (Swidler 1986:280) Such a supporting role tends to cloud the independent nature of culture's influence. There is no noticeably tight relationship between culture and action. Settled people do not necessarily practice what is preached. Their talk does not necessarily match their walk. Culture and the social structure are entangled and melded in a taken-for-grantedness that has become common-sense. Thus not only does ideology diversify to accommodate a variety of lived experiences, but it so permeates the social landscape that it is intractable from commonsense notions of reality—it has no viable competition from other ideologies. Settled cultures rely on "habit, normality, and common sense". Here there is no imposition of ways of acting upon the actor, but constraints arising from resource limitations. Settled cultures provide a "tool kit" affording elements for the construction of action strategies. Meanings are not predetermined, but associated with element use within action strategies. "[T]he influence of culture in settled lives is especially strong in structuring those uninstitutionalized, but recurrent situations in which people act in concert."(Swidler 1986:281)

Habitat for Humanity is an organization situated in settled times. The organization's volunteers (new and committed) experience it in a taken-for-granted fashion. What they are exposed to is "common sense" and not ideology. In such a place at

such a time, there is no reason for them to dramatically change their attributions toward the causes of poverty in order to build houses for needy people.

I have also described Habitat for Humanity as an arena where agency arises from contradictory institutional logics. Friedland and Alford (1991) contend that there are historically bounded core institutional logics within cultures. I posited in this study that unbridled individualism was one such core institutional logic and showed how Habitat for Humanity held core institutional logics of a structuralistic nature in direct opposition to it. These institutions are both idealistic ordered systems of symbol and meaning and materialistic patterns of interaction all at the same time. Through interaction symbolic systems are made material and reproduced. Symbolic systems provide guides for interaction.

Behaviors and symbol systems—interactions and meaning complexes—are only sensible in relation to each other. Routines of practice are associated with symbolic rituals. Symbolic rituals are reproduced and transformed through practical routines. Disruption of and deviation from these lead to transformations and innovation.

Means and ends are both constrained by institutions. Institutional logics also provide senses of self, vocabularies of motive, values, achievement criterion, and resource distribution rules. Even though institutional logics define limits to rationality and individuality, actors make assessments and attempt to use them in self advantageous ways. Because there is not a single institutional logic in society, but multiple institutional logics, actors often pick and choose which institutional logics to use in a given situation. Above this, actors may transform both symbols and practices. Success in such

transformations depends upon resource availability, power, and existent rules pertaining to their manufacture and distribution, as well as to access constraints.

Actors struggle over the meaning and relevance of shared symbols and over interaction orders within and among institutions. Out of these struggles arise new meanings, symbol systems, and social relations and practices. Thus are institutional logics transformed.

Institutional logics are not always in harmony with each other, often they are conflicting. When they conflict, actors may defend their associated symbol systems and interaction orders or they may carry routines and rituals from one institution to the other to bring about change. Both pressure for change and resistance to it may be found in these institutional contradictions. The autonomy of the actor, in part, arises from conflicting institutional logics. (Friedland and Alford 1991).

This dialectic between actor and culture theoretically described by Friedland and Alford (1991) can be seen played out on the stage provided by Habitat for Humanity. Individualistically prone volunteers encounter the overwhelming structuralistic purpose of the organization, pit it against unbridled individualism and verbalize a reformulated version incorporating individualistic elements into their statements of a previously structuralistic combination of institutional logics. Volunteers, of whatever sort of attribution style, find a crack in the organization's structuralistic foundation and plant individualistic seeds propagating institutional logics practiced to correct personal flaws of the low-income program participants. The acceptance of an individualistic twist to the conception of "two groups of poor people" creates a gatekeeping system that selects participants increasingly on individualistic criteria of merit. All this in an organization

founded upon the premise that what the poor need is “co-workers” and not “case workers.”

Finally, within the neoinstitutional movement, the findings of my study are buttressed by and confirm to some degree the conclusions of Zucker (1977) about the manner in which institutions are transmitted and maintained. Zucker (1977) found that institutionalization increased the transmission, maintenance, and resistance to change of cultural understandings. Transmission encompasses the communication of cultural understandings to successive actors, in a one-to-one or a one-to-many manner. Regardless, the transfer always passes from only one actor to another at a time. Highly institutionalized acts are non-problematically passed simply as objective "fact" and are viewed by the recipient as having been accurately delivered intact. The more objective and exterior the presentation, the easier the transmission. Transparent and continuous chains of transmission increase institutionalization—the more the meaning of the act becomes part of the intersubjective taken-for-granted world, the more easily it is accepted as "fact". The transmission of highly institutionalized acts assists in their maintenance. Acts that have only been partially institutionalized require direct social control or internalization to be sustained, while highly institutionalized acts simply require transmission. "The institutionalization process simply defines social reality and will be transmitted and maintained as fact" (Zucker 1977: 730). Highly institutionalized acts are resistant to change, while non-institutionalized acts may be changed at the whim of an influential actor in a particular situation. Actually, ". . . once an act high on institutionalization is transmitted, attempts to change it through personal influence will

not be successful and, in fact, may result in a redefinition of the actor rather than the act" (Zucker 1977: 730).

The institutional logic of unbridled individualism has become highly institutionalized over a long period of time and dominates American culture. It may be so highly institutionalized that it is passed from one American to another in a transparent fashion as "fact". As such, unbridled individualism and its associated individualistic typifications of the poor will usually win out over competing institutionalized logics that have not become as highly institutionalized. Also, as a highly institutionalized act, unbridled individualism stands an even better chance against less institutionalized acts that are not transmitted and maintained through the use of social control and directed efforts at socialization. Compared to unbridled individualism, the structuralistic institutional logics and typifications exhibited within the culture and social structure or Habitat for Humanity are less institutionalized; their transmission and maintenance is not facilitated by social control; and they are not products of directed socialization efforts. Thus—embedded as they are in the larger American society—these structuralistic elements of the organization's culture cannot be expected to hold up against unbridled individualism for long, if at all. What I found in my analysis of the interplay between culture and cognition within Habitat for Humanity provides evidence that, at least in its selection and training of low income program participants, unbridled individualism and individualistic typifications have begun to predominate in the local affiliate I studied, even though almost all of the rest of the organization's culture exudes structuralistic institutional logics and typifications. Such a circumstance lends support to Zucker's (1977) findings.



## The Consequences of Contradictions

What I have gleaned from the current study may be the consequences of contradictions—in some instances planned. In many respects these consequences have been beneficial to Habitat for Humanity. In other respects they may limit the organization's ability to achieve its key stated reason for existence: to eliminate poverty housing and homelessness from the face of the earth. Other organizations and individuals interested in dealing with issues related to poverty issues may benefit from an understanding of both helpful and harmful consequences and the contradictions from which they arise. I will focus upon the following contradictions and their consequences here:

- 1. Polar Partnerships**
- 2. Family Selection Based on Need and Merit**
3. Individualistic Institutional Logics in a Structuralistic Culture
- 4. The Poor as Partners**

### **Polar Partnerships**

Creating and maintaining **polar partnerships** is a core institutional logic that purposefully creates an arena of contradictions by bringing together people who do not normally work with each other outside of Habitat for Humanity: Liberal and Conservative, Rich and Poor, White and Non-White, Protestant and Catholic. The positive benefits of this include increasing the size of the pool from which the organization can draw volunteers and financial supporters and creating friendships and connections between people concerned with poverty related issues. The negative side,

from an organizational standpoint, relates to this attracting an increasing number of individualistically prone attributors and a consequent reduction proportionately in structuralistically prone attributors. Because it appears that, at least in this context, cognitions change less rapidly than does culture, the organization will most likely take on increasingly individualistic characteristics as a result of this compositional change.

### **Family Selection Based on Need and Merit**

I discussed this mixed institutional logic and its contradictory nature extensively in CHAPTERS VI and VII. From a purely structuralistic point of view, this need and merit selection method appears to give too much credence to the individualistic point of view. If poverty is an outcome of social structural relationships (too few good jobs, exploitation of the poor by the rich, not enough good schools, etc.), then identifying certain meritorious individual characteristics by which to rank the poor should not be necessary. The only criteria should be need alone. That is, help those in most need first—regardless of their merit or worth. In fact, one of the essential elements of a key structuralistic institutional logic of Habitat that Millard Fuller calls “**biblical economics**” is to **respond to people’s needs, regardless of their productive value**. Or as Fuller puts it, “. . . the needs of people are paramount, and the response to those needs is not connected in any way with people’s usefulness or productivity. Grace and love abound for all. Equally” (Fuller and Scott 1980:98). In an even more direct fashion, Fuller calls his followers to make “need and not our narrow standard of merit the criterion” for help (Fuller and Scott 1980: 99).

The benefits to the program, if it actually can discern candidates who have the potential for being more successful than others, include less problem prone program participants and a higher likelihood of program success. The negative side includes:

1. Exclusion of those most in need of decent housing and least able to afford it from the program altogether.
2. Reinforcement of a world-view, contrary to the vast majority of the institutional logics resident within Habitat's for Humanity's culture, that holds that there exists some "poor" that are "more deserving" than the others.
3. Mitigation of the power of the organization to influence the attributions its members hold regarding the causes of poverty and thereby reducing its ability to make poverty housing and homelessness a matter of conscience.

All three of these have the possibility of preventing the organization from achieving its goal of "**NO MORE SHACKS**". After all, making Habitat for Humanity a household word is not the same as ". . . putting shelter on the hearts and minds of people in such a way that poverty housing and homelessness become socially, politically, and religiously unacceptable in our nation and world" (Fuller and Fuller 1990:172-173).

#### Individualistic Institutional Logics in a Structuralistic Culture

The existence of a small set of key individualistic institutional logics in an almost wholly structuralistic culture establishes contentious ground—especially when almost all of them deal with Family Selection and the correction of personal flaws of the low-income participant as a mandatory part of the building program and beyond. Again, if Family Selection selects those with the most potential for success and all these correctives actually provide reductions in problematic personal characteristics that

increase a participant's success in the program, the benefit to the organization comes from having more successful program participants and less problematic ones. The negative consequences of this include:

1. Exclusion or expulsion of those most in need of decent housing and least able to afford it from the program altogether.
2. Reinforcement of a worldview, in direct opposition to the bulk of the organization's typifications and institutional logics, that personal characteristics of the poor cause poverty and that these characteristics, if selected out or corrected, will move the poor person out of poverty—that is, unbridled individualism.
3. Increasing the possibility that more and more institutional logics siding with the logic of unbridled individualism will be adopted within the organization.
4. Mitigating the power of the organization to influence the attributions its members hold regarding the causes of poverty and thereby reducing its ability to make poverty housing and homelessness a matter of conscience.

If poverty is, as the organization asserts over and over again in its typifications and institutional logics, structuralistically caused—the result of an inequitable relationship between the rich and the poor—then why must it correct personal flaws of its low-income participants. Especially flaws not connected to the inequitable relationship between rich and poor. Also, in openly conducting programs to correct these personal flaws, the organization makes a public admission that poverty does not result from this inequitable relationship; it results from the poor being “lazy”, “thriftless”, and “uncreditworthy.” This has the possibility of preventing the organization from achieving its goal of “**NO**

**MORE SHACKS**". Does the organization wish to make a matter of conscience "**NO MORE SHACKS**" or simply that it has the ability to make the poor work hard, save more, and build their credit?

### **The Poor as Partners**

Surprisingly, **the poor as partners**, a central structuralistic institutional logic, creates a variety of contradictions by itself, as well as, in combination with other institutional logics. The tension between it and the individualistic institutional logics should be apparent. What sort of partners require training, tough love, on-going nurturing? Certainly not full or senior partners; maybe junior partners. Although the organization attempts to avoid being "paternalistic" in its relationship with its low-income partner families, they certainly are not treated as equal partners with the other partners in the enterprise; at least not until they have become transformed into propertied people and possibly not even then. There are a vast number of benefits to treating the poor as partners, including: better assurance of their complete participation and potential success in the program; increasing senses of greater equality between rich and poor; and gaining their wisdom in operating a program sensitive to their needs. Most of the negatives I have discussed previously in CHAPTERS V and VII, especially how partnership fits into the transformation of low-income participants from poor to propertied, possibly diluting the organization's effect on volunteer attributions toward the causes of poverty. Seeing the poor as partners may make it more difficult for the volunteers to see the partners as poor.

## Future Research

The potential for future research lies in a variety of areas. Since some volunteers' attributions toward poverty are influenced by the organization over a long period of time, an extensive study (either longitudinal with a small number or a national survey with a larger number) of long-term committed volunteers of Habitat for Humanity would be useful and enlightening. Since my focus in the current study was on volunteers, a similar study of paid staff at local affiliate and higher levels within Habitat for Humanity, International, would provide additional insight into how the organization influences poverty relevant member cognitions and how member cognitions influence the organization's culture and social structure. Does it influence staff cognitions differently than it does volunteer cognitions? Do staff cognitions influence the culture and social structure differently than does volunteer cognitive schemas.

Although I touched on organizational changes a little in the current work, they were not my principle focus. An interesting extension of the current effort would be a study of how Habitat for Humanity, embedded as it is in the larger society, has been affected by the institutional logics, categories and typifications of that larger social environment over time. What mechanisms other than those I identified in the current work are at play in this process? How has the organization changed and how has it remained unchanged in response to external forces? Troyer and Silver (1999) have suggested that Knottnerus' (1997) theory of structural ritualization may provide a degree of specificity to such an investigation.

A very fruitful endeavor would be to identify more or more different local Habitat for Humanity affiliates and pursue in a more indepth manner the role the organization's transforming the poor into propertied people plays in how volunteer express their thoughts about the general poor.

Beyond research within the organizational bounds of Habitat for Humanity, a number of potential research agendas come to mind. Conducting a study similar to this current work on another organization dealing with a poverty relevant issue would expand and make more generalizable knowledge on the dialectic between culture and cognitions that takes place within organizations that do poverty related work. It would be meaningful to expand general research on attributions toward the causes of poverty by conducting an analysis using the Individualism vs. Structuralism Index on a national sample and replicating the analysis I performed in APPENDIX G every few years. Following-up and expanding upon the thread in the attribution towards poverty literature dealing with differing attributions being made toward differing groups of poor people would provide very useful policy relevant information. So would following-up and expanding upon the relationship between unbridled individualism, attributions toward poverty, emotions, and helping behavior, using the refined model I suggested above. Finally, from a broader theoretical and methodological perspective, much might be gained from identifying another area where culture and cognition meet and using a neoinstitutionally grounded framework and template analysis to explore the typifications and institutional logics expressed there.

## POSTSCRIPT

*The righteous considereth the cause of the poor:  
but the wicked regardeth not to know it. –Proverbs 29:7*

The current work was prompted by a combination of biography, recent experiences, and academic interest. The variety of reasons that make this area of research interesting to me not only helped me unravel how best to refine and explore appropriate research questions, but also provided biases of which I needed to be conscious of and forthcoming about. In many ways they influenced my interpretation of the data even before collecting it. But “bias” may be a misplaced term. Instead, these were resources that, reflected upon sufficiently, guided me, as the researcher, in gathering and interpreting data. My concern, then, should be with whether or not my query and account contains adequate reflexivity and full disclosure of my “views, thinking, and conduct” (Olesen 1998:14). This postscript highlights those with which I entered this current exploration.

Probably the principle reason that this area of research interests me is that I grew up incredibly poor. Now, what that means is that I was a welfare dependent child—the product of a teenage pregnancy. My father was absent and my mother had multiple sclerosis, so my grandmother and grandfather raised me. My grandfather was an invalid, twenty years older than my grandmother. Outside of a small state pension that my grandfather received and government dependent child welfare support my grandparents



received for my brother and me, we survived on the sometimes infrequent labor of my grandmother at a variety of odd jobs (pants presser, seamstress, babysitter, housekeeper, and what have you) until my teenage years. The five of us lived in a one-bedroom shack—for a brief period after my uncle got out of the Oklahoma State Reformatory in Granite there were six of us. My grandparents and mother were not illiterate, but were poorly educated: grandfather had a third grade education, grandmother and mother had both completed ninth grade. Having grown up incredibly poor, I have a distinct opinion about poverty and the poor and must be constantly attuned to this while I am exploring the issue. Part of my perspective is that “poverty” may be more meaningfully a “social problem” for those non-poor who confront it from the outside “metaphorically” than it actually is for the “poor” who are largely defined through a hegemonic “othering” process. On the other hand, I sometimes feel like the poster child for individualistic explanations for the causes of poverty.

Second, the vast majority of my professional experience, outside of academia, has been directly or indirectly involved in working with and for the poor. While I was completing my Master's degree, I spent almost two years working with a local community action agency and this prompted me to write my Master's thesis on why the "war on poverty" had apparently failed (Robinson 1978). During this period, I worked with Head Start, Elderly Nutrition, and community organization efforts, among others, and became familiar with the strong possibilities of structural solutions to problems related to poverty. A few years later, I spent almost a decade in economic development and civil rights work coming into close contact with community leaders supposedly interested in dealing with issues of "poverty" from a structural perspective. During that

period of my life, I was a strong advocate of fighting poverty through the creation of increased opportunities—education, employment, and the like. This experience compounded my strong belief that systemic approaches to poverty problems were the only ones that made any kind of sense. After that experience I spent four years as the executive director of a local Habitat for Humanity affiliate—bending me towards an initial positive impression of the effect of Habitat for Humanity—which almost hard-wired my attitude about the structural causes and correctives to the problems of poverty. Then, for seven years before returning to graduate school, I helped run a metropolitan ministry with programs dealing directly with the urban homeless. This experience caused me to grapple with my structural perspective on the causes and cures for poverty. The vast majority of urban homeless were either mentally ill or substance users—drugs and drink. Although shaken, my conviction that poverty is a structural, as opposed to an individual, problem remains. This persuasion constitutes the most flagrant source of bias that the reader may discern in the current work.

Third, several recent experiences initiated the journey which led to the current endeavor. During the spring of 2001, I attended a presentation made by an African-American staff member of a local charismatic, evangelical mega-church in a northeastern Oklahoma metropolitan area, about their building a new “Dream Center” in a poor African-American neighborhood. This center would eventually house a variety of “service” programs. I also attended a presentation made at a national conference held at Howard University. The presenter was a middle-aged, upper income, European-American volunteer from a Faith Based Adopt-A-School program in the Washington, D. C., area. What got my immediate attention was that, even though these two men were from

distinctly different backgrounds and were talking about two distinctly different programs, they described the poor that they desired to serve in basically the same way. The poor they desired to serve were the worthy, innocent children of worthless, unworthy, ignorant, drug addicted, criminally-associated, welfare-dependent, too-early pregnant, single (usually immoral and abandoned) black mothers. Their mission was to “save” these little children from evil parents in bad neighborhoods. This was an epiphany for me! It generated both anger and amazement. I knew, from my life experiences, my education, and my work that they were not describing the “poor” I knew. Their description flew in the face of almost half a century of being, thinking about, learning about, and doing about the poor. In the late 1970’s I explored the War on Poverty (Robinson 1978); what I had heard from these two gentlemen was more of a description of the “enemy”, *ala* Margaret Mead, in a War on the Poor. Wow! This was the first time I had ever seen this particular worldview lived out in public. Even all the Welfare Reform rhetoric that surrounded the Contract with America had not seemed this visceral.

Finally, during the fall of 2001 I chose to do both my non-participant observation and my interview assignments for a graduate class in qualitative methods at Oklahoma State University on a local Habitat for Humanity affiliate. I had been away from Habitat for Humanity for over six years.

While I conducted the observation and the interviews, I thought a great deal about how the Habitat for Humanity low-income partner being present on the work site might be influencing not only the interactions that were taking place, but the entire worldviews of the middle and upper income volunteers. I had seen, while I worked for Habitat for Humanity, how middle and upper income people—particularly retired older males—

came out to the work site to build a home for some poor, nameless, undervalued, under thought of, under considered, single parent with whom they had nothing in common. While working side-by-side with the Habitat for Humanity Homeowner they would become acquainted with a well considered, well thought of, valued, unique, hard-working individual who shared their desire for the American dream; who loved their children enough to sacrifice for their future. I remembered the dramatic influence this experience had. It not only empowered the Habitat for Humanity Homeowner, but empowered the middle and upper income volunteer as well. I wondered: how do you capture that change in worldview in a way that is credible; in an account that contains believability, integrity, and craftsmanship competent enough to provide assurances of accuracy? How is this done adequately in a way that you can hear their worldviews in their own voices? Could the mechanisms bringing about these changes also explain, to some extent, how those representatives of conservative Christianity that I had encountered earlier in the Spring obtained the dramatically different views of the poor they espoused?

In the Spring and Fall of 2002, I explored various aspects of research on attributions for the causes of poverty that began over three decades ago. This literature gave me considerable insight into why the middle and upper income volunteers came to Habitat for Humanity with the concepts they held about the poor. It also provided some understanding about mechanisms by which these attributions and changes in them brought about by exposure to Habitat for Humanity might be captured from a research standpoint. This literature has caused me to explore not only the volunteer's exposure to the potential Habitat for Humanity Homeowner (thus decreasing their status as the anonymous "poor"), but other elements of the Habitat for Humanity experience—

particularly its corporate culture, ideology and institutions. Additionally, exposure to a variety of studies on corporate culture during a graduate class in the Fall of 2002 on organizational change, a directed reading in organizational theory and a seminar in the theory of social structure in the Spring of 2003 piqued my interest in these and other social structural elements of Habitat for Humanity and their potential for bringing about change in the minds, hearts, and behaviors of the middle and upper income volunteers exposed to them.

This current work was biased, nay guided, by a combination of biography, recent experiences, and academic interest. Without this combination it would not have been begun, pursued or completed. I trust your reading of this work has been informed by your own biases, whatever they may be. For, it is in the creation and sharing of meaning from the interchange of biases that our taken-for-granted reality is constituted. It is within this everyday reality that poverty exists. It is within this reality that we define poverty as problematic or not, and chart appropriate responses.

## REFERENCES

- Abouchedid, Kamal and Ramzi Nasser. 2001. "Poverty Attitudes and Their Determinants in Lebanon's Plural Society." *Journal of Economic Psychology*. 22: 271-282.
- Babbie, Earl. 1998. *The Practice of Social Research*, 8<sup>th</sup> edition. Belmont, CA: Wadsworth Publishing Company.
- Baggett, Jerome P. 2001. *Habitat for Humanity: Building Private Homes, Building Public Religion*. Philadelphia, PA: Temple University Press.
- Baggett, Jerome P. 1998. "Between Private Homes and Public Religion: Habitat for Humanity's New American Dream." Doctoral Dissertation. Graduate Theological Union.
- Becker, Howard S. 1998. *Tricks of the Trade: How to Think About Your Research While You're Doing It*. Chicago, IL: University of Chicago Press.
- Berger, Peter and Thomas Luckmann. 1967. *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*. New York, NY: Anchor Books.
- Bogdan, Robert and Steven J. Taylor. 1975. *Introduction to Qualitative Research Methods: A Phenomenological Approach to the Social Sciences*. New York: John Wiley & Sons.
- Bonate, Peter L. 2000. *Analysis of Pretest-Posttest Designs*. Boca Raton, FL: Chapman & Hall / CRC.
- Bullock, Heather E. 1999. "Attributions for Poverty: A Comparison of Middle-Class and Welfare Recipient Attitudes." *Journal of Applied Social Psychology*. 29(10):2059-2082.
- Campbell, Donald T. and Julian C. Stanley. 1963. *Experimental and Quasi-Experimental Designs for Research*. Chicago, IL: Rand McNally College Publishing Company.
- Chancey, Andrew S. 1998. "Race, Religion, and Reform: Koinonia's Challenge to Southern Society, 1942-1992." Doctoral Dissertation. University of Florida.

- Cheung, Chau-Kiu and C. –M. Chan. 2000. "Social-cognitive Factors of Donating Money to Charity, with Special Attention to an International Relief Organization." *Evaluation and Program Planning*. 23: 241-253.
- Chew, Sing C. and J. David Knottnerus. 2002. *Structure, Culture, and History: Recent Issues in Social Theory*. Lanham, Maryland: Rowman & Littlefield Publishers, Inc.
- Cook, Thomas D. and Donald T. Campbell. 1979. *Quasi-experimentation: Design & Analysis Issues for Field Settings*. Chicago, IL: Rand McNally College Publishing Company.
- Cozzarelli, Catherine; Anna V. Wilkinson; and Michael J. Tagler. 2001. "Attitudes Toward the Poor and Attributions for Poverty." *Journal of Social Issues*. 57(2): 207-227.
- Corbin, Juliet and Anselm Strauss. 1990. *Basics of Qualitative Research: Grounded Theory Procedures and Techniques*. Newbury Park, CA: SAGE Publications.
- Crabtree, Benjamin F. and William L. Miller. 1992a. "Primary Care Research: A Multimethod Typology and Qualitative Road Map." in Benjamin F. Crabtree and William L. Miller (eds). 1992. *Doing Qualitative Research*. Newbury Park, CA: SAGE Publications.
- Crabtree, Benjamin F. and William L. Miller. 1992b. "A Template Approach to Text Analysis: Developing and Using Codebooks." in Benjamin F. Crabtree and William L. Miller (eds). 1992. *Doing Qualitative Research*. Newbury Park, CA: SAGE Publications.
- Davis, James A.; Tom W. Smith; and Peter V. Marsden. 2001. *GENERAL SOCIAL SURVEYS, 1972-2000: [CUMULATIVE FILE][Computer File]*. 3rd version. Chicago, IL: National Opinion Research Center [producer]. Storrs, CT: Roper Center for Public Opinion Research, University of Connecticut/Ann Arbor, MI: Inter-university Consortium for Political and Social Research [distributors], 2001.
- Denzin, Norman K. 1989. *The Research Act: A Theoretical Introduction to Sociological Methods*. Englewood Cliffs, NJ: Prentice Hall.
- Denzin, Norman K. and Yvonna S. Lincoln. 2003. "Introduction: The Discipline and Practice of Qualitative Research," Norman K. Denzin and Yvonna S. Lincoln (eds.). 2003. *Collecting and Interpreting Qualitative Materials*. 2<sup>nd</sup> Edition. Thousand Oaks, CA: Sage Publications, Inc.
- Denzin, Norman K. and Yvonna S. Lincoln (eds.) . 1998a. *The Landscape of Qualitative Research: Theories and Issues*. Thousand Oaks, CA: Sage Publications, Inc.

- Denzin, Norman K. and Yvonna S. Lincoln (eds.). 1998b. *Strategies of Qualitative Inquiry*. Thousand Oaks, CA: Sage Publications, Inc.
- Denzin, Norman K. and Yvonna S. Lincoln (eds.) . 1998c. *Collecting and Interpreting Qualitative Materials*. Thousand Oaks, CA: Sage Publications, Inc.
- Dimaggio, Paul J. and Walter W. Powell (eds). 1991. *The New Institutionalism in Organizational Analysis*. Chicago, IL : University of Chicago Press.
- Dimaggio, Paul J. and Walter W. Powell. 1983. "The Iron Cage Revisited: Institutional Isomorphism and Collective Rationality in Organizational Fields," *American Sociological Review*. 48(2): 147-160.
- Dobbin, Frank R. 1994. "Cultural Models of Organization: The Social Construction of Rational Organizing Principles." in Diana Crane (ed). 1994a. *The Sociology of Culture*. Cambridge, MA: Blackwell.
- Feagin, Joe R. 1975. *Subordinating the Poor: Welfare and American Beliefs*. New York: Charles Scribner's Sons.
- Feagin, Joe R. 1972. "Poverty: We Still Believe That God Helps Those Who Help Themselves." *Psychology Today* 6 (6):101-130.
- Feather, N. 1974. "Explanations of Poverty in Australian and American Samples: The Person, Society, and Fate. *Australian Journal of Psychology*. 26:109-126.
- Finn, Cathleen McGhee. 1994. "Empowerment in Habitat for Humanity housing: Individual and organizational dynamics." Doctoral Dissertation. Mandel School of Applied Social Sciences, Case Western University.
- Fontana, Andrea and James H. Frey. 1998. "Interviewing: the Art of Science." in Norman K. Denzin and Yvonna S. Lincoln (eds.) . 1998c. *Collecting and Interpreting Qualitative Materials*. Thousand Oaks, CA: Sage Publications, Inc.
- Friedland, Roger and Robert R. Alford. 1991. "Bringing Society Back In: Symbols, Practices, and Institutional Contraditions," in Paul J. Dimaggio and Walter W. Powell (eds.). 1991. *The New Institutionalism in Organizational Analysis*. Chicago, IL : University of Chicago Press.
- Fuller, Millard. 2003. *Building Materials for Life. Volume II*. Macon, GA: Smyth & Helwys Publishing, Inc.
- Fuller, Millard. 2002. *Building Materials for Life: Radical Common Sense, The Power of Right Thinking, Relevant Religion, Plowing New Ground, Persistence, and 35 other essays on how to enhance your life..* Macon, GA: Smyth & Helwys Publishing, Inc.



- Fuller, Millard. 2000. *More than Houses: How Habitat for Humanity is Transforming Lives and Neighborhoods*. Nashville, TN: Word Publishing.
- Fuller, Millard. 1995. *A Simple, Decent Place To Live: The Building Realization of Habitat for Humanity*. Dallas, TX: Word Publishing.
- Fuller, Millard. 1994. *The Theology of the Hammer*. Macon, GA: Smyth & Helwys Publishing, Inc.
- Fuller, Millard. 1977. *Bokotola*. Piscataway, NJ: New Century Publishers, Inc.
- Fuller, Millard and Linda Fuller. 1990. *The Excitement is Building: How Habitat for Humanity is Putting Roofs Over Heads and Hope in Hearts*. Dallas, TX: Word Publishing
- Fuller, Millard with Diane Scott. 1986. *No More Shacks! The Daring Vision of Habitat for Humanity*. Waco, TX: Word Books.
- Fuller, Millard and Diane Scott. 1980. *Love in the Mortar Joints: The Story of Habitat for Humanity*. Piscataway, NJ: New Century Publishers, Inc.
- Furnham, Adrian. 1982a. "Explaining Poverty in India: A Study of Religious Group Differences." *Psychologia*. 25: 236-243.
- Furnham, Adrian. 1982b. "Why Are the Poor Always With Us: Explanations of Poverty in Britain." *British Journal of Social Psychology*. 21: 311-312.
- Garfinkel, Harold. 1967. *Studies in Ethnomethodology*. Englewood Cliffs, NJ: Prentice-Hall.
- Geertz, Clifford. 1973. *The Interpretation of Cultures*. New York, NY: Basic Books.
- Gilchrist, Valerie J. 1992. "Key Informant Interviews." in Benjamin F. Crabtree and William L. Miller (eds). 1992. *Doing Qualitative Research*. Newbury Park, CA: SAGE Publications.
- Giri, Ananta Kumar. 1995. "In the Margins of Shacks: The Vision and Practice of Habitat for Humanity (Housing)." Doctoral Dissertation. The Johns Hopkins University.
- Glaser, Barney G. and Anselm L. Strauss. 1967. *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Chicago, IL: Aldine Publishing Company.
- Griffin, William E. and Oheneba-Sakyi, Yaw. 1993. "Sociodemographic and Political Correlates of University Students' Causal Attributions of Poverty." *Psychological Reports*. 73: 795-800.

- Guimond, Serge; Guy Begin; and Douglas L. Palmer. 1989. "Education and Causal Attributions: The Development of "Person-Blame" and "System-Blame" Ideology." *Social Psychology Quarterly*. 52(2): 126-140.
- Hewstone, Miles. 1989. *Causal Attribution: From Cognitive Processes to Collective Beliefs*. Boston, MA: Basil Blackwell.
- Hollander, Jocelyn A. and Judith A. Howard. 2000. "Social Psychological Theories on Social Inequalities." *Social Psychology Quarterly*. 63(4): 338-351.
- Howard, Judith A. 1995. "Social Cognition." in Karen S. Cook, Gary Alan Fine, and James S. House (eds.). *Sociological Perspectives of Social Psychology*. Boston, MA: Allyn and Bacon
- Howard, Judith A. 1994. "A Social Cognitive Conception of Social Structure." *Social Psychology Quarterly*. 57(3): 210-227.
- Huber, Joan and William H. Form. 1973. *INCOME and IDEOLOGY: An Analysis of the American Political Formula*. New York: The Free Press.
- Hunt, Matthew O. 2002. "Religion, Race/Ethnicity, and Beliefs about Poverty." *Social Science Quarterly*. 83(3): \_\_\_\_\_
- Hunt, Matthew O. 1996. "The Individual, Society, or Both? A Comparison of Black, Latino, and White Beliefs about the Causes of Poverty." *Social Forces*. 75(1):293-322.
- Jepperson, Ronald L. 1991. "Institutions, Institutional Effects, and Institutionalism." in Paul J. Dimaggio and Walter W. Powell (eds.). 1991. *The New Institutionalism in Organizational Analysis*. Chicago, IL : University of Chicago Press.
- Kemper, Elizabeth A.; Sam Springfield; and Charles Tiddlie. 2003. "Mixed Methods Sampling Strategies in Social Science Research," in Abbas Tashakkori and Charles Teddlie (eds.). 2003. *Handbook of Mixed Methods in Social & Behavioral Research*. Thousand Oaks, CA: Sage Publishing, Inc.
- Keppel, Geoffrey. 1991. *Design and Analysis: A Researcher's Handbook*. Upper Saddle River, NJ: Printice-Hall, Inc.
- Kerbo, Harold R. 1996. *Social Stratification and Inequality: Class Conflict in Historical and Comparative Perspective*. 3<sup>rd</sup> Edition. New York, NY: McGraw-Hill.
- Kiess, Harold O. and Douglas W. Bloomquist. 1985. *Psychological Research Methods: A Conceptual Approach*. Boston, MA: Allyn and Bacon, Inc.

- King, Nigel. 1998. "Template Analysis." in Gillian Symon and Catherine Cassell (eds.). 1998. *Qualitative Methods and Analysis in Organizational Research: A Practical Guide*. Thousand Oaks, CA: SAGE Publications.
- Kluegel , James R. 1987. "Macro-economic Problems, Beliefs about the Poor and Attitudes Toward Welfare Spending." *Social Problems*. 34(1):82-99.
- Kluegel , James R. and Eliot R. Smith. 1986. *Beliefs About Inequality: Americans' Views of What Is and What Ought to Be*. New York:Aldine De Gruyter.
- Kluegel , James R. and Eliot R. Smith. 1981. "Beliefs About Stratification." *Annual Review of Sociology*. 7:29-56.
- Knottnerus, J. David. 1997. "The Theory of Structural Ritualization." *Advances in Group Processes*. 14: 257-279.
- Knottnerus, J. David and Christopher Prendergast (eds). 1994. *Recent Developments in the Theory of Social Structure*. Greenwich, CN: JAI PRESS INC.
- Lee, Barrett A.; Sue Ilinze Jones; and David W. Lewis. 1990. "Public Beliefs about the Causes of Homelessness." *Social Forces*. 69(1):253-265.
- Lee, Barrett A.; Sue Ilinze Jones; and David W. Lewis. 1992. "Are the Homeless to Blame? A Test of Two Theories." *The Sociological Quarterly*. 33(4): 535-552.
- Lee, Thomas W. 1999. *Using Qualitative Research in Organizational Research*. Thousand Oaks, CA: SAGE Publications.
- Martin, Joanne. 2002. *Organizational Culture: Mapping the Terrain*. Thousand Oaks, CA: Sage Publications, Inc.
- Merriam-Webster, Incorporated. 1996. *Merriam-Webster's Collegiate Dictionary*. 10<sup>th</sup> Edition. Springfield, MA: Merriam-Webster, Incorporated.
- Meyer, John W. and Brian Rowan. 1978. "The Structure of Educational Organizations." in John W. Meyer et. Al. 1978. *Environments and Organizations*. San Francisco, CA: Jossey-Bass.
- Meyer, John W. and Brian Rowan. 1977. "Institutional Organizations: Formal Structure as Myth and Ceremony." *American Journal of Sociology*. 83(2): 340-363.
- Miller, William L. and Benjamin F. Crabtree. 1998. "Clinical Research." in Norman K. Denzin and Yvonna S. Lincoln (eds.). 1998. *Strategies of Qualitative Inquiry*. Thousand Oaks, CA: Sage Publications, Inc.

- Morçöl, Göktuğ. 1997. "Lay Explanations for Poverty in Turkey and Their Determinants." *The Journal of Social Psychology*. 137(6): 728-738.
- Morgan, David L. and Michael L. Schwalbe. 1990. "Mind and Self in Society: Linking Social Structure and Social Cognition." *Social Psychology Quarterly*. 53(2): 148-164.
- Olesen, Virginia. 1998. "Feminisms and Models of Qualitative Research." in Norman K. Denzin and Yvonna S. Lincoln (eds.) . 1998. *The Landscape of Qualitative Research: Theories and Issues*. Thousand Oaks, CA: Sage Publications, Inc.
- Ott, R. Lyman and Michael Longnecker. 2001. *An Introduction to Statistical Methods and Data Analysis*. 5<sup>th</sup> Edition. Pacific Grove, CA: Duxbury/Wadsworth Group.
- Pedhazur, Elazar J. 1997. *Multiple Regression in Behavioral Research: Explanation and Prediction*. 3<sup>rd</sup> Edition. Toronto:Wadsworth.
- Pellegrini, Robert J.; Sergio S. Queirolo; Victor E. Monarrez; and Dona M Valenzuela. 1997. "Political Identification and Perceptions of Homelessness: Attributed Causality and Attitudes on Public Policy." *Psychological Reports*. 80: 1139-1148.
- Perrow, Charles. 2000. "An Organizational Analysis of Organizational Theory." *Contemporary Sociology*. 29:469-76.
- Powell, Walter W. and Dan Jones. 2000. *How Institutions Change*. Chicago, IL: University of Chicago Press.
- Prendergast, Christopher and J. David Knottnerus. 1994. "Recent Developments in the Theory of Social Structure." in J. David Knottnerus and Christopher Prendergast (eds.). 1994. *Recent Developments in the Theory of Social Structure*. Greenwich, CN: JAI PRESS INC.
- Reichardt, Charles S. 1979. "The Statistical Analysis of Data from Nonequivalent Group Designs." in Thomas D. Cook and Donald T. Campbell. 1979. *Quasi-Experimentation: Design and Analysis Issues for Field Settings*. Chicago, IL: Rand McNally College Publishing Company.
- Robinson, James W. 1978. "Poverty, Community and Utopia: Toward a Social Action Theory of Poverty and Its Elimination." Unpublished Masters Thesis. Tulsa, OK: University of Tulsa, Department of Urban Studies.
- Rossides, Daniel W. 1997. *Social Stratification: The Interplay of Class, Race, and Gender*, 2<sup>nd</sup> Edition. Upper Saddle River, NJ: Prentice Hall.

- Rubenstein, Sondra Miller. 1995. *Surveying Public Opinion*. Belmont, CA: Wadsworth Publishing Company.
- Schutt, Russell K. 1999. *Investigating the Social World: The Process and Practice of Research*. 2<sup>nd</sup> Edition. Thousand Oaks, CA: Pine Forge Press.
- Schütz, Alfred. 1971. *Collected Papers I: The Problem of Social Reality*. The Hague, Netherlands: Martinus Nijhoff.
- Schütz, Alfred. 1967. *The Phenomenology of the Social World*. Evanston, IL: Northwestern University Press.
- Schütz, Alfred. 1964. *Collected Papers II: Studies in Social Theory*. The Hague: Martinus Nijhoff.
- Schütz, Alfred and Thomas Luckmann. 1989. *The Structures of the Life-World, Volume II*. Evanston, IL: Northwestern University Press.
- Schütz, Alfred and Thomas Luckmann. 1973. *The Structures of the Life-World, Volume I*. Evanston, IL: Northwestern University Press.
- Scott, W. Richard. 1995. *Institutions and Organizations*. Thousand Oaks, CA: SAGE Publications, Inc.
- Scott, W. Richard and Søren Christensen (eds.). 1995. *The Institutional Construction of Organizations*. Thousand Oaks, CA: SAGE Publications, Inc.
- Scott, W. Richard and John W. Meyer. 1991. "The Organization of Societal Sectors: Propositions and Early Evidence," in Paul J. Dimaggio and Walter W. Powell (eds.). 1991. *The New Institutionalism in Organizational Analysis*. Chicago, IL : University of Chicago Press.
- Scott, W. Richard and John W. Meyer with collaboration of John Boli. . . [et al.]. 1994. *Institutional Environments and Organizations: Structural Complexity and Individualism*. Thousand Oaks, CA: SAGE Publications.
- Shaughnessy, John J. and Eugene B. Zechmeister. 1990. *Research Methods in Psychology*. 2<sup>nd</sup> Edition. New York, NY: McGraw-Hill Publishing Company.
- Simons, A. M. 1898. "A Statistical Study in Causes of Poverty." *American Journal of Sociology*. 3(5): 614-621.
- Smith, Kevin B. 1985. "I Made It Because of Me: Beliefs About the Causes of Wealth and Poverty." *Sociological Spectrum*. 5:255-267.

- Smith, Kevin B. and Lorene H. Stone. 1989. "Rags, Riches, and Bootstraps: Beliefs about the Causes of Wealth and Poverty." *Sociological Quarterly*. 30(1):93-107.
- Smith, Louis M. 1998. "Biographical Research." in Norman K. Denzin and Yvonna S. Lincoln (eds.). 1998. *Strategies of Qualitative Inquiry*. Thousand Oaks, CA: Sage Publications, Inc.
- Strang, David and John W. Meyer. 1993. "Institutional Conditions for Diffusion." *Theory and Society*. 22(4):487-511.
- Strauss, Anselm L. 1987. *Qualitative Analysis for Social Scientists*. New York, NY: Cambridge University Press.
- Swidler, Ann. 1986. "Culture in Action: Symbols and Strategies." *American Sociological Review*. 51:273-86.
- Tashakkori, Abbas and Charles Teddlie (eds.). 2003. *Handbook of Mixed Methods in Social & Behavioral Research*. Thousand Oaks, CA: Sage Publishing, Inc.
- Troyer, Lisa and Steven D. Silver. 1999. "Institutional Logics and Group Environments: Toward an Open System Perspective on Group Processes." *Advances in Group Processes*. 16: 219-252.
- Webb, Eugene J.; Donald T. Campbell; Richard D. Schwartz; and Lee Sechrest. 1966. *Unobtrusive Measures: Nonreactive Research in the Social Sciences*. Chicago: Rand McNally College Publishing Company.
- Weber, Max. 1958. *The Protestant Ethic and the Spirit of Capitalism*. New York: Charles Scribner's Sons.
- Weber, Robert Philip. 1990. *Basic Content Analysis, 2<sup>nd</sup> Edition*. Newbury Park, CA: SAGE Publications.
- Wilson, George. 1996. "Toward a Revised Framework for Examining Beliefs about the Causes of Poverty." *The Sociological Quarterly*. 37(3): 413-428.
- Zucker, Gail Sahar and Bernard Weiner. 1993. "Conservatism and Perceptions of Poverty: An Attributional Analysis." *Journal of Applied Psychology*. 23(12): 925-943.
- Zucker, Lynne G. 1987. "Institutional Theories of Organization." *Annual Review of Sociology*. 13: 443-464.
- Zucker, Lynne G. 1977. "The Role of Institutionalization in Cultural Persistence." *American Sociological Review*. 42(5):726-743.

## **APPENDIXES**

## APPENDIX A

### ATTRIBUTIONS FOR CAUSES OF POVERTY IN THE UNITED STATES: 1969 – 1993

<i>Beliefs Regarding Causes of Poverty</i>	Percent Responding to Each Item											Wilson 1992 ****		
	Feagin 1969			Kluegel 1980			Smith 1983 ***		Hunt 1993			Important?		
	How Important?			How Important?			How Important?		How Important?			Important?		
	Very	Some what	Not	Very	Some what	Not	Very	Very	Some what	Not	Welfare Depend.	Home-less	Migrant Worker	
<b>INDIVIDUALISTIC</b>														
1. Lack of thrift and proper money management	58%	30%	11%	64%	30%	6%	58%	45%	43%	13%	N/a	N/a	N/a	
2. Lack of effort by the poor themselves	55	33	9	53	39	8	60	40	42	18	70%	44%	45%	
3. Lack of ability and talent	52	33	12	53	35	8	47	38	37	25	62	49	46	
4. Loose morals and drunkenness*	48	31	17	44	30	27	49	45	38	17	66	47	48	
5. Their background gives them attitudes that keep them from improving their condition.	N/a	N/a	N/a	46	30	27	N/a	N/a	N/a	N/a	N/a	N/a	N/a	
<b>STRUCTURALISTIC</b>														
6. Failure of Society to provide good schools for many Americans	36%	25%	34%	46%	29%	26%	42%	62%	26%	14%	41%	56%	46%	
7. Low wages in some businesses and industries	42	35	20	40	47	14	48	48	39	13	39	52	48	
8. Failure of private industry to provide enough jobs	27	36	31	35	39	28	48	48	37	15	43	59	51	
9. Prejudice and discrimination**	33	37	26	31	44	25	N/a	49	36	14	N/a	N/a	N/a	
10. Being taken advantage of by rich people	18	30	45	20	35	45	17.5	N/a	N/a	N/a	41	54	49	
<b>FATALISTIC</b>														
11. Sickness and physical handicaps	46%	39%	14%	43%	41%	15%	N/a	40%	40%	20%	N/a	N/a	N/a	
12. Just bad luck	8	27	60	12	32	56	N/a	12	32	56	N/a	N/a	N/a	

\* In Hunt's 1993 study this item is replaced with one worded: "Personal irresponsibility, lack of discipline among those who are poor".

\*\* In Feagin's original study this item read "Negroes" and in Hunt's study race is not alluded to.

\*\*\*Smith's 1983 study only reported the Very Important responses.

\*\*\*\*Wilson only asked respondents whether the item was important or not.



## APPENDIX B

# HABITAT FOR HUMANITY

### WHAT IS HABITAT FOR HUMANITY?

Habitat for Humanity International was founded in 1976 by Millard and Linda Fuller as a nonprofit, ecumenical Christian housing ministry, seeking to eliminate poverty housing and homelessness. Habitat International has built more than 120,000 houses around the world in 83 countries, providing safe, decent affordable housing for approximately half-a-million people. Habitat is now building an average of 55 houses a day or one every 28 minutes.

### WHAT IS [REDACTED] HABITAT FOR HUMANITY?

In October of 1988, the [REDACTED] Habitat for Humanity was established for the purpose of building simple decent homes for [REDACTED] in need. At the end of 2002 [REDACTED] Habitat will have completed 85 homes. Forty of these homes were built in the last three years. In order to eliminate substandard housing in [REDACTED] Habitat for Humanity intends to build an additional 1500 houses by the year 2020.

### HOW DOES HABITAT WORK?

Through volunteer labor and tax-deductible donations of money and materials, Habitat builds houses with the help of the homeowner (partner) families. These families enter into a working relationship with Habitat to have homes built at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments go into a revolving fund that is used to build more houses.

### WHAT ARE THE COSTS?

The materials for the Habitat houses cost about \$38,000- \$42,000, which Habitat funds through donations. Habitat builds homes in [REDACTED] on cost-efficient property that has been purchased or donated. Habitat houses are affordable for low-income families because there is no profit included in the sale price, and no interest charged on the \$200 a month mortgage. The average length of a Habitat mortgage is 30 years. Sponsorship of the house is \$35,000 no matter what size the home is.

### HOW ARE THE PARTNER FAMILIES SELECTED?

Families apply for Habitat homes. A Family Selection Committee chooses homeowners based on their level of need, their willingness to become partners in the program, and their ability to repay the loan for their home. All families work 500 hours of "sweat equity", 250 of those hours are on the construction of other peoples homes. Habitat follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing the families that receive Habitat houses.

### WHO BUILDS THE HOUSES?

Volunteers build the houses. Anyone is welcome to help build. Many of the [REDACTED] Habitat homes have been funded and built by churches. People from the churches often volunteer their time and skills for building as well as their money for the materials. Individuals and corporations donate the money for the cost of the houses as well. Groups or individuals can go together to raise the money for a house.

### WHAT IS THE [REDACTED] ReSTORE?

The ReSTORE is a facility that accepts donated building materials and goods for resale to the general public. Donated items may be dropped off or arrangements made for pick-up by ReSTORE volunteers. The proceeds from these sales help build more houses. The new ReSTORE is located at [REDACTED] and is open Wednesday through Saturday from 8:00 a.m.-5:00 p.m. The phone number is [REDACTED].

### HOW DOES ONE BECOME A VOLUNTEER?

Information about locations of homes under construction is available from the [REDACTED] Habitat office at [REDACTED]. Information about volunteer opportunities is available from the [REDACTED] Habitat office at [REDACTED]. In addition to construction work, there are many other needs at the building site, at the ReSTORE, and in the Habitat office. Teens ages 14-18 are invited to volunteer, but must have parental permission and adult supervision. We welcome all skill levels and any new ideas.

## APPENDIX C

### DETAILING THE QUASI-EXPERIMENTAL DESIGN

A specification table for the design I have created is presented in TABLE C1.

This design can also be illustrated schematically, as shown in FIGURE C-1.

The General Linear Model of this design is (Keppel 1991: 377):

$$Y_{ijk} = \mu + \alpha_i + \pi_k + \beta_j + (\alpha\beta)_{ij} + (\beta\pi)_{jk} + \epsilon_{ijk}$$

Where:  $Y_{ijk}$  = Set of Individualism versus Structuralism Index Scores for Group  $i$  at Test Time  $j$  for subject  $k$

$\mu$  = The overall population mean.

$\alpha_i$  = The effect of Group Membership  $i$ .

$\pi_k$  = The effect for subject  $k$ .

$\beta_j$  = The effect of Test Time  $j$ .

$(\alpha\beta)_{ij}$  = The joint effect of Group Membership and Test Time  $i$  and  $j$ .

$(\beta\pi)_{jk}$  = The joint effect of Test Time and Subject at  $j$  and  $k$ .

$\epsilon_{ijk}$  = Any subject's error at  $ijk$ .

Values for  $i$  range from 1 to 2 (1 = Habitat and 2=Control)

Values for  $j$  range from 1 to 2.(1=Pretest and 2=Posttest)

Values for  $k$  range from 1 to 39.

NULL HYPOTHESIS:  **$H_0$ : all  $(\alpha\beta)_{ij} = 0$**

ALTERNATIVE HYPOTHESIS:  **$H_1$ : not all  $(\alpha\beta)_{ij} = 0$**

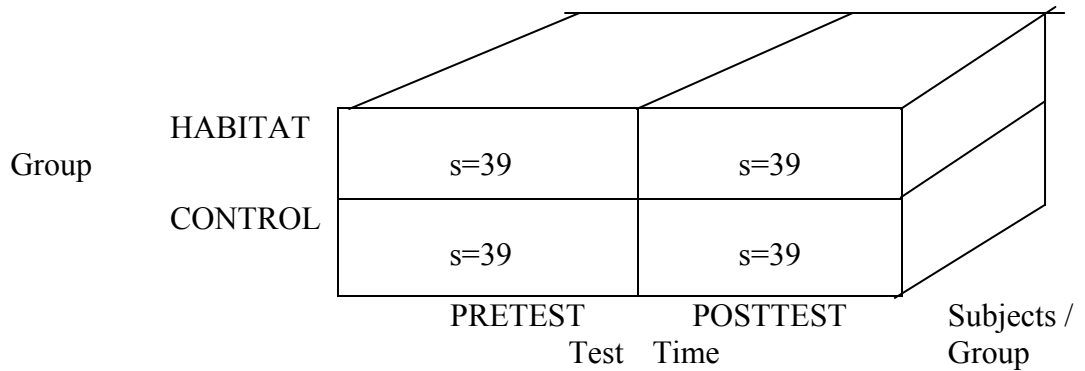
**TABLE C1**

**SPECIFICATION TABLE  
QUASI-EXPERIMENTAL PRETEST POSTTEST WITH  
NONEQUIVALENT CONTROL GROUP DESIGN**

VARIABLE	#LEVELS	Factor
<b>TEST (PRE/POST)</b>	2	<b>Within</b>
<b>GROUP (Habitat/Control)</b>	2	<b>Between</b>
<b>SUBJECTS PER GROUP</b>	39	
N=	78	

**FIGURE C-1**

**SCHEMATIC DIAGRAM  
QUASI-EXPERIMENTAL PRETEST POSTTEST WITH  
NONEQUIVALENT CONTROL GROUP DESIGN**



**APPENDIX D**  
**DESCRIPTION OF INTERVIEWEE SELECTION PROCEDURES:**  
**PRETEST POSTTEST\***

---

The structure of volunteer work at the local Habitat for Humanity under study made a simple random sampling of new volunteers before their first volunteer experience impossible. Much of the volunteer work done is through a house sponsorship program in which corporations, churches, and other organizations provide volunteers. These sponsoring organizations seldom, if ever, have lists of volunteers before the first day of the volunteer's service for the local affiliate. Therefore, to select interviewees for the treatment group, I:

- 1) Worked with the Habitat for Humanity staff to identify each separate group of volunteers and the job site upon which they would be working during a four week period;
- 2) Identified contacts within each separate selected group of volunteers with adequate knowledge to identify new volunteers;
- 4) Started at about 8:30 am, each Saturday morning, identified and interviewed one to three new volunteers at one job site, drove to another job site and identified and interviewed one to three new volunteers there, drove to another. . . until I had interviewed one to three volunteers at each job site;
- 5) Repeated the process established in #4 (above) until 12:30 pm;
- 6) Repeated #4 and #5 for each of four consecutive Saturdays.

---

\* Several sources were consulted in determining the best approach to selecting members of both the control and treatment group, including: Babbie (1998:194-229); Kemper, Stringfield and Teddlie (2003); Rubenstein (1995: 163-187); and Schutt (1999: 103-145).

To develop a control group, during the same four week time period, I :

- ⊕ Identified an organization active within the same geographical area as the local Habitat for Humanity affiliate that is ecumenical in nature, but that does not currently work directly on poverty related issues;
- ⊕ Obtained the mailing list of this organization and deleted all names with addresses outside the local Habitat for Humanity affiliate service area to establish the control group sampling frame;
- ⊕ Assigned a unique number to each of the units within the above established sampling frame;
- ⊕ Generated, using EXCEL, 124 random numbers between 1 and the total number of units in the sampling frame;
- ⊕ Identified each of the units in the sampling frame corresponding to each randomly generated number;
- ⊕ For units containing both a male and a female contact, flipped a coin (if heads, then contact the female member; if tails, contact the male member);
- ⊕ Telephoned each randomly sampled unit, using a current telephone directory to update telephone numbers from the original list;
- ⊕ When contacting each potential control group member thus selected, I first asked whether or not the person had ever volunteered for Habitat for Humanity. If they answered, "Yes", I moved on to the next person on the list; and
- ⊕ Attempted to contact each randomly sampled unit until one of the following conditions were met: 1) the interview was completed, 2) the unit was identified as a former or current Habitat for Humanity volunteer, 3) the person to be

interviewed refused to be interviewed, 4) three or more unsuccessful contact attempts had been made, 5) no reliable telephone number could be identified, or 6) the four week time period had elapsed.

**APPENDIX E**

**Interview Schedule A  
(Pretest)**

**RESPONDENT #:** \_\_\_\_\_

**Date:** \_\_\_\_\_  
Month/Date/Year

**Habitat for Humanity Volunteer:**  Yes  No

Again, this should take only approximately \_\_\_\_\_ minutes. I will ask you a series of questions. If you are uncertain of exactly what I am asking you about, please don't hesitate to ask me for clarification.

**[If respondent refuses to answer any of the questions below,  
write "REFUSED" in the answer space.]**

Ok, let's get the most sensitive question out of the way first:

1. What is your age? \_\_\_\_\_
2. Gender?  Female  Male
3. What race do you consider yourself? \_\_\_\_\_
- 4(a). What is the highest grade in elementary school or high school that you completed? \_\_\_\_\_

**[IF FINISHED 9-12<sup>th</sup> GRADE OR DON'T KNOW]**

4(b). Did you ever get a high school diploma or a GED certificate?  Yes  No

4(c). Did you complete one or more years of college for credit—not including schooling such as business college, technical or vocational school?  Yes  No

**[If YES:]** How many years did you complete? \_\_\_\_\_

4(d). Do you have any college degrees?  Yes  No

**[If YES:]** What degree or degrees? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. I'm going to read family income levels to you in five thousand dollar increments, beginning with the lowest level. Please, tell me when I read the level under which your total family income from all sources fell last year before taxes? Just stop me when I come to your family income level.

<input type="checkbox"/> A. Under \$10,000	<input type="checkbox"/> B. Under \$15,000	<input type="checkbox"/> C. Under \$20,000	<input type="checkbox"/> D. Under \$25,000
<input type="checkbox"/> E. Under \$30,000	<input type="checkbox"/> F. Under \$35,000	<input type="checkbox"/> G. Under \$40,000	<input type="checkbox"/> H. Under \$45,000
<input type="checkbox"/> I. Under \$50,000	<input type="checkbox"/> J. Under \$55,000	<input type="checkbox"/> K. Under \$60,000	<input type="checkbox"/> L. Under \$65,000
<input type="checkbox"/> M. Under \$70,000	<input type="checkbox"/> N. Under \$80,000	<input type="checkbox"/> O. Under \$90,000	<input type="checkbox"/> P. Under \$100,000
<input type="checkbox"/> Q. \$100,000 & Over			

Interview Schedule A  
(Pretest)

RESPONDENT #: \_\_\_\_\_

Date: \_\_\_\_\_  
Month/Date/Year

- 6(a). Last week were you working full time, part time, going to school, keeping house, or what?  Working Full Time  Working Part Time  Going to School  
 Keeping House  Other \_\_\_\_\_

**[IF WORKING FULL OR PART TIME:]**

6(b). What is your current occupation? \_\_\_\_\_

6(c). For what type of company do you work? \_\_\_\_\_

7. Generally speaking, do you usually think of yourself as a Republican, Democrat, Independent or what?  Republican  Democrat  
 Independent  Other \_\_\_\_\_

8. We hear a lot of talk these days about liberals and conservatives. I'm going to list a seven-point scale on which the political views that people might hold are arranged. After I have read the list, please tell me where would you place yourself on this scale  
 1) extremely liberal  2) liberal  3) slightly liberal  4) moderate, middle of the road  
 5) slightly conservative  6) conservative  7) extremely conservative

- 9(a). In what religion were you raised? \_\_\_\_\_

**[IF PROTESTANT CHRISTIAN:]**

In which denomination were you raised?

**[USE DENOMINATION LIST TO CLARIFY?]** \_\_\_\_\_

10. Now, I will list reasons some people give to explain why there are poor people in this country. Please tell whether you feel each of these is very important, somewhat important, or not important in explaining why there are poor people in this country.

A. Failure of society to provide good schools for many Americans

Very Important  Somewhat Important  Not Important

B. Loose morals and drunkenness

Very Important  Somewhat Important  Not Important

C. Failure of industry to provide enough jobs

Very Important  Somewhat Important  Not Important

D. Lack of effort by the poor themselves

Very Important  Somewhat Important  Not Important



## LIST OF SELECTED PROTESTANT DENOMINATIONS

- A African Methodist Episcopal Church
- B African Methodist Episcopal Zion Church
- C American Baptist Churches USA
- D Assemblies of God
- E Christian Churches (Disciples of Christ)
- F Christian Methodist Episcopal Church
- G Christian Reformed Church
- H Church of God in Christ
- I Church of the Nazarene
- J Churches of Christ (Non-Instrumental)
- K Episcopal Church
- L Evangelical Lutheran Church in America
- M Independent Christian Churches (Instrumental)
- N Mennonite Church USA
- O National Baptist Convention of America
- P National Baptist Convention U.S.A.
- Q Nondenominational Protestant
- R Presbyterian Church U.S.A.
- S Progressive National Baptist Convention
- T Reformed Church in America
- U Seventh-day Adventist Church
- V Southern Baptist Convention
- W Unitarian-Universalist Association
- X United Church of Christ
- Y United Methodist Church
- Z Other

**APPENDIX F**  
**Interview Schedule B**  
**(Posttest)**

**RESPONDENT #:** \_\_\_\_\_

**Date:** \_\_\_\_\_  
**Month/Date/Year**

**Habitat for Humanity Volunteer:**  Yes  No

Sometime ago, I asked you a series of questions. I would like to ask you a few of those again. This will take only approximately \_\_\_\_\_ minutes. If you are uncertain of exactly what I am asking you about, please don't hesitate to ask me for clarification.

11. Since the last time I interviewed you, how many times have you worked for Habitat for Humanity? \_\_\_\_\_

6(a). Last week were you working full time, part time, going to school, keeping house, or what?  Working Full Time  Working Part Time  Going to School  
 Keeping House  Other \_\_\_\_\_

**[IF WORKING FULL OR PART TIME:]**

6(b). What is your current occupation? \_\_\_\_\_

6(c). For what type of company do you work? \_\_\_\_\_

7. Generally speaking, do you usually think of yourself as a Republican, Democrat, Independent or what?  Republican  Democrat  
 Independent  Other \_\_\_\_\_

8. We hear a lot of talk these days about liberals and conservatives. I'm going to list a seven-point scale on which the political views that people might hold are arranged. After I have read the list, please tell me where would you place yourself on this scale  
1) extremely liberal 2) liberal 3) slightly liberal 4) moderate, middle of the road  
5) slightly conservative 6) conservative 7) extremely conservative

10. Now, I will list reasons some people give to explain why there are poor people in this country. Please tell me whether you feel each of these is very important, somewhat important, or not important in explaining why there are poor people in this country.

A. Failure of society to provide good schools for many Americans

Very Important  Somewhat Important  Not Important

B. Loose morals and drunkenness

Very Important  Somewhat Important  Not Important

C. Failure of industry to provide enough jobs

Very Important  Somewhat Important  Not Important

D. Lack of effort by the poor themselves

Very Important  Somewhat Important  Not Important

## APPENDIX G

### CONSTRUCTION, CODING, VALIDITY, AND RELIABILITY OF THE INDIVIDUALISM VS STRUCTURALISM INDEX

The steps involved in arriving at a respondent's INDIVIDUALISM vs. STRUCTURALISM INDEX score are illustrated in TABLE G1 (below). Possible scores a respondent may have on the Individualism vs. Structuralism Index are:

- ❖ -4 when both of the individualistic items are rated as very important by the respondent and both of the structuralistic items are rated as not important.
- ❖ +4 when both the structuralistic items are rated as very important by the respondent and both of the individualistic items are rated as not important.
- ❖ 0 is obtained when the respondent rates items in such a way that neither individualism or structuralism predominates. For example, if the respondent rated item 1, 2, 3, and 4 as all being somewhat important or all as being very important or all as being not important, then the Individualism vs. Structuralism Index score would be zero because no item achieved more importance than any of the others.
- ❖ -3 to -1 is obtained when the respondent's individualistic responses outweigh his or her structuralistic responses. For example, if a respondent rated item 2 as very important (-2) and 4 as somewhat important (-1) and 1 as not important (0) and 3 as very important (2), then the respondents overall Individualism vs. Structuralism Index score would be -1 (that is  $-2 -1 + 0 + 2 = -1$ ).

**TABLE G1**

**INDIVIDUALISM VS. STRUCTURALISM FACTORS INDEX  
CONSTRUCTION STEP BY STEP**

<u>STEP 1: ASSIGN WEIGHTS TO INDIVIDUAL ITEM RESPONSES</u> <i>(Positive to Structuralistic Items; Negative to Individualistic Items)</i>	<b>Responses</b>		
	Very Important	Somewhat Important	Not Important
1. Failure of society to provide good schools for many Americans	2	1	0
3. Failure of Industry to provide enough jobs	2	1	0
2. Loose Morals and Drunkenness	-2	-1	0
4. Lack of Effort by the poor themselves	-2	-1	0

STEP 2: CALCULATE CLUSTER INDEX SCORES

A. Structuralism Matrix (# 1 + # 3)

**Failure of Society**

<b>Failure of Industry</b>	Not Important	Somewhat Important	Very Important
Not Important	0	1	2
Somewhat Important	1	2	3
Very Important	2	3	4

B. Individualism Matrix(# 2 + # 4)

**Loose Morals**

<b>Lack of Effort</b>	Not Important	Somewhat Important	Very Important
Not Important	0	-1	-2
Somewhat Important	-1	-2	-3
Very	-2	-3	-4

STEP 3: CONSTRUCT INDEX CONTINUUM MATRIX FROM  
CLUSTER INDEX MATRICES

**Individualism Vs. Structuralism Matrix (A + B)**

		<b>Structuralism</b>				
		Low				High
<b>Individualism</b>	Low	0	1	2	3	4
	-1	0	1	2	3	4
	-2	-1	0	1	2	3
	-3	-2	-1	0	1	2
	-4	-3	-2	-1	0	1
High	-4	-4	-3	-2	-1	0

- ❖ Likewise, a +1 to +3 is obtained when the respondent's structuralistic responses outweigh his or her individualistic responses.

Although the individual items that are used to build the Individualism vs. Structuralism Index have been shown to be both valid and reliable over the three decades of research, I felt that the combined index itself should be checked at some level for its ability to get at attributions for the causes of poverty. So, I used the index to conduct an analysis on 1990 General Social Survey data (Davis, Smith and Marsden 2001). This databank contains adequate information to examine the relationship between all of the principal socio-economic and socio-demographic variables that have been significantly linked by researchers of United States populations to structuralistic or individualistic attributions for the causes of poverty and the Individualism vs. Structuralism Index developed here.

The GSS in 1990 was a full probability sampling of noninstitutionalized English-speaking persons 18 years and older that live in the United States. The total sample had a 73% response rate with 1,372 respondents. Data was obtained by personal interviews with respondents during February, March and April of 1990. Of this total sample 1,069 (78%) responded to all the items in the current analysis.

To obtain a feel for the possible validity and reliability of the Individualism vs. Structuralism Index several basic research questions were explored.

#1: *How strong and in what direction is the correlation between the individual items and the other item in their cluster?*

#2: *How strong is the correlation between the individual items and the Individualism vs. Structuralism Index score?*

#3: What is the shape of the relative frequency distribution of the Individualism vs. Structuralism Index score? Is it consistent with the literature?

#4: What is the social distribution of attributions for the causes of poverty? In other words what group differences among those previously identified as significant are associated with such attributions, when other factors are taken into account? Are these consistent with the literature?

#5: Of two distinct indicators of religion's affect upon attributions for the causes of poverty (current religious affiliation or religious upbringing), which is the more powerful, when other factors are taken into account?

To answer RESEARCH QUESTIONS #1 and #2 the individual items were correlated with the other item in their cluster, with their cluster indices, and with the overall Individualism vs. Structuralism index. These correlations are shown in TABLE G2 (below). The items clustered under Structuralism (#1 and #3) are moderately correlated in a positive direction at a statistically significant level ( $r = 0.27057$ ,  $p < 0.0001$ ). The items clustered under Individualism (#2 and #4) are moderately correlated in a positive direction at a statistically significant level ( $r = 0.30316$ ,  $p < 0.0001$ ). Items in opposing clusters are either negatively correlated at a statistically significant level (#1 and #2,  $r = -0.09701$ ,  $p < 0.0015$ ; #2 with #3,  $r = -0.15039$ ,  $p < 0.0001$ ) or are not significantly correlated (#1 and #4; #3 and #4). All items are positively correlated with the Individualism vs. Structuralism Index at statistically significant levels (#1,  $r = 0.58892$ ,  $p < 0.0001$ ; #2,  $r = 0.49892$ ,  $p < 0.0001$ ; #3,  $r = 0.51514$ ,  $p < 0.0001$ ; #4,  $r = 0.58024$ ,  $p < 0.0001$ ). These findings appear to

**TABLE G2**

**CORRELATIONS BETWEEN INDIVIDUAL ITEMS, ITEM CLUSTERS,  
AND INDIVIDUALISM VS. STRUCTURALISM INDEX SCORES  
(1990 GENERAL SOCIAL SURVEY)**

	Structuralism	Individualism	ITEM #1 {Failure of Society }	ITEM #2 {Loose Morals}	ITEM #3 {Failure of Industry}	ITEM #4 {Lack of Effort}
Individualism vs. Structuralism Index (Structuralism + Individualism)	0.69336 (<.0001)	0.66100 (<.0001)	0.58892 (<.0001)	0.49892 (<.0001)	0.51514 (<.0001)	0.58024 (<.0001)
Structuralism (ITEM #1 + ITEM #3)		-0.08241 (0.0070)	0.80521 (<.0001)	-0.15458 (<.0001)	0.78873 (<.0001)	0.04230 (0.1670)
Individualism (ITEM #2 + ITEM #4)			-0.02402 (0.4328)	0.85100 (<.0001)	-0.10889 (0.0004)	0.75845 (<.0001)
ITEM #1				-0.09701 (0.0015)	0.27057 (<.0001)	0.07681 (0.0120)
ITEM #2					-0.15039 (<.0001)	0.30316 (<.0001)
ITEM #3						-0.01096 (0.7205)

Note: Significance levels (**p** values) are shown in parenthesis below the Pearson Correlation Coefficients (**r** values); N=1,069.

be consistent with the analysis of index items conducted in the previous studies on causal attributions for poverty.

To answer RESEARCH QUESTION #3 the Histogram in FIGURE G-1 was built to provide a graphic illustration of the relative frequency distribution of the scores (N=1069) on the Individualism vs. Structuralism Index. As would be expected from the causal attribution for poverty literature reviewed, the dominant individualist ideology in America skews the curve to the Individualistic end. Also, most scores gravitate toward the middle of the Index, decreasing as they proceed outward from the middle, leaving the extremes with the smallest frequencies—approximating a skewed normal distribution. This distribution of scores is consistent with what one might expect on a national sample of adults in the United States.

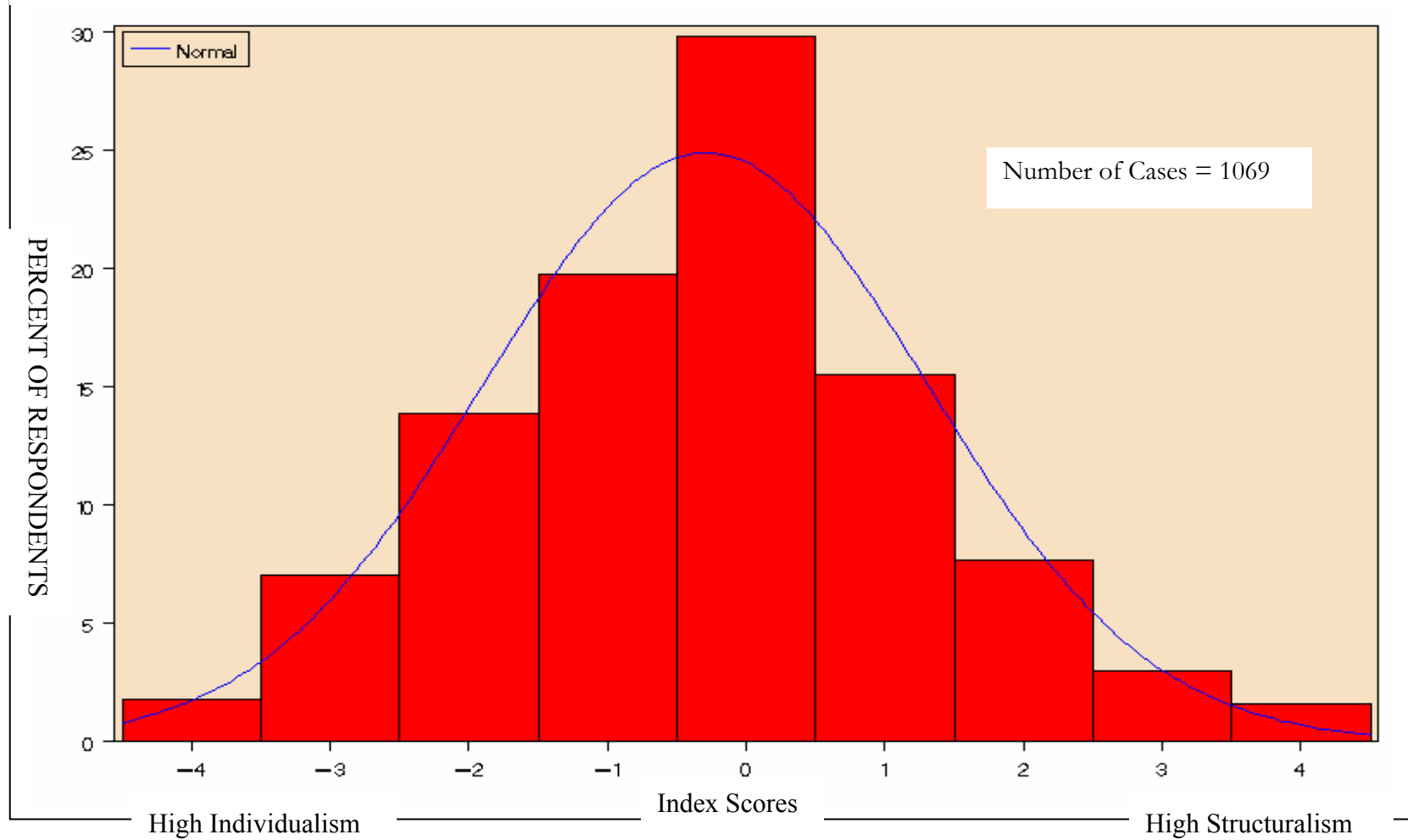
A Multiple Regression analysis was conducted to obtain answers to RESEARCH QUESTIONS #4 and #5. Significant independent variables associated with causal attributions toward poverty that have been identified by researchers conducting studies on United States samples are listed in the TABLE G3. These include age, education, family income, party affiliation, political views, prestige, race, region, religion, and work status. Because many of these are categorical independent variables (all except age, education, and prestige) and the large number of categories within many of these, a coding schema called criterion scaling was used to make the analysis and interpretation manageable.

. . . The idea of criterion scaling is simple. . . the regression equation for a set of coded vectors yields predicted scores that are equal to the means of the groups or categories on the dependent variable. A categorical variable is said to be criterion scaled when it is transformed into a single vector in which each individual's score is equal to the criterion mean of the group to which he or she belongs. In other words, a criterion-scaled variable is one consisting of the predicted scores of the individuals under consideration (Pedhazur 1997:501).



FIGURE G-1

HISTOGRAM OF INDIVIDUALISM VS. STRUCTURALISM INDEX SCORES (1990 GSS)



**TABLE G3**

**ATTRIBUTION FOR POVERTY CAUSES  
INDEPENDENT VARIABLE IDENTIFIED  
BY PAST RESEARCH**

Researcher(s)	Age	Education	Gender	Family Income	Party Affiliation	Political Views	Prestige	Race	Region	Religion	Work Status
<i>In North America</i>											
Feagin (1975)	X	X		X				X	X	X***	
Huber and Form (1973)				X				X			
Kluegel and Smith (1986)	X	X	X	X				X	X	X	
Kluegel (1987)	X	X	X	X			X	X			X
Smith (1985)		X	X	X							
Smith and Stone (1989)								X			
Lee, Jones and Lewis (1990)		X				X		X			
Lee, Jones and Lewis (1992)	X		X					X			
Zucker and Weiner (1993)						X					
Griffin and Oheneba-Sakyi (1993)				X*		X					
Hunt (1996)	X	X	X	X				X			
Hunt (2002)	X		X	X**				X		X	
Wilson (1996)	X	X	X		X		X	X			
Pellegrini, Queirolo, Monarrez, and Valenzuela (1997)			X		X						
Cozzarelli, Wilkinson, and Tagler (2001)	X				X						

X\*=Social Class    X\*\*=Socio-Economic Status    X\*\*\*=Socioreligious Group

Conducting this Standard Multiple Regression allowed me to explore the social distribution of attributions for the causes of poverty in the United States in 1990 and to determine which of two distinct indicators of religion's affect upon attributions for the causes of poverty (current religious affiliation or religious upbringing) is more powerful.

Simple bi-variate (Pearson) correlations were run to check for multicollinearity (see TABLE G4). None was discovered. Respondents' scores on a combined Individualism vs. Structuralism Index (the dependent or criterion variable) were simultaneously regressed on a set of twelve independent or predictor variables (three continuous and nine criterion scaled categorical variables). This analysis is presented in TABLE G5 and is designated as the Full Model Regression. A reduced model was then explored, dropping three predictors that were not statistically significant at the 0.10 level (Age, Family Income, and Religious Affiliation). This analysis is presented in TABLE G6 and is designated the Final or Reduced Model Regression.

The final (reduced) model produced a statistically significant squared multiple correlation coefficient ( $F = 22.39$ ;  $p < 0.0001$ ) and accounted for almost 16% of the variability in Individualism vs. Structuralism Index scores. For a new sample this model would be expected to account for over 15% of the variability. Results of the t-tests on the regression coefficients indicate that eight of the nine predictors in the current set (all except Gender) contributed significantly to the prediction of Individualism vs. Structuralism Index scores at the 0.05 level, and all nine contributed significantly at the 0.10 level. Post Hoc, Tukey's HSD tests were used to identify significant group differences on the seven categorical variables (see TABLE G7).

TABLE G4

BI-VARIATE CORRELATIONS BETWEEN ALL MODEL VARIABLES

	Age	Education	Gender	Family Income	Party Affiliation	Political Views	Prestige	Race	Region	Religious Affiliation	Religious Upbringing	Work Status
<b>Individualism vs. Structuralism Index</b>	-0.0812	0.0738	0.0615	0.0317	0.2199	0.2686	-0.0470	0.1755	0.1303	0.1735	0.1957	0.1006
Age		-0.1328	0.0374	0.0841	0.1040	-0.0486	0.0420	-0.0348	0.0247	0.0718	0.0526	-0.5158
<b>Education</b>			0.0021	-0.2642	-0.1036	0.1547	0.5114	-0.1027	0.0992	0.0708	0.0770	0.1443
Gender				0.0813	0.0447	0.0036	-0.0378	0.0130	0.0356	-0.0431	0.0139	-0.0331
<b>Family Income</b>					0.1008	-0.0312	-0.2627	0.1028	-0.0683	-0.0272	-0.0301	-0.1009
Party Affiliation						0.2752	-0.0753	0.2321	0.0103	0.1156	0.1141	-0.0523
<b>Political Views</b>							0.0567	0.0849	0.0697	0.1601	0.0991	0.1094
Prestige								-0.1538	0.0084	0.0769	0.0637	0.0255
<b>Race</b>									-0.0734	0.0379	0.0850	-0.0100
Region										0.1521	0.1416	0.0253
<b>Religious Affiliation</b>											0.6188	-0.0724
Religious Upbringing												-0.0344

N = 1069

Significant at 0.05 level

**TABLE G5**

**FULL MODEL REGRESSION**  
**[Dependent Variable: Individualism vs. Structuralism Index]**

**Analysis of Variance**

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	12	451.01320	37.58443	17.31	<.0001
Error	1056	2292.75480	2.17117		
Corrected Total	1068	2743.76801			

R-Square **0.1644**      Adj R-Sq 0.1549      Dependent Mean -0.29373

**Parameter Estimates**

Variable	DF	Parameter Estimate	Standard Error	t Value	Pr >  t	Standardized Estimate
Intercept	1	1.43947	0.38766	3.71	0.0002	0
Age	1	-0.00504	0.00318	-1.58	0.1135	-0.05295
Education	1	0.04304	0.01895	2.27	0.0233	0.07809
Gender	1	0.80606	0.46160	1.75	0.0811	0.04956
Family Income	1	1.01854	0.94340	1.08	0.2805	0.03224
Party Affiliation	1	0.58797	0.13933	4.22	<.0001	0.12929
Political Views	1	0.67110	0.11277	5.95	<.0001	0.18027
Prestige	1	-0.00774	0.00372	-2.08	0.0378	-0.07024
Race	1	0.67094	0.16822	3.99	<.0001	0.11772
Region	1	0.72349	0.22170	3.26	0.0011	0.09428
Religious Upbringing	1	0.56161	0.18471	3.04	0.0024	0.10989
Religious Affiliation	1	0.31175	0.21027	1.48	0.1385	0.05409
Work Status	1	0.61867	0.33034	1.87	0.0614	0.06226

**TABLE G6**

**REDUCED MODEL REGRESSION [Dependent Variable: Individualism vs. Structuralism Index]**

**Analysis of Variance**

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	9	438.61469	48.73497	22.39	<.0001
Error	1059	2305.15332	2.17673		
Corrected Total	1068	2743.76801			

R-Square 0.1599      Adj R-Sq 0.1527      Dependent Mean -0.29373

**Parameter Estimates**

Variable	DF	Parameter Estimate	Standard Error	t Value	Pr >  t	Standardized Estimate
Intercept	1	0.96306	0.29460	3.27	0.0011	0
Education	1	0.04381	0.01868	2.34	0.0192	0.07948
Gender	1	0.77670	0.45957	1.69	0.0913	0.04776
Party Affiliation	1	0.58281	0.13865	4.20	<.0001	0.12815
Political Views	1	0.69104	0.11214	6.16	<.0001	0.18562
Prestige	1	-0.00880	0.00366	-2.41	0.0162	-0.07989
Race	1	0.68982	0.16790	4.11	<.0001	0.12104
Region	1	0.72192	0.22076	3.27	0.0011	0.09407
Religious Upbringing	1	0.71648	0.14775	4.85	<.0001	0.14020
Work Status	1	0.82301	0.28558	2.88	0.0040	0.08282

The current analysis indicates that people that hold politically liberal views; identify as strong Democrats; were brought up in either the Jewish faith, Historically Black Protestant faiths or with no religious upbringing; are black or belong to another non-white racial group; and that are from New England are the most likely to hold Structuralistic rather than Individualistic attributions about the causes of poverty. People that hold extremely conservative political views; identify as strong Republicans; were raised in Evangelical Protestant, Moderate Protestant, Latter Day Saint, or Other World Religious traditions; are White; and are from the Middle Atlantic, South Central, or West are the most likely to hold Individualistic rather than Structuralistic attributions about the causes of poverty. As respondent education increases, attributions for the causes of poverty generally become more structuralistic and less individualistic ( $\beta=0.07948$ ;  $t=2.34$ ,  $p=0.0192$ ). As respondent prestige increases, attributions for the causes of poverty generally become more individualistic and less structuralistic ( $\beta= - 0.07989$ ;  $t=-2.41$ ,  $p=0.0162$ ). Although there are differences between genders, both females and males hold Individualistic rather the Structuralistic attributions—females to a lesser degree than males. The Tukey HSD test indicated no significant (at the 0.05 level) difference between the Work Status groups. These findings fit with those of previous studies into causal attributions for the causes of poverty and indicate the Individualism vs. Structuralism Index reasonably captures such attributions in a sensible fashion as they occur along a continuum from individualistic attributions to structuralistic attributions, using a minimum amount of data.

**TABLE G7**

**VARIABLE RANKINGS BY MEAN INDEX SCORE**

<i>Variable (Continuum Location)</i>	<i>Tukey Group*</i>	<i>Mean Index Score</i>	<i>Number in Group</i>	<i>Group Name</i>
<b><u>Political Views</u></b>				
Structuralistic ↓ Individualistic	A	0.7241	116	Liberal
	B A	0.5172	29	Extremely Liberal
	B C	-0.0596	151	Slightly Liberal
	D C	-0.4229	376	Moderate
	D C	-0.5415	205	Slightly Conservative
	D C	-0.6800	150	Conservative
	D	-0.7619	42	Extremely Conservative
<b><u>Party Affiliation</u></b>				
Structuralistic ↓ Individualistic	A	0.4328	134	Strong Democrat
	B	-0.1215	247	Not Very Strong Democrat
	B	-0.1250	104	Independent, Close to Demo.
	C B	-0.4252	127	Independent
	C B	-0.5192	104	Independent, Close to Repub.
	C B	-0.5354	226	Not Very Strong Republican
	C	-0.7874	127	Strong Republican
<b><u>Religious Upbringing</u></b>				
Structuralistic ↓ Individualistic	A	0.8261	23	Jewish
	A	0.7059	17	Historic Black Protestant
	B A	0.1277	47	None
	B A	-0.0794	63	Liberal Protestant
	B A	-0.1558	276	Roman Catholic
	B A	-0.2441	254	Unclassified Protestant
	B	-0.4706	17	Other World Religion
	B	-0.5200	25	Latter Day Saint
	B	-0.6145	166	Moderate Protestant
	B	-0.6519	181	Evangelical Protestant
<b><u>Gender</u></b>				
Individualistic	A	-0.2028	577	Female
Individualistic	B	-0.4004	492	Male
<b><u>Race</u></b>				
Structuralistic ↓ Individualistic	A	0.4486	107	Black
	A	0.3158	38	Other
	B	-0.4048	924	White
<b><u>Region</u></b>				
Structuralistic ↓ Individualistic	A	0.3333	57	New England
	B A	-0.1241	145	Pacific
	B A	-0.1709	199	East North Central
	B A	-0.3068	176	South Atlantic
	B A	-0.3188	69	Mountain
	B	-0.4228	149	Middle Atlantic
	B	-0.4416	77	East South Central
	B	-0.5437	103	West North Central
	B	-0.5532	94	West South Central

NOTE: \*Groups with the same letter are not significantly different at the 0.05 level. Those with different letters are significantly different at the 0.05 level.



# IRB APPROVAL FOR ANALYSIS CONDUCTED IN APPENDIX G

## Oklahoma State University Institutional Review Board

Protocol Expires: 3/16/2004

Date: Monday, March 17, 2003

IRB Application No AS0369

Proposal Title: THE CAUSES OF POVERTY: RELIGION, RELIGIOUS UPBRINGING AND  
STRATIFICATION BELIEFS

Principal  
Investigator(s):

James Robinson  
1004 S. Troost  
Tulsa, OK 74120

Janice Miller  
313 Willard  
Stillwater, OK 74078

Reviewed and  
Processed as: Exempt

Approval Status Recommended by Reviewer(s): Approved

---

Dear PI :

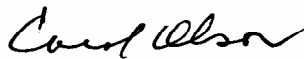
Your IRB application referenced above has been approved for one calendar year. Please make note of the expiration date indicated above. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved projects are subject to monitoring by the IRB. If you have questions about the IRB procedures or need any assistance from the Board, please contact Sharon Bacher, the Executive Secretary to the IRB, in 415 Whitehurst (phone: 405-744-5700, sbacher@okstate.edu).

Sincerely,



Carol Olson, Chair  
Institutional Review Board

## APPENDIX H

### INFORMED CONSENT FORM

Schedule A and B

#### A. AUTHORIZATION

I, \_\_\_\_\_ (respondent) \_\_\_\_\_, hereby authorize or direct James Robinson to perform the following treatment or procedure.

#### B. DESCRIPTION OF RESEARCH AND ASSOCIATED RISKS/BENEFITS

This research project is entitled: HABITAT'S HAMMER: The Impact of Habitat for Humanity on Volunteer Workers. James Robinson, through Oklahoma State University, is conducting this research. This research is a partial requirement for Mr. Robinson to complete a Doctor of Philosophy degree in Sociology at Oklahoma State University.

This research's purpose is to gain information on how exposure to Habitat for Humanity influences its volunteer members. This will expand the field of knowledge related to organizational influence on members' cognitions.

You will be interviewed twice. This first interview will take approximately ten to fifteen minutes. In about three months, you will be contacted and interviewed again for less than ten minutes. How long the interviews will actually take depends on you. During each interview I will ask you questions and you can answer them. If you choose not to answer certain questions that is fine. Also, if at any time you wish to terminate the interview that is alright. Your wishes will be respected.

There are no risks involved in participating in this research. Possible benefits of this research include a better understanding of how organizations influence member cognitions.

Your participation in this research project will remain confidential. This informed consent form upon which your name appears and the interview schedule that I use to record your responses upon which your name does not appear will be kept in a locked box. I will maintain a separate list, in a separate secure location, containing your name and the corresponding interview schedule code. I will be the only person with access to these two secure locations. At the end of the research, I will destroy the list that matches your name to the interview schedule.

For any questions or concerns please contact:

- X James W. Robinson at (918) 582-4683;
- X Jean Van Delinder, Ph.D. at (405)744-4613; or
- X Dr. Carol Olson, Director of University Research Compliance, Oklahoma State University, 415 Whitehurst, Stillwater, OK 74078. Phone: 405-744-5700.

Also, please contact Dr. Olson for information on subjects' rights and the investigation for information on the research project

**C. VOLUNTARY PARTICIPATION**

I understand that participation is voluntary and that I will not be penalized if I choose not to participate? YES \_\_\_\_\_(initials) I also understand that I am free to withdraw my consent and end my participation in this project at any time without penalty after I notify James Robinson at (918) 582-4683? YES \_\_\_\_\_(initials)

**D. CONSENT DOCUMENTATION FOR WRITTEN INFORMED CONSENT**

I have read and fully understand the consent form. I sign it freely and voluntarily. A copy has been given to me.

Date: \_\_\_\_\_  
(a.m./p.m.)

Time:

\_\_\_\_\_  
Name (typed)

Signature

I certify that I have personally explained all elements of this form to the subject or his/her representative before requesting the subject or his/her representative to sign it.

Signed: \_\_\_\_\_  
Project director or authorized representative

## APPENDIX I

### INFORMED CONSENT Semi-Structured Interviews

#### A. AUTHORIZATION

I, \_\_\_\_\_ (respondent) \_\_\_\_\_, hereby authorize or direct James Robinson to perform the following treatment or procedure.

#### B. DESCRIPTION OF RESEARCH AND ASSOCIATED RISKS/BENEFITS

This research project is entitled: HABITAT'S HAMMER: The Impact of Habitat for Humanity on Volunteer Workers. James Robinson, through Oklahoma State University, is conducting this research. This research is a partial requirement for Mr. Robinson to complete a Doctor of Philosophy degree in Sociology at Oklahoma State University.

This research's purpose is to gain information how exposure to Habitat for Humanity influences its volunteer members. This will expand the field of knowledge related to organizational influence on its members' cognitions.

This interview will take from approximately 45 minutes to a few hours. How long the interview will actually take depends on you and how much information you wish to give and how long you want to talk. During the interview I will ask you questions and you can answer them. The interview will be audio taped. If you choose not to answer certain questions that is fine or if at any time you wish to terminate the interview that is alright. Your wishes will be respected.

There are no risks involved in participating in this research. Possible benefits of this research include a better understanding of how organizations influence member cognitions.

Your participation in this research project will remain confidential. This informed consent form upon which your name appears and audio tape that I use to record your responses upon which your name does not appear will be kept in a locked box. I will maintain a separate list, in a separate secure location, containing your name and the corresponding audio tape identifier code. I will be the only person with access to these two secure locations. At the end of the research, I will destroy the list that matches your name to the interview schedule and the audio tape.

For any questions or concerns please contact:

- X James W. Robinson at (918) 582-4683;
- X Jean Van Delinder, Ph.D. at (405)744-4613; or
- X Dr. Carol Olson, Director of University Research Compliance, Oklahoma State University, 415 Whitehurst, Stillwater, OK 74078. Phone: 405-744-5700.

Also, please contact Dr. Olson for information on subjects' rights and the investigation for information on the research project

**C. VOLUNTARY PARTICIPATION**

I understand that participation is voluntary and that I will not be penalized if I choose not to participate? YES \_\_\_\_\_(initials) I also understand that I am free to withdraw my consent and end my participation in this project at any time without penalty after I notify James Robinson at (918) 582-4683? YES \_\_\_\_\_(initials)

**D. CONSENT DOCUMENTATION FOR WRITTEN INFORMED CONSENT**

I have read and fully understand the consent form. I sign it freely and voluntarily. A copy has been given to me.

Date: \_\_\_\_\_ Time: \_\_\_\_\_  
(a.m./p.m.)

\_\_\_\_\_  
Name (typed or printed) Signature

I certify that I have personally explained all elements of this form to the subject or his/her representative before requesting the subject or his/her representative to sign it.

Signed: \_\_\_\_\_  
Project director or authorized representative

**APPENDIX J**

**Respondent Characteristics Form  
Semi-Structured Interviews**

RESPONDENT #: \_\_\_\_\_

Date: \_\_\_\_\_  
Month/Date/Year

1. What is your age? \_\_\_\_\_ 2. Gender? Female Male

3. What race do you consider yourself? \_\_\_\_\_

4(a). What is the highest grade in elementary school or high school that you completed?  
\_\_\_\_\_

**[IF FINISHED 9-12<sup>th</sup> GRADE OR DON'T KNOW]**

4(b). Did you ever get a high school diploma or a GED certificate? Yes No

4(c). Did you complete one or more years of college for credit—not including schooling such as business college, technical or vocational school? Yes No

**[If YES:]** How many years did you complete? \_\_\_\_\_

4(d). Do you have any college degrees? Yes No

**[If YES:]** What degree or degrees? \_\_\_\_\_

5. I'm going to read family income levels to you in five thousand dollar increments, beginning with the lowest level. Please, tell me when I read the level under which your total family income from all sources fell last year before taxes? Just stop me when I come to your family income level.

<input type="checkbox"/> A. Under \$10,000	<input type="checkbox"/> B. Under \$15,000	<input type="checkbox"/> C. Under \$20,000	<input type="checkbox"/> D. Under \$25,000
<input type="checkbox"/> E. Under \$30,000	<input type="checkbox"/> F. Under \$35,000	<input type="checkbox"/> G. Under \$40,000	<input type="checkbox"/> H. Under \$45,000
<input type="checkbox"/> I. Under \$50,000	<input type="checkbox"/> J. Under \$55,000	<input type="checkbox"/> K. Under \$60,000	<input type="checkbox"/> L. Under \$65,000
<input type="checkbox"/> M. Under \$70,000	<input type="checkbox"/> N. Under \$80,000	<input type="checkbox"/> O. Under \$90,000	<input type="checkbox"/> P. Under \$100,000
<input type="checkbox"/> Q. \$100,000 & Over			

**Respondent Characteristics Form**  
Semi-Structured Interviews

RESPONDENT #: \_\_\_\_\_

Date: \_\_\_\_\_

Month/Date/Year

- 6(a). Last week were you working full time, part time, going to school, keeping house, or what?  Working Full Time  Working Part Time  Going to School  
 Keeping House  Other \_\_\_\_\_

**[IF WORKING FULL OR PART TIME:]**

6(b). What is your current occupation? \_\_\_\_\_

6(c). For what type of company do you work? \_\_\_\_\_

7. Generally speaking, do you usually think of yourself as a Republican, Democrat, Independent or what?  Republican  Democrat  
 Independent  Other \_\_\_\_\_

8. We hear a lot of talk these days about liberals and conservatives. I'm going to list a seven-point scale on which the political views that people might hold are arranged. After I have read the list, please tell me where would you place yourself on this scale  
1) extremely liberal 2) liberal 3) slightly liberal 4) moderate, middle of the road  
5) slightly conservative 6) conservative 7) extremely conservative

- 9(a). In what religion were you raised? \_\_\_\_\_

**[IF PROTESTANT CHRISTIAN:]**

In which denomination were you raised?

**[USE DENOMINATION LIST TO CLARIFY?]** \_\_\_\_\_

10. Now, I will list reasons some people give to explain why there are poor people in this country. Please tell whether you feel each of these is very important, somewhat important, or not important in explaining why there are poor people in this country.

A. Failure of society to provide good schools for many Americans

Very Important  Somewhat Important  Not Important

B. Loose morals and drunkenness

Very Important  Somewhat Important  Not Important

C. Failure of industry to provide enough jobs

Very Important  Somewhat Important  Not Important

D. Lack of effort by the poor themselves

Very Important  Somewhat Important  Not Important

## APPENDIX K

### INITIAL TEMPLATE ANALYSIS CODE BOOK – BIOGRAPHICAL ANALYSIS OF FULLER MATERIAL

<u>TYPIFICATIONS</u>	<u>STYLE</u>	<u>CODE</u>
⊕ The Poor (Actors and Interests)	▶ Structuralistic	POOR ( S )
	▶ Individualistic	Poor ( I )
	▶ Fatalistic	Poor ( F )
	▶ Other	Poor ( O )
⊕ The Non-Poor (Actors and Interests)	▶ Structuralistic	NON-poor ( S )
	▶ Individualistic	NON-poor ( I )
	▶ Fatalistic	NON-poor ( F )
	▶ Other	NON-poor ( O )
⊕ Relationships between Poor and Non-Poor (Interests / Means)	▶ Structuralistic	RELATIONS ( S )
	▶ Individualistic	RELATIONS ( I )
	▶ Fatalistic	RELATIONS ( F )
	▶ Other	RELATIONS ( O )
⊕ Poverty Causes (Interests / Ends)	▶ Structuralistic	CAUSE ( S )
	▶ Individualistic	CAUSE ( I )
	▶ Fatalistic	CAUSE ( F )
	▶ Other	CAUSE ( O )
⊕ Poverty Solutions (Means / Ends)	▶ Structuralistic	solution ( S )
	▶ Individualistic	solution ( I )
	▶ Fatalistic	solution ( F )
	▶ Other	solution ( O )



<u>INSTITUTIONAL LOGICS</u>	<u>STYLE</u>	<u>CODE</u>
<p>⊕ <b>Structuralistic:</b> An institutional logic based on structuralistic beliefs regarding the causes of poverty that competes with and contradicts the individualistically grounded institutional logic of Unbridled Individualism.</p>	▶ Structuralistic	LOGic ( S )
<p>⊕ <b>Individualistic:</b> (Unbridled Individualism): This institutional logic of "Unbridled Individualism" can be described in the following sequence:</p> <ul style="list-style-type: none"> <li>▪ Hard work in competition with others is valued.</li> <li>▪ Success through hard work in competition with others should be rewarded materially and non-materially (lack of success, on the other hand, should be denied such rewards).</li> <li>▪ Opportunities for success are available to all.</li> <li>▪ Since opportunities for success are available to all, the ability to be successful or to fail at being successful rests entirely upon the individual—personal effort, character traits, abilities, etc.</li> <li>▪ The existing social stratification system is a result of people being rewarded differentially for their efforts based upon their personal ability to succeed within an environment of unbridled opportunity.</li> <li>▪ Since the existing social stratification system results from individual effort, traits, abilities, etc., an individual's position within that stratification system is her or his responsibility; therefore he or she is the only person who can effect a change in their position within the existing social stratification system.</li> </ul>	▶ Individualistic	LOGic ( I )
⊕ <b>Fatalistic</b>	▶ Fatalistic	LOGic ( F )
⊕ <b>Other</b>	▶ Other	LOGic ( O )

**APPENDIX L**  
**DESCRIPTION OF INTERVIEWEE SELECTION PROCEDURES:**  
**SEMI-STRUCTURED INTERVIEWS\***

---

I selected interviewees for the semi-structured interviews using a multi-stage random approach. In carrying out this selection and contact strategy, I :

- 1) Acquired a current Habitat for Humanity Affiliate Board of Directors contact list from local Habitat for Humanity staff;
- 2) Enlisted Habitat for Humanity local staff help in determining which of the local affiliate committees was most active and acquired a list of committee members with contact information;
- 3) Asked each of the four most senior paid staff at the Habitat for Humanity affiliate to independently provide about 12 names and telephone numbers of people they considered to be committed long-term volunteers (volunteering at least 3 or more months);
- 4) Alphabetized each of the six lists obtained in steps #1-3 (above) and assigned unique numbers to each individual name on each list;
- 5) Using the random number function within EXCEL, generated 4 random numbers within each list;
- 6) Selected the first name on the first of the six lists corresponding to the random number generated (If a name was selected that had already been selected from another list, skipped that name and proceeded to number on the next list and selected a name from that list);

---

\* Several sources were consulted in determining the best approach to selecting a representative group of committed volunteers, including: Babbie (1998:194-229); Kemper, Stringfield and Teddlie (2003); Rubenstein (1995: 163-187); and Schutt (1999: 103-145).

- 7) Proceeded to the next of the six lists, and repeated step #6 (above)—when finished with the sixth group I went to the next number (during the first round this was the second number) on the list for the first group;
- 8) Repeated steps #6 and #7 (above) until all 24 randomly selected numbers were exhausted;
- 9) Organized a master call sequence list with the first individual listed corresponding to the first selected in steps 6-8 above, the second to the second and so on until the end of the selected individuals;
- 10) Contacted, in sequence, each individual on the master call sequence list established in #9 (above) and negotiated and scheduled an interview; and
- 11) Repeated #10 (above) until twelve interviews had been scheduled.

## APPENDIX M

Source: Fuller (1995:205-207)

### **Affiliate Covenant**

*A Basic Covenant Between Habitat for Humanity  
International and an Approved Habitat  
Affiliate Project*

#### **Preface**

Habitat for Humanity International and the Habitat for Humanity affiliate work as partners in this ecumenical Christian housing ministry. The affiliate works with donors, volunteers and homeowners to create decent, affordable housing for those in need, and to make shelter a matter of conscience with people everywhere. Although Habitat for Humanity International will assist with information resources, training, publications, prayer support and in other ways, the affiliate is primarily and directly responsible for the legal, organizational, fund-raising, family selection and nurture, financial and construction aspects of the work.

#### **Mission Statement**

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with God's people in need by building and renovating houses, so that there are decent houses in decent communities in which God's people can live and grow into all that God intended.

### **Method of Operation**

Habitat for Humanity sponsors projects in habitat development by constructing modest but adequate housing. Habitat also seeks to associate with other organizations functioning with purposes consistent with those of Habitat for Humanity International and the affiliate, as stated in the Articles of Incorporation of both Habitat organizations.

### **Foundational Principles**

1. Habitat for Humanity seeks to demonstrate the love and teachings of Jesus Christ to all people. While Habitat is a Christian organization, it invites and welcomes affiliate board members, volunteers and donors from other faiths actively committed to Habitat's Mission, Method of Operation, and Principles. The board will reflect the ethnic diversity of the area to be served.
2. Habitat for Humanity is a people-to-people partnership drawing families and communities in need together with volunteers and resources to build decent, affordable housing for needy people. Habitat is committed to the development and uplifting of families and communities, not only to the construction of houses.
3. Habitat for Humanity builds, renovates, and repairs simple, decent and affordable housing with people who are living in inadequate housing and who are unable to secure adequate housing by conventional means.
4. Habitat for Humanity selects homeowner families according to criteria that do not discriminate on the basis of race, creed, or ethnic background. All homeowners contribute "sweat equity;" they work as partners with the affiliate and other volunteers to accomplish Habitat's mission, both locally and worldwide.
5. Habitat for Humanity sells houses to selected families with no profit or interest added. House payments will be used for the construction or renovation of additional affordable housing.
6. Habitat for Humanity is a global partnership. In recognition of and commitment to that global partnership, each affiliate is expected to contribute at least 10 percent of its cash contributions to Habitat's international work. Funds specifically designated by a donor for local work only may be excluded from the tithe.
7. Habitat for Humanity does not seek and will not accept government funds for the construction of houses. Habitat for Humanity welcomes partnership with governments that includes accepting funds to help set the stage for the construction of houses, provided it does not limit our ability to proclaim our Christian witness, and further provided that affiliates do not

become dependent on or controlled by government funds thus obtained. Setting the stage is interpreted to include land, houses for rehabilitation, infrastructure for streets, utilities, and administrative expenses. Funding from third parties who accept government funds with sole discretion over their use shall not be considered as government funds for Habitat purposes.

#### **Agreement to Covenant**

In affirmation of the Mission, Method of Operation and Principles stated in this Covenant, we, \_\_\_\_\_, a Habitat for Humanity affiliate, covenant with other affiliates and Habitat for Humanity International to accomplish our mission. Each partner commits to enhancing that ability to carry out this mission by: supporting effective communication among affiliates, Habitat for Humanity International and regional offices; sharing annual reports; participating in regional and national training events; and participating in a biennial review and planning session between each affiliate and the regional office.

This Covenant is valid upon approval by each member of the affiliate board of directors and a designated representative of Habitat for Humanity International.

---

For further information about Habitat for Humanity International, write or call the Regional or National Center nearest you (see list in Appendix Two) or the International headquarters:

Habitat for Humanity International  
121 Habitat Street  
Americus, GA 31709-3498  
Telephone: (912) 924-6935  
FAX: (912) 924-6541

APPENDIX N  
EXAMPLES OF COMBINED INSTITUTIONAL LOGICS

Combined Institutional Logic: *Habitat for Humanity's Creation Story*

. . . Habitat for Humanity would always be thoroughly ecumenical; that it would remain a low-overhead operation, financed in each location by a revolving Fund for Humanity; that it would serve as a facilitating group, linking resources with people in need through existing structures. (Fuller and Scott 1980:82)

Combined Institutional Logic: *Habitat for Humanity as a "Revolution of Benevolence"*

It is a Christian revolution. Ntondo no longer has only Baptist missionaries and volunteers, but also Mennonite, United Church of Christ, and Methodist. We do not build only for the Protestants, but also for the Catholics; not only for the faithful of the church, but also for the pagans—an aspect incontestably revolutionary. This is the will of our Saviour, who wants us to be one.

Habitat is also a social revolution. The penetration of foreigners into our daily lives, working with us, sharing life with us, eating our food (caterpillars, crocodiles, “monkey-burgers”!); the coming together of the Bantus and the Pygmies, living together in decent homes—the walls which have separated us are demolished, and in their place we build mutual respect.

Another revolution is economic. Habitat has already incited the local population to launch economic activities of all kinds: woodworking, fishing, agriculture, baking. And numerous individuals have introduced requests to our committee to launch other enterprises. (Sam, a habitat supporter and volunteer in Zaire, as quoted in Fuller and Scott (1980: 175)).

Combined Institutional Logic: *Habitat for Humanity will succeed anywhere*

. . . the Habitat concept can succeed anywhere. There are just three essential criteria.

First, there must be a core group of dedicated Christian leaders at each project location, partners who will faithfully apply the economics of Jesus in dealing with His people in need. Second, the families who have been selected must be involved in the actual process of building their own house and the houses of others. Third, there must be love in the mortal joints—genuine Christian love manifested toward the families receiving the houses. (Fuller with Scott 1986:193)

Combined Institutional Logic: *Habitat for Humanity's Official Purpose Statement*

{THIS IS PROVIDED IN ITS ENTIRITY ON IN CHAPTER VI}

Combined Institutional Logic: *Habitat for Humanity's Success Story*

Each local Habitat project to be formed would be totally ecumenical, each would keep the overhead as low as possible and would be financed by a revolving Fund for Humanity. Money would be raised from private sources—individuals, churches, companies, etc. Volunteers would do most of the building to keep the cost down and to give people an opportunity to do “hands on” work as an expression of their faith. Houses would always be simple, but they would be solid and of quality construction. They would be sold to needy families with no profit added and no interest charged. And the families would be involved through “sweat equity”. They would be required to give several hundred hours of work toward building their own houses and the houses of others. (Fuller and Fuller 1990:5)

Combined Institutional Logic: *Habitat for Humanity as Barn Raising*

As gregarious beings, humans were created to live in community and to be mutually supportive and helpful to one another. In earlier times in this country, the “barn raising” epitomized that caring attitude. Revitalizing that spirit in this more cynical are, Habitat for Humanity has drawn, for twelve years now, on the highest motivations of people of good will and strong conviction to build and sell houses to people who would not otherwise be able to share in this counter-piece element of the American Dream. With no-profit, not interest—terms at the heart of the Habitat formula—and leavened by volunteers, donated materials and money, and families willing to work hard to help themselves, Habitat regularly produces transformations in the lives of the participants.

People whose lives were debased by the violence of poverty now pay taxes and become contributors themselves; suburban volunteers far removed from the pain of material deprivation gain more-substance and sensitivity from a hard day’s work for the benefit of another. The rhetoric is backed by action, as Jesus admonished his followers to do.

. . . we hold in our hearts the words of an ancient Hebrew writer, “Every house is built by someone, but God is the builder of all things.” (Bruce, a Jimmy Carter Work Project Leader, as quoted in Fuller and Fuller (1990:24-25)).

Combined Institutional Logic: *Habitat for Humanity Changes Things*

We can change things. *You* can change things. By God’s power and love, all of us can make a difference. And Habitat for Humanity will increasingly change things for the better in years to come as more and more people, churches, businesses, foundations, other groups, and governments are inspired to help the poor have adequate shelter; as Habitat stands firm by the principles and methods which have served so well for the first



fourteen years; and as we all stay with our simple formula of no-profit, no-interest, faith-motivated, Christ-centered, building of simple, but solid and good houses for—and with—God’s people in need. (Fuller and Fuller 1990:166)

Combined Institutional Logic: ***The Philosophy Behind Habitat for Humanity***

. . .the philosophy behind all we build and do today in Habitat for Humanity. No-interest, no-profit housing built by volunteers along with the new homeowners, bought with a monthly payment they could afford, without a penny from the government for homebuilding. . . (Fuller 1995: 27)

Combined Institutional Logic: ***The Basis of Habitat for Humanity***

. . . the core concepts that form the basis of Habitat for Humanity:

- Houses built for needy families with their full participation through ‘sweat equity’
- Sold to them at no profit and no interest
- Nondiscriminatory family selection criteria
- Modest but adequate houses constructed
- Neighborhoods built in conformity with our founding slogan, “A decent house in a decent community for God’s people in need.” (Fuller 2000: xi)

Combined Institutional Logic: ***No More Shacks***

“ . . . It’s partnership. It’s partnership with God Almighty in heaven and it’s partnership with our brothers and sisters on earth.

And that’s how we are going to get rid of the shacks” (Fuller with Scott 1986:18).

The simplest answer I can offer to the question of how to eliminate poverty housing in the world is to make it a matter of conscience. We must do whatever is necessary to cause people to think and act to bring adequate shelter to everyone. And we’ll do this through a spirit of *partnership*. (Fuller with Scott 1986:21)

With this dual partnership [with God and with Others] as our foundation, we are going to arouse the consciences of individuals and organizations around the world, challenging them to join in this cause. And together, we are going to get rid of the shacks. *All of them!* (Fuller with Scott 1986:22)

The ultimate goal of Habitat for Humanity is to eliminate poverty housing and homelessness from the face of the earth by building basic but adequate housing. Furthermore, all our words and actions are for the purpose of putting shelter on the hearts

and minds of people in such a way that poverty housing and homelessness become socially, politically, and religiously unacceptable in our nation and world. (Fuller and Fuller 1990: 173).

. . . we are called by God to the work of housing the world's poor. Our goal in Habitat for Humanity is to completely eliminate poverty housing and homelessness. We will accomplish that lofty goal by making shelter a matter conscience. Our intention is to make substandard housing and homelessness socially, politically, morally, and religiously unacceptable. (Fuller 1994:7-8)

Habitat for Humanity is counting on all people—especially talented and wealthy people and richly blessed churches, companies, and other organizations—to come forward and to freely open their hands and hearts so that additional resources, both material and human, will be made available to rid the world of shacks and other poor housing and homelessness. For this to happen, many hearts and minds must go through a radical transformation. With God, all things truly are possible! (Fuller 1994:39)

We seek to bring individuals, churches, and other groups together on fulfilling our goal of eliminating poverty housing and homelessness from the face of the earth by building basic but adequate housing. . . . we want to put shelter on the hearts and minds of people in such a way that poverty housing and homelessness become socially, politically, morally, and religiously unacceptable in our nation and world. Our goal can only be realized, however, by a massive change of heart and a new way of thinking on the part of millions of people. (Fuller 1994:42)

*Everyone who gets sleepy at night should have a simple, decent place to lay to lay their heads.*

Everyone needs a simple, decent place to live. And providing it is elemental goodness, truth, and love in action. . . (Fuller 1995:5)

“. . . we believe in challenging everybody to join us in our worldwide effort to eliminate poverty housing” (Fuller 1995:105).

“. . . We believe every person, every family should have at least a simple, decent place in which to live. That's why our goal is to eliminate poverty housing from the earth” (Fuller 2000:1).

#### Combined Institutional Logic: **Theology of the Hammer**

In Habitat for Humanity we have gathered all these biblical teachings about the poor into 'the theology of the hammer.' This simply means that as Christians we will agree on the use of a hammer as an instrument to manifest God's love. We may disagree on all sorts of other things—baptism, communion, what night to have prayer meeting, and how the preacher should dress—but we can agree on the imperative of the gospel to serve others in the name of the Lord. We can agree on the idea of building houses for

God's people in need, and on doing so using Biblical economics: not profit and no interest. (Fuller with Scott 1986: 127)

... “the theology of the hammer” is for the whole world: starting right where you live and going out to the ends of the earth; putting faith and love to work; always doing a good job in keeping with ‘a well-built theology’; constantly seeking to enable people from all walks of life to participate in the mission; and forever focusing on the vision God has given us of ending poverty housing and homelessness and building both houses and people who live in them. (Fuller 1994:143)

This simply means that people will agree on the use of the hammer as an instrument to manifest God’s love. We may disagree on all sorts of other things—baptism, communion, what night to have prayer meetings, and how the preacher should dress—but we can agree on the imperative of the gospel to serve others in the name of the Lord. This simple theology also embraces the idea that true religion is more than singing hymns and talking about faith; it also includes action. (Fuller 1995:223)

### Combined Institutional Logic: ***Fact, the enemy of Truth***

We are always dealing with facts, but facts can often obscure the truth. We need to be people forever searching for truth. . . .

The fact is that three million people live in the streets and another twenty million live in poverty housing in the United States.

The truth is that we’ve committed to changing all that and reducing those figures to zero by making it socially, politically, and religiously unacceptable to have poverty housing and homelessness in the United States of America.

The fact is that worldwide a hundred million people are homeless; over a billion live in poor housing.

The truth is that the whole earth is the Lord’s and the fullness thereof and we are equally committed to a world of zero homelessness and zero poverty housing.

The fact is that it will take billions of dollars to building houses for everybody.

The truth is that the Lord owns the cattle on a thousand hills and all the silver and gold in those hills and all the greenbacks in your pockets and purses, and God wants His cattle and silver and gold and greenbacks used for His purposes.

...  
The fact is that we now have Habitat projects in nearly 400 towns and cities in twenty-eight nations, but there are hundreds of thousands of cities, towns, and villages throughout the world and most of them have some degree of poverty housing and homelessness.

The truth is that Habitat for Humanity is fast becoming a movement, spreading across the land and around the world into more and more places every day, every week.

The fact is that Habitat could never build enough houses for everybody.

The truth is we are becoming a conscience to the world, inspiring others to join us in this noble struggle. Everyone, working and building together, can accomplish the task.

The fact is that Habitat’s approach of faith-inspired no profit, no interest, and sweat equity is naïve and makes no sense. It can’t work.

The truth is that the idea came from God. God's ways are not our ways, but they are right. When we try them, we are amazed at how the naïve, nonsensical approach works.

The fact is that considering the immensity of the problem and the complexity of the situation, we cannot possibly hope to succeed in what we're trying to do.

But the truth is that, with God, all things are possible and, partners, we are marching ever onward, in lock step, with the Lord God Almighty. (Fuller and Fuller 1990:28-30)

APPENDIX O  
CHARACTERISTICS OF COMMITTED VOLUNTEERS

At the beginning of each semi-structured interview, I asked the same set of questions of this group of committed volunteers as I did to both the new Habitat for Humanity volunteers and the non-volunteer control group members during the pretest phase of the quantitative portion of this study. APPENDIX J contains these respondent characteristics questions and TABLE XI in CHAPTER VI provides frequency distribution information for each item based on the responses of the committed volunteers that I interviewed. This group of committed volunteers ranged in age from 35 to 74 years with about the same number of respondents within each decade interval. About 58% (7) of the respondents were male and 42% (5) were female. Almost all (83%) were white. Of the two non-whites, one (8%) was black and the other (8%) was native American. All of the committed volunteers I interviewed had graduated from high school; fifty percent (6) had graduated from college. Two of these college graduates had achieved a Masters degree and one had received a Juris Doctorate. Three quarters of those I interviewed (9 of 12) had annual family incomes of \$60,000 or more. Four of these committed volunteers had annual family incomes of \$100,000 or more. Most of these committed volunteers were raised Protestant (83%); half (6) in moderate Protestant denominations. One grew up in the Catholic faith and another had no religious training as a youth. At the time that I interviewed them, over half (7 or 58%) were working full time, a third (33%) were retired and one was unemployed. Five (42%) of the respondents reported that they were Republicans, three (25%) claimed to be Democrats, and four (33%) said they were political Independents. Half (6) of these committed volunteers felt that they were politically conservative (four slightly conservative and two just conservative). One-third

(4) viewed themselves as politically liberal (three slightly and one just liberal). Two respondents (17%) claimed to be moderate, middle of the road politically.

The following sketches give some face to the voices of the committed volunteers that I present in this analysis, while respecting the anonymity of each of those that I interviewed.

**Individualistic Attributors:**

The six committed volunteers I interviewed that exhibited individualistic attributions toward the causes of poverty had scores ranging from slight individualism (-1) to strong individualism (-3) on the Individualism versus Structuralism Index.

⊕ I interviewed PETE in his suburban home on the morning of Thursday, December 18, 2003. A thirty-five year old white male, PETE had volunteered for the local Habitat for Humanity affiliate for about one year at the time of the interview. He had contributed financially to the organization for about three or four years. PETE volunteers as an individual and has helped the local affiliate at its woodshop and ReStore. He has also participated in the local affiliate's Family Support Committee. PETE was college educated with a Bachelors degree and had taken some additional graduate level courses. At the time of the interview he was unemployed. During the previous year, his annual family income had been over \$100,000. He was not raised within any organized religious group. Slightly conservative in his political views PETE considered himself an Independent. He scored slightly individualistic (-1) on the Individualism versus Structuralism Index.

⊕ My interview with ANDY occurred in his suburban residence during the

afternoon of Thursday, January 8, 2004. At the time, ANDY was a seventy-four year old white male. Now retired, he began thinking about volunteering for Habitat for Humanity at about the same time as he began thinking about retiring. He started volunteering for the organization actively in 1991. Several years ago, he moved to his current residence and has been an active volunteer for this local Habitat for Humanity affiliate ever since. He is a long-standing member of the Wednesday Afternoon Archangels\*. ANDY attended some college classes, but did not obtain a degree. During the year before the interview, his annual family income fell between \$50,000 and \$54,999. ANDY was raised in an evangelical Protestant family. He currently considers himself a Republican with slightly conservative political views. His score on the Individualism versus Structuralism Index was slightly individualistic (-1).

⊕ LILLY, a middle-aged native American female, met me at her husband's office for her interview in the early evening hours of Thursday, January 8, 2004. She has earned a Bachelors degree, worked full time at the time of the interview, and had an annual family income for the previous year between \$60,000 and \$64,999. She was raised in a moderate Protestant family. Having moderate, middle of the road political views, LILLIE said she was a Democrat. Her Individualism versus Structuralism Index score indicated that she was moderately individualistic (-2). LILLIE began volunteering for the local Habitat for Humanity affiliate through her daughter's high school, about

---

\* I use a pseudonym here for this group of over forty retirees from a variety of different religious denominations. They volunteer regularly for the local affiliate, usually one to two days each week of the year. Most of their volunteer efforts are centered around the actual construction of homes, either at individual work sites or in the local organization's woodshop.

half a year before my interview with her. Most of this volunteer work was done at work sites where Habitat for Humanity homes were being built, but she has also done other types of volunteer work for the organization, including stuffing envelopes.

- ⊕ TOM, who co-founded the Wednesday Afternoon Archangels over a decade ago and still acts as a primary leader of that volunteer group of retirees, spoke with me in his suburban home on Friday morning, January 9, 2004. A seventy-two year old white male with some college education, TOM's annual family income in the previous year fell between \$35,000 and \$39,999. Considering his political views as slightly conservative, TOM said he was a Republican. He grew up in a moderate Protestant family. TOM evidenced moderate individualism (-2) on the Individualism versus Structuralism Index.
- ⊕ JUDY met me for her interview on the morning of Thursday, January 2, 2004, in the local Habitat for Humanity affiliate office conference room. At the time she was thirty-eight years old. A white woman with some college, JUDY's annual family income during the previous year was between \$90,000 and \$99,999. When interviewed, JUDY was working full time. She has volunteered for the local Habitat for Humanity affiliate off and on for the past six or seven years, primarily through the church to which she belongs. Raised in a moderate Protestant family, JUDY is now a Republican with conservative political views. She evidenced strong individualism (-3) on the Individualism versus Structuralism Index.



### **Structuralistic Attributors:**

All four committed volunteers I interviewed that exhibited structuralistic attributions scored only slightly structuralistic (+ 1) on the Individualism versus Structuralism Index.

- ⊕ RUTH served the local affiliate in various volunteer capacities over several years: including participation in homeownership training of low-income partners and being the affiliate board president at the time of my interview with her. We spoke at her local government office in the afternoon of Thursday, January 2, 2004. A fifty-five year old white female with some college education and an annual family income between \$70,000 and \$79,999, RUTH was working full time at time of the interview. She stated that she was a Democrat with politically liberal views; raised in a moderate Protestant family.
- ⊕ I interviewed SUZY in the local Habitat for Humanity affiliate office conference room on Tuesday afternoon, January 6, 2004. SUZY, at the time of the interview, headed the local affiliate's Family Support Committee. She had volunteered for other Habitat for Humanity affiliates before moving into the service area of the local affiliate currently under study. A sixty year old retired white female with a Bachelors degree, SUZY's annual family income fell between \$80,000 and \$89,999 the year before the interview. A slightly liberal Independent, she was raised in the Catholic faith.
- ⊕ MATT, a forty-one year old black male with a Masters degree, primarily volunteers through the local affiliate's Family Selection Committee and has

been involved in various aspects of Family Support and homeownership training and counseling. Working full time, MATT's annual family income in the prior year was between \$40,000 and \$44,999. MATT considered himself to be politically moderate and an Independent. He was raised in a moderate Protestant family. I interviewed him at his office, situated in a predominantly black neighborhood, late Friday afternoon, January 16, 2004.

⊕ JIM, a member of the local affiliate's board of directors who had first volunteered for another Habitat for Humanity affiliate before moving into the service area of this affiliate several years ago, talked with me in his office at the Methodist church where he ministered. His church is located in a predominantly black neighborhood. As well as being an ordained Methodist minister working full time, JIM also holds a Juris Doctorate. His annual family income was over \$100,000 in the year before our interview. A sixty-four year old white male, JIM was raised in a moderate Protestant family. He claims to be a slightly liberal Democrat.

**Balanced Attributors:**

Of the two committed volunteers I interviewed who held attributions equally balanced between individualism and structuralism (an Individualism versus Structuralism Index score of zero), I successfully transcribed only one interview because of equipment problems. ESTHER, involved for almost a decade in house building activities and more recently in the Family Selection process, talked with me in the local Habitat for Humanity affiliate office conference room on Tuesday afternoon, December 30, 2003. A forty-two year old White female with a high school education, ESTHER works full time

and had an annual family income of over \$100,000 the previous year. Raised in an evangelical Protestant family, she claimed to be a slightly liberal Independent.

## APPENDIX P

### CHARACTERISTICS OF NEW VOLUNTEERS COMPARED TO THE CONTROL GROUP

Before asking new volunteers and control group members questions making up the Individualism vs. Structuralism Index, I asked a set of questions pertaining to their personal characteristics and group memberships. APPENDIXES E and F contain these respondent characteristics questions and TABLE P1 provides frequency distribution information for each item based on the responses during the pretest period. I asked these questions principally to warm up the respondent prior to the questions on the Individualism vs. Structuralism Index. I asked a few of these questions (ones with the possibility of changing during the three month period between the pretest and the posttest) again at the beginning of the posttest interview, primarily to warm up the respondent so that he or she did not get hit with the questions related to the dependent variable cold. During the pretest stage, new volunteers ranged in age from 19 to 79 years with about the same number of respondents within each decade interval. Slightly older, control group members ages ranged from age 38 to 85 years. Ninety-seven percent of the Habitat for Humanity volunteers were seventy years of age and younger compared to 77% of the control group members. Females made up about 57% (21 of 37) of new volunteer respondents, while only 51% (18 of 35) of the control group was female. Both groups were predominantly white (84 % of Habitat volunteers and 88% of control group members). The control group members were generally more educated than the new Habitat for Humanity volunteers (66% to 57%, respectively, had graduated from college

TABLE P1

## CHARACTERISTICS OF NEW VOLUNTEERS COMPARED TO CONTROL GROUP

		<b>New Volunteers</b>			<b>Control Group</b>		
		<b>#</b>	<b>%</b>	<b>Cum%</b>	<b>#</b>	<b>%</b>	<b>Cum%</b>
<b>Age</b>	30 and Under	8	22	22	0	0	0
	31 – 40	12	32	54	2	6	6
	41 – 50	7	19	73	10	28	34
	51 – 60	7	19	92	7	20	54
	61 – 70	2	5	97	8	23	77
	Over 70	1	3	100	8	23	100
<b>Gender</b>	Female	21	57	57	18	51	51
	Male	16	43	100	17	49	100
<b>Race</b>	White	31	84	84	31	88	88
	Black	2	5	89	2	6	94
	Other	4	11	100	2	6	100
<b>Education</b>	Some High School	1	3	3	1	3	3
	High School Graduate	4	11	14	2	6	9
	Some College	11	30	43	9	26	34
	Bachelors	14	38	81	8	23	57
	Masters	3	8	89	6	17	74
	Doctors	4	11	100	9	26	100
<b>Family Income</b>	Don't Know / Refused	0	0	0	4	11	11
	Under \$20,000	0	0	0	1	3	14
	\$20,000 - \$39,999	9	24	24	5	15	29
	\$40,000 - \$59,999	8	22	46	7	20	49
	\$60,000 - \$79,999	3	8	54	1	3	51
	\$80,000 - \$99,999	9	24	78	8	23	74
	\$100,000 and over	8	22	100	9	26	100
<b>Religious Upbringing</b>	Historic Black Church	0	0	0	1	3	3
	Liberal Protestant	8	22	22	4	11	14
	Moderate Protestant	10	27	49	8	23	37
	Evangelical Protestant	9	24	73	11	31	77
	Other Protestant	2	5	78	0	0	0
	Catholic	8	22	100	7	20	97
	Community of Christ	0	0	100	1	3	100
<b>Work Status</b>	Working Full Time	30	81	81	14	40	40
	Working Part Time	2	5	86	6	17	57
	Unemployed/Sick/Vac./Strike	0	0	0	1	3	60
	Retired/ School/Keep House	5	14	100	14	40	100
<b>Prestige</b>	Unemployed/Sick/Vac./Strike	0	0	0	1	3	3
	Retired/ School/Keep House	5	14	14	14	40	43
	20 - 39	3	8	22	1	3	46
	40 – 60	17	46	68	7	20	66
	Over 60	12	32	100	12	34	100
<b>Party Affiliation</b>	Democrat	10	27	27	13	37	37
	Independent/Other/Refused	7	19	46	2	6	43
	Republican	20	54	100	20	57	100
<b>Political Views</b>	Don't Know / Refused	1	3	3	2	6	6
	Liberal or Extremely Liberal	3	8	11	7	20	26
	Slightly Liberal	4	11	22	3	9	35
	Mod., middle of road	9	24	46	5	14	49
	Slightly Conservative	9	24	70	9	25	74
	Conservative	10	27	97	7	20	94
	Extremely Conservative	1	3	100	2	6	100

with a Bachelors degree). Of those with college degrees, the control group had proportionately more with advanced degrees than did the new volunteers (43% of control group members compared to 19% of Habitat volunteers). The distributions of incomes within the two groups is similar (46% of the new volunteers and 49% of the control group members had annual family incomes of \$80,000 or more). Most of those in both groups were raised Protestant (78% of the volunteers and 74% of the control group). Probably the biggest difference between the two groups was in Work Status. Only 40% of the control group was working full time, while 81% of the volunteers for Habitat for Humanity were working full time during the pretest period. A little over half of both groups claimed to be Republicans (54% of the volunteers compared to 57% of the control group members). Also, about half of each group considered themselves to be politically conservative (54% of the Habitat for Humanity group compared to 51% of the control group).

APPENDIX Q  
SAS PROGRAMS

SAS PROGRAM----PRETEST - T TEST

```
dm 'log;clear;output;clear;';
options ps=50 ls=90 pageno=1 nodate;
goptions reset=all border ftext=swiss gunit=cm htext=0.4 htitle=0.5;
*****;
**                                                                 **;
** AUTHOR: James W. Robinson                                     **;
** PROJECT: Habitat's Hammer                                   **;
** DATE: April 28, 2004                                       **;
** UPDATE:                                                                 **;
** PURPOSE: PRETEST Statistics and Group Descriptive Statistics **;
** NOTES: Descriptive Statistics for Control and Treatment Groups **;
*       and T-Test to Determine Group Non-Equivalence         **;
*       on Dependent Variable in Pretest Phase                **;
*       Null Hypothesis: Mu Control = Mu Treatment            **;
*       If continue to accept Null at 0.05 Significance Level **;
*       Groups should be considered sufficiently similar        **;
*       If Null Hypothesis is rejects, Groups should be considered **;
*       as significantly non-equivalent during the Pretest Phase **;
*****;
**;
**                                                                 **;
*****;
TITLE1 'Simple Statistics';
TITLE2 'Habitat"s Hammer - Pretest T TEST';
TITLE3 'James W. Robinson   Oklahoma State University   04/28/2004';
PROC FORMAT;
    Value Group 1 = 'Habitat' 2 = 'Control' ;
    Value Gender 1 = 'Female' 2 = 'Male';
    Value Race 1 = 'White' 2 = 'Black' 3 = 'Other';
    Value Educ 0 = 'No Formal Education' 1 = '1 to 6 Yrs' 2 = '7 to 12 Yrs'
                3 = 'High School Graduate' 4 = 'Some College' 5 = 'Bachelors'
                6 = 'Masters' 7 = 'Doctors';
    Value Income 000 = 'Don"t Know / Refused' 010 = 'Under $10,000' 015 = '10,000 to $14,999'
                020 = '15,000 to $19,999' 025 = '20,000 to $24,999'
                030 = '25,000 to $29,999' 035 = '30,000 to $34,999'
                040 = '35,000 to $39,999' 045 = '40,000 to $44,999'
```



```

050 = '45,000 to $49,999' 055 = '50,000 to $54,999'
060 = '55,000 to $59,999' 065 = '60,000 to $64,999'
070 = '65,000 to $69,999' 080 = '70,000 to $79,999'
090 = '80,000 to $89,999' 100 = '90,000 to $99,999'
999 = '100,000 and over';
Value WorkStat 1 = 'Working Full Time' 2 = 'Working Part Time'
3 = 'Sick/On Vacation/On Strike' 4 = 'Unemployed'
5 = 'Retired' 6 = 'Going to School' 7 = 'Keeping House';
Value Party 0 = 'Don"t Know / Refused' 1 = 'Democrat' 2 = 'Independent'
3 = 'Republican' 4 = 'Other';
Value Polviews 0 = 'Don"t Know / Refused' 1 = 'Extremely Liberal' 2 = 'Liberal'
3 = 'Slightly Liberal' 4 = 'Moderate, middle of the road'
5 = 'Slightly Conservative' 6 = 'Conservative'
7 = 'Extremely Conservative';
Value RUpbring 0 = 'Other Protestant' 1 = 'Liberal Protestant' 2 = 'Moderate Protestant'
3 = 'Evangelical Protestant' 4 = 'Historic Black Church' 5 = 'Catholic'
6 = 'Community of Christ' 7 = 'Jewish' 8 = 'Other World Religion'
9 = 'None';
Value whypoorY 0 = 'Not Important' 1 = 'Somewhat Important' 2 = 'Very Important';
Value whypoorZ 0 = 'Not Important' -1 = 'Somewhat Important' -2 = 'Very Important';

```

```
DATA pretestposttest;
```

```

INPUT PreTestDate 1-4 ID 6-7 Group 9 Age 11-12 Gender 14 Race 16 YrsSchool 18-19
Education 21 FamIncome 23-25 PreWorkStat 27 PrePrestige 29-30 PreParty 32 PrePolviews 34
ReligUpbring 36 PrewhypoorA 38-39 PrewhypoorB 41-42 PrewhypoorC 44-45 PrewhypoorD 47-48
PreIndivStrucIndex 50-51 PostTestDate 53-56 TimesVol 58-59 PostWorkStat 61 PostPrestige 63-64
PostParty 66 PostPolviews 68 Postwhypoora 70-71 Postwhypoorb 73-74 Postwhypoorc 76-77
Postwhypoord 79-80 PostIndivStrucIndex 82-83;
LABEL FamIncome = 'Family Income' PreWorkStat = 'PreTest Work Status'
PreParty = 'PreTest Party Affiliation' PrePolviews = 'PreTest Political Views'
ReligUpbring = 'Religious Upbringing' PrewhypoorA = 'Schools (PreTest)'
PrewhypoorB = 'Loose Morals(PreTest)' PrewhypoorC = 'Jobs(PreTest)'
PrewhypoorD = 'Lack of Effort(PreTest)'
PreIndivStrucIndex = 'Individualism v Structuralism Index(PreTest)'
PostWorkStat = 'Work Status (Post Test)'
PostParty = 'Party Affiliation (Post Test)' PostPolviews = 'Political Views (Post Test)'
Postwhypoora = 'Schools (Post Test)' Postwhypoorb = 'Loose Morals(Post Test)'
Postwhypoorc = 'Jobs(Post Test)' Postwhypoord = 'Lack of Effort(Post Test)'
PostIndivStrucIndex = 'Individualism v Structuralism Index (Post Test)';

```

```

FORMAT Group Group. Gender Gender. Race Race. Education Educ. FamIncome Income.
       PreWorkStat WorkStat. PreParty Party. PrePolviews Polviews.
ReligUpbring RUpbring. PrewhypoorA whypoorY. PrewhypoorB whypoorZ.
PrewhypoorC whypoorY. PrewhypoorD whypoorZ. PostWorkStat WorkStat.
PostParty Party. PostPolviews Polviews.       PostwhypoorA whypoorY.
PostwhypoorB whypoorZ. PostwhypoorC whypoorY. PostwhypoorD whypoorZ.;

```

CARDS;

```

0920 01 1 55 2 1 20 7 999 1 70 3 6 2 1 0 0 -1 0 1221 02 1 70 3 6 2 0 0 -1 1
0920 02 1 40 1 1 20 7 055 1 62 2 4 3 1 -1 0 -1 -1 1221 01 1 62 2 4 1 -1 1 -1 0
0920 03 1 58 2 3 12 3 025 1 32 3 5 5 1 0 2 -2 1 1221 04 1 32 3 5 2 -2 2 0 2
0920 04 1 53 1 1 12 3 999 1 61 1 4 1 1 -2 2 -1 0 1222 01 1 61 4 4 1 -2 2 -2 -1
0920 05 1 49 1 1 16 5 100 1 66 3 5 1 1 -1 0 -1 -1 1222 01 1 66 3 6 1 -1 0 -1 -1
0920 06 1 48 2 1 16 5 999 1 70 3 5 1 2 -1 0 -1 0 1219 01 1 70 3 4 1 -1 0 -1 -1
0920 07 1 35 2 1 20 7 060 1 74 1 2 3 2 0 1 0 3 1219 01 1 74 1 2 1 0 0 0 1
0920 08 1 45 1 3 12 2 100 1 49 3 5 3 2 -2 2 -1 1 1219 02 1 49 3 5 1 -1 2 0 2
0920 09 1 35 1 1 12 3 040 1 49 1 5 2 2 -2 1 -1 0 1222 01 1 49 1 5 1 -1 1 -2 -1
0927 10 1 35 1 1 18 5 999 7 1 1 5 3 2 -1 1 -1 1 1226 01 7 01 4 5 2 -2 1 -1 0
0927 11 1 61 1 1 15 4 999 1 59 3 6 2 2 -2 1 -2 -1 1226 01 1 59 3 6 0 -2 0 0 -2
0927 13 1 20 2 1 14 4 050 6 1 3 7 1 1 -1 0 -2 -2 0105 04 6 01 3 6 1 -2 1 -2 -2
0927 14 1 30 1 1 16 5 100 1 49 3 6 5 1 -1 0 0 0 0109 07 1 49 3 5 2 0 0 0 2
0927 15 1 38 2 3 20 6 100 1 72 1 6 3 1 -2 1 -2 -2 1230 05 1 72 1 5 0 -1 1 -2 -2
0927 16 1 53 2 1 14 4 999 1 49 1 2 2 2 -1 2 -1 2 1226 01 1 49 1 2 2 0 0 0 2
0927 17 1 19 2 1 13 4 055 2 57 3 6 0 2 -1 1 0 2 1226 01 1 57 3 6 2 -1 2 0 3
0927 18 1 19 2 1 13 4 055 6 1 2 3 5 2 -1 1 -1 1 0111 03 6 01 2 3 1 -1 1 -1 0
1004 19 1 52 1 1 14 4 090 1 49 2 2 3 1 -2 1 -2 -2 0111 03 3 01 2 2 1 0 1 -2 0
1004 20 1 35 1 1 12 3 090 1 49 3 4 2 1 -2 1 -2 -2 0103 03 1 49 3 5 0 -2 1 -2 -3
1004 21 1 56 1 1 14 4 999 1 49 3 4 3 2 -1 1 -2 0 0103 01 1 49 2 4 1 0 2 -2 1
1004 22 1 61 2 1 16 5 999 1 62 3 3 0 2 0 2 -1 3 0103 01 1 62 3 4 1 0 2 -1 2
1004 23 1 28 1 1 16 5 030 6 1 3 5 2 1 -1 1 -1 0 0105 05 6 01 3 5 1 -1 1 -1 0
1004 24 1 33 1 2 16 5 065 1 57 1 3 5 1 -1 1 -1 0 0107 01 6 01 1 4 2 -1 1 -2 0
1004 25 1 39 1 1 15 4 080 1 59 3 6 3 1 -1 0 -1 -1 0103 01 1 59 1 6 1 -1 1 -1 0
1004 26 1 44 1 1 16 4 100 1 49 1 4 1 2 0 1 -1 2 0107 01 1 49 1 4 2 0 1 -1 2
1004 27 1 79 2 1 16 5 100 1 49 3 6 2 0 -2 0 -1 -3 0105 01 1 49 3 7 0 -2 0 -2 -4
1004 28 1 37 2 2 16 5 035 1 44 3 5 3 1 -1 2 -1 1 0105 03 1 44 3 5 0 0 1 -1 0
1011 29 1 60 1 1 16 5 030 5 1 1 4 1 1 0 1 0 2 0109 05 5 01 1 3 1 -1 0 -1 -1
1011 30 1 39 1 1 16 5 060 1 44 2 3 2 2 -1 1 -1 1 0109 02 1 44 2 3 2 -1 2 -1 2
1011 31 1 43 2 1 19 6 055 1 69 3 6 2 1 0 0 -1 0 0109 01 1 69 3 6 0 0 1 -1 0
1011 32 1 43 1 1 19 6 045 1 65 1 5 5 1 -2 1 -1 -1 0112 01 1 65 1 5 1 -2 1 -1 -1

```

1011	33	1	27	1	1	14	4	035	2	28	3	6	5	0	0	0	0	0	0112	01	2	28	3	6	0	0	0	0	0
1011	34	1	28	1	1	16	5	065	1	48	2	4	2	1	0	2	-1	2	0109	01	1	42	2	3	1	0	1	-1	1
1011	35	1	43	1	1	14	4	090	1	49	3	4	1	1	-2	0	-1	-2	0110	01	1	49	3	5	1	0	0	-1	0
1011	37	1	26	2	1	18	5	030	1	35	3	4	5	1	-2	1	-2	-2	0109	01	1	35	3	4	1	-2	1	-2	-2
1011	38	1	37	2	1	16	5	040	1	68	2	6	1	1	-1	0	-1	-1	0112	03	1	68	2	5	1	-1	0	-1	-1
1011	39	1	40	2	3	20	7	030	1	74	0	0	5	2	-1	2	0	3	0121	09	1	74	0	2	1	0	1	0	2
0930	01	2	76	1	1	16	5	000	5	1	1	3	5	1	0	0	-1	0	0102	00	5	01	1	3	1	0	1	-1	1
1001	02	2	65	2	1	20	6	999	1	53	3	3	5	1	0	1	0	2	0112	00	1	53	2	3	2	0	1	-1	2
1001	03	2	38	2	1	20	7	100	1	74	2	0	1	1	0	1	0	2	0107	00	3	01	2	1	1	0	1	0	2
1003	04	2	57	1	1	14	4	090	5	1	4	0	1	2	-2	2	-2	0	0102	00	5	1	4	4	1	-2	2	-2	-1
1003	06	2	60	2	1	14	4	000	5	1	1	5	6	1	-2	1	-2	-2	0107	00	5	1	2	4	2	-1	2	-2	1
1003	07	2	63	1	1	12	3	999	2	70	3	6	0	1	-2	0	-2	-3	0102	00	2	70	3	6	2	-2	2	-2	0
1003	08	2	45	1	1	17	5	020	6	1	1	2	3	2	0	2	0	4	0103	00	2	29	1	2	1	0	1	0	2
1004	09	2	59	1	1	16	5	090	1	46	1	2	5	1	0	1	0	2	0103	00	1	46	1	2	1	0	1	0	2
1004	10	2	85	1	1	15	4	040	7	1	3	5	2	1	-1	0	-1	-1	0102	00	5	1	3	6	2	-1	1	-1	1
1004	12	2	81	2	1	17	4	030	2	69	3	6	3	2	-2	2	-2	0	0102	00	5	1	3	6	2	-2	2	-2	0
1006	13	2	69	1	1	14	4	055	7	1	1	2	2	2	0	1	0	3	0105	00	7	1	2	2	2	0	1	0	3
1006	14	2	64	2	1	16	5	090	3	1	3	5	0	2	-2	2	-2	0	0105	00	5	1	3	5	1	0	1	-1	1
1006	15	2	65	1	1	17	5	999	5	1	3	4	5	2	-1	1	-1	1	0105	00	5	1	3	4	1	0	1	-1	1
1006	16	2	61	1	1	14	4	999	2	47	3	5	3	1	-1	1	-1	0	0112	00	7	1	3	5	1	-1	0	-1	-1
1006	17	2	77	1	1	14	4	040	5	1	1	4	3	2	-2	2	-1	1	0105	00	5	1	1	2	2	-1	1	-1	1
1006	18	2	46	1	1	16	5	050	1	24	3	6	2	2	-1	2	-2	1	0105	00	1	24	3	6	1	-1	2	-2	0
1008	19	2	57	2	1	18	6	100	1	51	1	2	2	2	0	1	-1	2	0107	00	1	51	1	1	2	0	1	-1	2
1008	20	2	49	1	2	20	7	065	2	69	1	4	5	1	0	2	0	3	0106	00	2	69	1	2	2	-1	1	-2	0
1008	21	2	60	1	1	20	7	999	5	1	1	2	5	2	0	0	0	2	0106	00	5	1	1	2	2	0	0	0	2
1008	22	2	44	2	2	13	4	060	1	42	1	4	4	0	-1	2	-1	0	0111	00	1	42	1	6	2	-2	2	-2	0
1011	23	2	47	1	3	20	7	999	2	86	3	5	3	2	-1	2	-2	1	0109	00	3	1	3	5	1	-1	1	-2	-1
1013	24	2	75	2	1	19	6	055	5	1	1	3	2	1	0	1	0	2	0119	00	5	1	1	4	2	-1	1	0	2
1013	25	2	65	1	3	20	7	050	1	65	1	1	3	2	0	2	0	4	0116	00	1	65	1	1	2	0	2	0	4
1013	26	2	58	2	1	20	7	999	1	75	3	4	3	2	-1	1	-1	1	0113	00	1	75	3	4	1	-1	1	-1	0
1014	27	2	43	2	1	18	6	100	1	61	3	6	0	1	0	1	-1	1	0112	00	1	61	3	6	1	0	1	-1	1
1015	28	2	47	1	1	16	5	055	2	51	3	5	3	0	-1	0	-1	-2	0113	00	1	51	3	6	1	-1	1	-1	0
1015	29	2	79	1	1	12	3	000	5	1	3	5	1	1	-2	1	-1	-1	0113	00	5	1	2	5	1	-1	2	-2	0
1015	30	2	78	2	1	16	5	100	5	1	3	6	2	2	-2	1	-2	-1	0113	00	5	1	3	5	0	-2	2	-2	-2
1015	31	2	49	2	1	20	7	999	1	86	3	5	2	1	-1	0	-1	-1	0116	00	1	86	3	5	0	-1	0	-1	-2
1015	32	2	57	2	1	19	6	100	1	50	3	7	5	1	-2	0	-1	-2	0115	00	1	50	3	6	1	-2	0	-2	-3
1017	33	2	48	1	1	18	6	000	7	1	3	6	3	1	-2	0	-2	-3	0121	00	7	1	3	7	1	-2	0	-2	-3
1017	34	2	73	2	1	10	2	025	5	1	3	7	3	2	-2	1	-1	0	0116	00	5	1	3	6	2	-2	2	-2	0

```

1017 35 2 39 2 1 16 4 055 1 69 3 6 3 0 -1 0 -2 -3 0117 00 1 69 3 6 2 -2 1 -2 -1
1017 36 2 69 2 1 19 7 999 1 75 3 5 2 2 -1 1 -1 1 0121 00 1 75 3 5 2 -1 2 -2 1
1018 38 2 50 2 1 20 7 040 1 69 1 2 1 2 -1 2 -1 2 0116 00 1 69 1 2 2 -1 2 -1 2
;
run;
PROC SORT DATA=pretestposttest;
BY group;
PROC Means n mean var;
Var PreIndivStrucIndex; by group;
PROC TTEST DATA=pretestposttest ci=none;
    Title4 "T Test - Individualism Vs. Structuralism Index Mean Comparison by Group (Pretest)";
    Class Group;
    Var PreIndivStrucIndex;

run;
QUIT;

```

SAS PROGRAM----PRETEST POST TEST - PROC GLM FOR UNEQUAL N

```
dm 'log;clear;output;clear;';
options ps=50 ls=90 pageno=1 nodate;
goptions reset=all border ftext=swiss gunit=cm htext=0.4 htitle=0.5;
*****;
**                               **;
** AUTHOR: James W. Robinson     **;
** PROJECT: Habitat's Hammer    **;
** DATE: April 28, 2004         **;
** UPDATE:                      **;
** PURPOSE: PRETEST Posttest    **;
** NOTES: Descriptive Statistics for Control and Treatment Groups **;
*       Histograms BY TEST and GROUP **;
*                               **;
*                               **;
*                               **;
*                               **;
*                               **;
*                               **;
*                               **;
*****;
**;
**                               **;
*****;
TITLE1 'Simple Statistics';
TITLE2 'Habitat"s Hammer - Pretest and PostTest';
TITLE3 'James W. Robinson   Oklahoma State University   04/28/2004';
PROC FORMAT;
    Value Group 1 = 'Habitat' 2 = 'Control' ;
    Value Gender 1 = 'Female' 2 = 'Male';
    Value Race 1 = 'White' 2 = 'Black' 3 = 'Other';
    Value Educ 0 = 'No Formal Education' 1 = '1 to 6 Yrs' 2 = '7 to 12 Yrs'
                3 = 'High School Graduate' 4 = 'Some College' 5 = 'Bachelors'
                6 = 'Masters' 7 = 'Doctors';
    Value Income 000 = 'Don"t Know / Refused' 010 = 'Under $10,000' 015 = '10,000 to $14,999'
                020 = '15,000 to $19,999' 025 = '20,000 to $24,999'
                030 = '25,000 to $29,999' 035 = '30,000 to $34,999'
                040 = '35,000 to $39,999' 045 = '40,000 to $44,999'
```

```

050 = '45,000 to $49,999' 055 = '50,000 to $54,999'
060 = '55,000 to $59,999' 065 = '60,000 to $64,999'
070 = '65,000 to $69,999' 080 = '70,000 to $79,999'
090 = '80,000 to $89,999' 100 = '90,000 to $99,999'
999 = '100,000 and over';
Value WorkStat 1 = 'Working Full Time' 2 = 'Working Part Time'
3 = 'Sick/On Vacation/On Strike' 4 = 'Unemployed'
5 = 'Retired' 6 = 'Going to School' 7 = 'Keeping House';
Value Party 0 = 'Don"t Know / Refused' 1 = 'Democrat' 2 = 'Independent'
3 = 'Republican' 4 = 'Other';
Value Polviews 0 = 'Don"t Know / Refused' 1 = 'Extremely Liberal' 2 = 'Liberal'
3 = 'Slightly Liberal' 4 = 'Moderate, middle of the road'
5 = 'Slightly Conservative' 6 = 'Conservative'
7 = 'Extremely Conservative';
Value RUpbring 0 = 'Other Protestant' 1 = 'Liberal Protestant' 2 = 'Moderate Protestant'
3 = 'Evangelical Protestant' 4 = 'Historic Black Church' 5 = 'Catholic'
6 = 'Community of Christ' 7 = 'Jewish' 8 = 'Other World Religion'
9 = 'None';
Value whypoorY 0 = 'Not Important' 1 = 'Somewhat Important' 2 = 'Very Important';
Value whypoorZ 0 = 'Not Important' -1 = 'Somewhat Important' -2 = 'Very Important';
DATA pretestposttest;
INPUT PreTestDate 1-4 ID 6-7 Group 9 Age 11-12 Gender 14 Race 16 YrsSchool 18-19
Education 21 FamIncome 23-25 PreWorkStat 27 PrePrestige 29-30 PreParty 32 PrePolviews 34
ReligUpbring 36 PrewhypoorA 38-39 PrewhypoorB 41-42 PrewhypoorC 44-45 PrewhypoorD 47-48
PreIndivStrucIndex 50-51 PostTestDate 53-56 TimesVol 58-59 PostWorkStat 61 PostPrestige 63-64
PostParty 66 PostPolviews 68 Postwhypoora 70-71 Postwhypoorb 73-74 Postwhypoorc 76-77
Postwhypoord 79-80 PostIndivStrucIndex 82-83;
LABEL FamIncome = 'Family Income' PreWorkStat = 'PreTest Work Status'
PreParty = 'PreTest Party Affiliation' PrePolviews = 'PreTest Political Views'
ReligUpbring 'Religious Upbringing' PrewhypoorA = 'Schools (PreTest)'
PrewhypoorB = 'Loose Morals(PreTest)' PrewhypoorC = 'Jobs(PreTest)'
PrewhypoorD = 'Lack of Effort(PreTest)'
PreIndivStrucIndex = 'Individualism v Structuralism Index(PreTest)'
PostWorkStat = 'Work Status (Post Test)'
PostParty = 'Party Affiliation (Post Test)' PostPolviews = 'Political Views (Post Test)'
Postwhypoora = 'Schools (Post Test)' Postwhypoorb = 'Loose Morals(Post Test)'
Postwhypoorc = 'Jobs(Post Test)' Postwhypoord = 'Lack of Effort(Post Test)'
PostIndivStrucIndex = 'Individualism v Structuralism Index (Post Test)';

```

```

FORMAT Group Group. Gender Gender. Race Race. Education Educ. FamIncome Income.
       PreWorkStat WorkStat. PreParty Party. PrePolviews Polviews.
ReligUpbring RUpbring. PrewhypoorA whypoorY. PrewhypoorB whypoorZ.
PrewhypoorC whypoorY. PrewhypoorD whypoorZ. PostWorkStat WorkStat.
PostParty Party. PostPolviews Polviews.      PostwhypoorA whypoorY.
PostwhypoorB whypoorZ. PostwhypoorC whypoorY. PostwhypoorD whypoorZ.;

```

```
subject+1;
```

```
Test=1; Y=PreIndivStrucIndex; OUTPUT;
```

```
Test=2; Y=PostIndivStrucIndex; OUTPUT;
```

```
CARDS;
```

```

0920 01 1 55 2 1 20 7 999 1 70 3 6 2 1 0 0 -1 0 1221 02 1 70 3 6 2 0 0 -1 1
0920 02 1 40 1 1 20 7 055 1 62 2 4 3 1 -1 0 -1 -1 1221 01 1 62 2 4 1 -1 1 -1 0
0920 03 1 58 2 3 12 3 025 1 32 3 5 5 1 0 2 -2 1 1221 04 1 32 3 5 2 -2 2 0 2
0920 04 1 53 1 1 12 3 999 1 61 1 4 1 1 -2 2 -1 0 1222 01 1 61 4 4 1 -2 2 -2 -1
0920 05 1 49 1 1 16 5 100 1 66 3 5 1 1 -1 0 -1 -1 1222 01 1 66 3 6 1 -1 0 -1 -1
0920 06 1 48 2 1 16 5 999 1 70 3 5 1 2 -1 0 -1 0 1219 01 1 70 3 4 1 -1 0 -1 -1
0920 07 1 35 2 1 20 7 060 1 74 1 2 3 2 0 1 0 3 1219 01 1 74 1 2 1 0 0 0 1
0920 08 1 45 1 3 12 2 100 1 49 3 5 3 2 -2 2 -1 1 1219 02 1 49 3 5 1 -1 2 0 2
0920 09 1 35 1 1 12 3 040 1 49 1 5 2 2 -2 1 -1 0 1222 01 1 49 1 5 1 -1 1 -2 -1
0927 10 1 35 1 1 18 5 999 7 1 1 5 3 2 -1 1 -1 1 1226 01 7 01 4 5 2 -2 1 -1 0
0927 11 1 61 1 1 15 4 999 1 59 3 6 2 2 -2 1 -2 -1 1226 01 1 59 3 6 0 -2 0 0 -2
0927 13 1 20 2 1 14 4 050 6 1 3 7 1 1 -1 0 -2 -2 0105 04 6 01 3 6 1 -2 1 -2 -2
0927 14 1 30 1 1 16 5 100 1 49 3 6 5 1 -1 0 0 0 0109 07 1 49 3 5 2 0 0 0 2
0927 15 1 38 2 3 20 6 100 1 72 1 6 3 1 -2 1 -2 -2 1230 05 1 72 1 5 0 -1 1 -2 -2
0927 16 1 53 2 1 14 4 999 1 49 1 2 2 2 -1 2 -1 2 1226 01 1 49 1 2 2 0 0 0 2
0927 17 1 19 2 1 13 4 055 2 57 3 6 0 2 -1 1 0 2 1226 01 1 57 3 6 2 -1 2 0 3
0927 18 1 19 2 1 13 4 055 6 1 2 3 5 2 -1 1 -1 1 0111 03 6 01 2 3 1 -1 1 -1 0
1004 19 1 52 1 1 14 4 090 1 49 2 2 3 1 -2 1 -2 -2 0111 03 3 01 2 2 1 0 1 -2 0
1004 20 1 35 1 1 12 3 090 1 49 3 4 2 1 -2 1 -2 -2 0103 03 1 49 3 5 0 -2 1 -2 -3
1004 21 1 56 1 1 14 4 999 1 49 3 4 3 2 -1 1 -2 0 0103 01 1 49 2 4 1 0 2 -2 1
1004 22 1 61 2 1 16 5 999 1 62 3 3 0 2 0 2 -1 3 0103 01 1 62 3 4 1 0 2 -1 2
1004 23 1 28 1 1 16 5 030 6 1 3 5 2 1 -1 1 -1 0 0105 05 6 01 3 5 1 -1 1 -1 0
1004 24 1 33 1 2 16 5 065 1 57 1 3 5 1 -1 1 -1 0 0107 01 6 01 1 4 2 -1 1 -2 0

```

1004	25	1	39	1	1	15	4	080	1	59	3	6	3	1	-1	0	-1	-1	0103	01	1	59	1	6	1	-1	1	-1	0
1004	26	1	44	1	1	16	4	100	1	49	1	4	1	2	0	1	-1	2	0107	01	1	49	1	4	2	0	1	-1	2
1004	27	1	79	2	1	16	5	100	1	49	3	6	2	0	-2	0	-1	-3	0105	01	1	49	3	7	0	-2	0	-2	-4
1004	28	1	37	2	2	16	5	035	1	44	3	5	3	1	-1	2	-1	1	0105	03	1	44	3	5	0	0	1	-1	0
1011	29	1	60	1	1	16	5	030	5	1	1	4	1	1	0	1	0	2	0109	05	5	01	1	3	1	-1	0	-1	-1
1011	30	1	39	1	1	16	5	060	1	44	2	3	2	2	-1	1	-1	1	0109	02	1	44	2	3	2	-1	2	-1	2
1011	31	1	43	2	1	19	6	055	1	69	3	6	2	1	0	0	-1	0	0109	01	1	69	3	6	0	0	1	-1	0
1011	32	1	43	1	1	19	6	045	1	65	1	5	5	1	-2	1	-1	-1	0112	01	1	65	1	5	1	-2	1	-1	-1
1011	33	1	27	1	1	14	4	035	2	28	3	6	5	0	0	0	0	0	0112	01	2	28	3	6	0	0	0	0	0
1011	34	1	28	1	1	16	5	065	1	48	2	4	2	1	0	2	-1	2	0109	01	1	42	2	3	1	0	1	-1	1
1011	35	1	43	1	1	14	4	090	1	49	3	4	1	1	-2	0	-1	-2	0110	01	1	49	3	5	1	0	0	-1	0
1011	37	1	26	2	1	18	5	030	1	35	3	4	5	1	-2	1	-2	-2	0109	01	1	35	3	4	1	-2	1	-2	-2
1011	38	1	37	2	1	16	5	040	1	68	2	6	1	1	-1	0	-1	-1	0112	03	1	68	2	5	1	-1	0	-1	-1
1011	39	1	40	2	3	20	7	030	1	74	0	0	5	2	-1	2	0	3	0121	09	1	74	0	2	1	0	1	0	2
0930	01	2	76	1	1	16	5	000	5	1	1	3	5	1	0	0	-1	0	0102	00	5	01	1	3	1	0	1	-1	1
1001	02	2	65	2	1	20	6	999	1	53	3	3	5	1	0	1	0	2	0112	00	1	53	2	3	2	0	1	-1	2
1001	03	2	38	2	1	20	7	100	1	74	2	0	1	1	0	1	0	2	0107	00	3	01	2	1	1	0	1	0	2
1003	04	2	57	1	1	14	4	090	5	1	4	0	1	2	-2	2	-2	0	0102	00	5	1	4	4	1	-2	2	-2	-1
1003	06	2	60	2	1	14	4	000	5	1	1	5	6	1	-2	1	-2	-2	0107	00	5	1	2	4	2	-1	2	-2	1
1003	07	2	63	1	1	12	3	999	2	70	3	6	0	1	-2	0	-2	-3	0102	00	2	70	3	6	2	-2	2	-2	0
1003	08	2	45	1	1	17	5	020	6	1	1	2	3	2	0	2	0	4	0103	00	2	29	1	2	1	0	1	0	2
1004	09	2	59	1	1	16	5	090	1	46	1	2	5	1	0	1	0	2	0103	00	1	46	1	2	1	0	1	0	2
1004	10	2	85	1	1	15	4	040	7	1	3	5	2	1	-1	0	-1	-1	0102	00	5	1	3	6	2	-1	1	-1	1
1004	12	2	81	2	1	17	4	030	2	69	3	6	3	2	-2	2	-2	0	0102	00	5	1	3	6	2	-2	2	-2	0
1006	13	2	69	1	1	14	4	055	7	1	1	2	2	2	0	1	0	3	0105	00	7	1	2	2	2	0	1	0	3
1006	14	2	64	2	1	16	5	090	3	1	3	5	0	2	-2	2	-2	0	0105	00	5	1	3	5	1	0	1	-1	1
1006	15	2	65	1	1	17	5	999	5	1	3	4	5	2	-1	1	-1	1	0105	00	5	1	3	4	1	0	1	-1	1
1006	16	2	61	1	1	14	4	999	2	47	3	5	3	1	-1	1	-1	0	0112	00	7	1	3	5	1	-1	0	-1	-1
1006	17	2	77	1	1	14	4	040	5	1	1	4	3	2	-2	2	-1	1	0105	00	5	1	1	2	2	-1	1	-1	1
1006	18	2	46	1	1	16	5	050	1	24	3	6	2	2	-1	2	-2	1	0105	00	1	24	3	6	1	-1	2	-2	0
1008	19	2	57	2	1	18	6	100	1	51	1	2	2	2	0	1	-1	2	0107	00	1	51	1	1	2	0	1	-1	2



```

1008 20 2 49 1 2 20 7 065 2 69 1 4 5 1 0 2 0 3 0106 00 2 69 1 2 2 -1 1 -2 0
1008 21 2 60 1 1 20 7 999 5 1 1 2 5 2 0 0 0 2 0106 00 5 1 1 2 2 0 0 0 2
1008 22 2 44 2 2 13 4 060 1 42 1 4 4 0 -1 2 -1 0 0111 00 1 42 1 6 2 -2 2 -2 0
1011 23 2 47 1 3 20 7 999 2 86 3 5 3 2 -1 2 -2 1 0109 00 3 1 3 5 1 -1 1 -2 -1
1013 24 2 75 2 1 19 6 055 5 1 1 3 2 1 0 1 0 2 0119 00 5 1 1 4 2 -1 1 0 2
1013 25 2 65 1 3 20 7 050 1 65 1 1 3 2 0 2 0 4 0116 00 1 65 1 1 2 0 2 0 4
1013 26 2 58 2 1 20 7 999 1 75 3 4 3 2 -1 1 -1 1 0113 00 1 75 3 4 1 -1 1 -1 0
1014 27 2 43 2 1 18 6 100 1 61 3 6 0 1 0 1 -1 1 0112 00 1 61 3 6 1 0 1 -1 1
1015 28 2 47 1 1 16 5 055 2 51 3 5 3 0 -1 0 -1 -2 0113 00 1 51 3 6 1 -1 1 -1 0
1015 29 2 79 1 1 12 3 000 5 1 3 5 1 1 -2 1 -1 -1 0113 00 5 1 2 5 1 -1 2 -2 0
1015 30 2 78 2 1 16 5 100 5 1 3 6 2 2 -2 1 -2 -1 0113 00 5 1 3 5 0 -2 2 -2 -2
1015 31 2 49 2 1 20 7 999 1 86 3 5 2 1 -1 0 -1 -1 0116 00 1 86 3 5 0 -1 0 -1 -2
1015 32 2 57 2 1 19 6 100 1 50 3 7 5 1 -2 0 -1 -2 0115 00 1 50 3 6 1 -2 0 -2 -3
1017 33 2 48 1 1 18 6 000 7 1 3 6 3 1 -2 0 -2 -3 0121 00 7 1 3 7 1 -2 0 -2 -3
1017 34 2 73 2 1 10 2 025 5 1 3 7 3 2 -2 1 -1 0 0116 00 5 1 3 6 2 -2 2 -2 0
1017 35 2 39 2 1 16 4 055 1 69 3 6 3 0 -1 0 -2 -3 0117 00 1 69 3 6 2 -2 1 -2 -1
1017 36 2 69 2 1 19 7 999 1 75 3 5 2 2 -1 1 -1 1 0121 00 1 75 3 5 2 -1 2 -2 1
1018 38 2 50 2 1 20 7 040 1 69 1 2 1 2 -1 2 -1 2 0116 00 1 69 1 2 2 -1 2 -1 2
;
run;
PROC SORT DATA=pretestposttest;
  BY test group;
PROC Means n mean var;
  Var y; by test group;
Title4 'PROC GLM for UNEQUAL - n Analysis';
PROC GLM DATA=pretestposttest;
  CLASS Subject test Group;
  MODEL Y=group subject(group) test group*test / SS2 SS3;
  LSMEANS group subject(group) test group*test;
  Test h=group e=subject(group);
run;
Title4 "Histogram - Individualism Vs. Structuralism Index (Pre Test)";
PROC UNIVARIATE DATA=pretestposttest vardef=N noprint;;
  Class Group;

```

```

Var PreIndivStrucIndex;
  histogram / caxes=BLACK cframe=CXF7E1C2 waxis= 1
    cbarline=BLACK cfill=BLUE pfill=SOLID
    vscale=percent hminor=0 vminor=0
    name='HIST'
    normal( mu=est sigma=est w=1 color=RED
      noprint ) midpoints=-4 to +4 by 1
;
inset normal ;
run;
QUIT;
PROC SORT DATA=pretestposttest;
  BY Group;
Title4 "Histogram - Individualism Vs. Structuralism Index (Post Test)";
PROC UNIVARIATE DATA=pretestposttest vardef=N noprint;;
  Class Group;
  Var PostIndivStrucIndex;
  histogram / caxes=BLACK cframe=CXF7E1C2 waxis= 1
    cbarline=BLACK cfill=BLUE pfill=SOLID
    vscale=percent hminor=0 vminor=0
    name='HIST'
    normal( mu=est sigma=est w=1 color=RED
      noprint ) midpoints=-4 to +4 by 1
;
inset normal ;
run;
QUIT;

```

APPENDIX R

SAS OUTPUT

Simple Statistics

1

Habitat"s Hammer - Pretest T TEST

James W. Robinson Oklahoma State University 04/28/2004

----- Group=Habitat -----

The MEANS Procedure

Analysis Variable : PreIndivStrucIndex Individualism v Structuralism Index(PreTest)

N	Mean	Variance
37	0.1081081	2.5435435

----- Group=Control -----

Analysis Variable : PreIndivStrucIndex Individualism v Structuralism Index(PreTest)

N	Mean	Variance
35	0.4571429	3.5495798

## Simple Statistics

## Habitat"s Hammer - Pretest T TEST

James W. Robinson Oklahoma State University 04/28/2004

T Test - Individualism Vs. Structuralism Index Mean Comparison by Group (Pretest)

The TTEST Procedure  
Statistics

Variable	Group	N	Lower CL		Upper CL		Std Dev	Std Err
			Mean	Mean	Mean	Mean		
PreIndivStrucIndex	Habitat	37	-0.424	0.1081	0.6399	1.5948	0.2622	
PreIndivStrucIndex	Control	35	-0.19	0.4571	1.1043	1.884	0.3185	
PreIndivStrucIndex	Diff (1-2)		-1.168	-0.349	0.4699	1.7413	0.4106	

## T-Tests

Variable	Method	Variances	DF	t Value	Pr >  t
PreIndivStrucIndex	Pooled	Equal	70	-0.85	0.3982
PreIndivStrucIndex	Satterthwaite	Unequal	66.7	-0.85	0.4005

## Equality of Variances

Variable	Method	Num DF	Den DF	F Value	Pr > F
PreIndivStrucIndex	Folded F	34	36	1.40	0.3266

Simple Statistics

1

Habitat"s Hammer - Pretest and PostTest James W. Robinson Oklahoma State University 04/28/2004

----- Test=1 Group=Habitat -----

The MEANS Procedure

Analysis Variable : Y

N	Mean	Variance
37	0.1081081	2.5435435

----- Test=1 Group=Control -----

Analysis Variable : Y

N	Mean	Variance
35	0.4571429	3.5495798

----- Test=2 Group=Habitat -----

Analysis Variable : Y

N	Mean	Variance
37	0.0270270	2.5825826

----- Test=2 Group=Control -----

Analysis Variable : Y

N	Mean	Variance
35	0.4857143	2.5512605

Simple Statistics

2

Habitat"s Hammer-Pretest and PostTest James W. Robinson Oklahoma State University 04/28/2004

PROC GLM for UNEQUAL - n Analysis

The GLM Procedure

Class Level Information

Class	Levels	Values
subject	72	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26
		27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49
		50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72
Test	2	1 2
Group	2	Control Habitat

Number of observations 144

Simple Statistics

3

Habitat"s Hammer-Pretest and PostTest James W. Robinson Oklahoma State University 04/28/2004

PROC GLM for UNEQUAL - n Analysis

The GLM Procedure

Dependent Variable: Y

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	73	347.1081296	4.7549059	6.54	<.0001
Error	70	50.8640927	0.7266299		
Corrected Total	143	397.9722222			

R-Square 0.872192  
 Coeff Var 323.0245  
 Root MSE 0.852426  
 Y Mean 0.263889

Source	DF	Type II SS	Mean Square	F Value	Pr > F
Group	1	5.8672029	5.8672029	8.07	0.0059
subject(Group)	70	341.1050193	4.8729288	6.71	<.0001
Test	1	0.0277778	0.0277778	0.04	0.8456
Test*Group	1	0.1081296	0.1081296	0.15	0.7008

Source	DF	Type III SS	Mean Square	F Value	Pr > F
Group	1	5.8672029	5.8672029	8.07	0.0059
subject(Group)	70	341.1050193	4.8729288	6.71	<.0001
Test	1	0.0247962	0.0247962	0.03	0.8540
Test*Group	1	0.1081296	0.1081296	0.15	0.7008

271



Simple Statistics

4

Habitat"s Hammer-Pretest and PostTest

James W. Robinson Oklahoma State University 04/28/2004

Least Squares Means

	Group	Y LSMEAN
	Control	0.47142857
	Habitat	0.06756757
subject	Group	Y LSMEAN
38	Control	0.50000000
39	Control	2.00000000
40	Control	2.00000000
41	Control	-0.50000000
42	Control	-0.50000000
43	Control	-1.50000000
44	Control	3.00000000
45	Control	2.00000000
46	Control	-0.00000000
47	Control	-0.00000000
48	Control	3.00000000
49	Control	0.50000000
50	Control	1.00000000
51	Control	-0.50000000
52	Control	1.00000000
53	Control	0.50000000
54	Control	2.00000000
55	Control	1.50000000
56	Control	2.00000000
57	Control	-0.00000000
58	Control	-0.00000000
59	Control	2.00000000
60	Control	4.00000000
61	Control	0.50000000
62	Control	1.00000000
63	Control	-1.00000000
64	Control	-0.50000000
65	Control	-1.50000000
66	Control	-1.50000000
67	Control	-2.50000000
68	Control	-3.00000000
69	Control	-0.00000000
70	Control	-2.00000000
71	Control	1.00000000

Simple Statistics

Habitat"s Hammer - Pretest and PostTest

Least Squares Means

subject	Group	Y LSMEAN
72	Control	2.00000000
1	Habitat	0.50000000
2	Habitat	-0.50000000
3	Habitat	1.50000000
4	Habitat	-0.50000000
5	Habitat	-1.00000000
6	Habitat	-0.50000000
7	Habitat	2.00000000
8	Habitat	1.50000000
9	Habitat	-0.50000000
10	Habitat	0.50000000
11	Habitat	-1.50000000
12	Habitat	-2.00000000
13	Habitat	1.00000000
14	Habitat	-2.00000000
15	Habitat	2.00000000
16	Habitat	2.50000000
17	Habitat	0.50000000
18	Habitat	-1.00000000
19	Habitat	-2.50000000
20	Habitat	0.50000000
21	Habitat	2.50000000
22	Habitat	0.00000000
23	Habitat	0.00000000
24	Habitat	-0.50000000
25	Habitat	2.00000000
26	Habitat	-3.50000000
27	Habitat	0.50000000
28	Habitat	0.50000000
29	Habitat	1.50000000
30	Habitat	0.00000000
31	Habitat	-1.00000000
32	Habitat	0.00000000
33	Habitat	1.50000000
34	Habitat	-1.00000000
35	Habitat	-2.00000000
36	Habitat	-1.00000000
37	Habitat	2.50000000

Simple Statistics

6

Habitat"s Hammer - Pretest and PostTest

James W. Robinson Oklahoma State University 04/28/2004

Least Squares Means

Test	Y LSMEAN
1	0.28262548
2	0.25637066

Test	Group	Y LSMEAN
1	Control	0.45714286
1	Habitat	0.10810811
2	Control	0.48571429
2	Habitat	0.02702703

Simple Statistics

7

Habitat"s Hammer - Pretest and PostTest

James W. Robinson Oklahoma State University 04/28/2004

PROC GLM for UNEQUAL - n Analysis

The GLM Procedure

Dependent Variable: Y

Tests of Hypotheses Using the Type III MS for subject(Group) as an Error Term

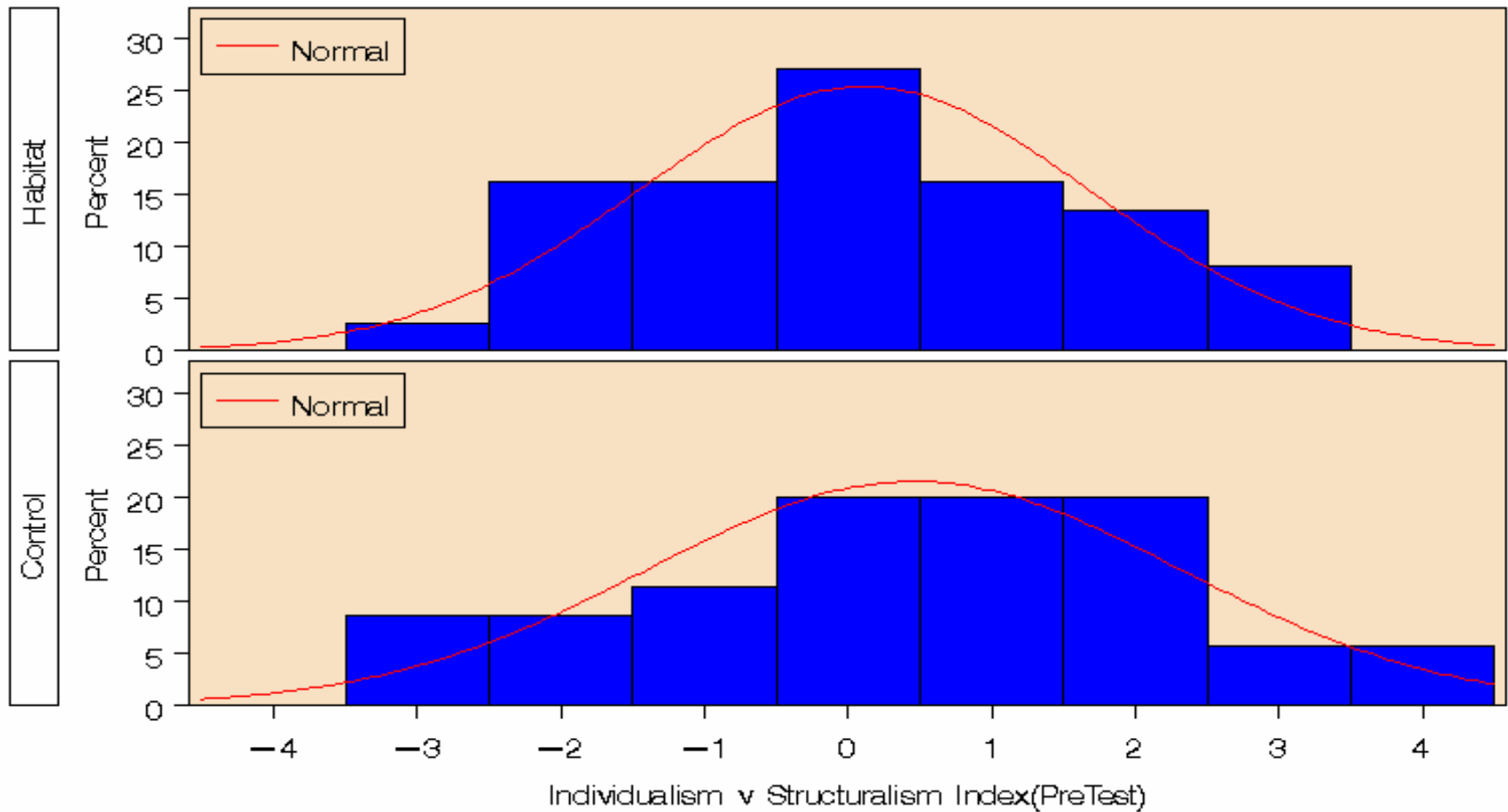
Source	DF	Type III SS	Mean Square	F Value	Pr > F
Group	1	5.86720292	5.86720292	1.20	0.2763

### Simple Statistics

Habitat's Hammer — Pre-Test and PostTest

James W. Robinson Oklahoma State University 04/28/2004

Histogram — Individualism Vs. Structuralism Index (Pre Test)

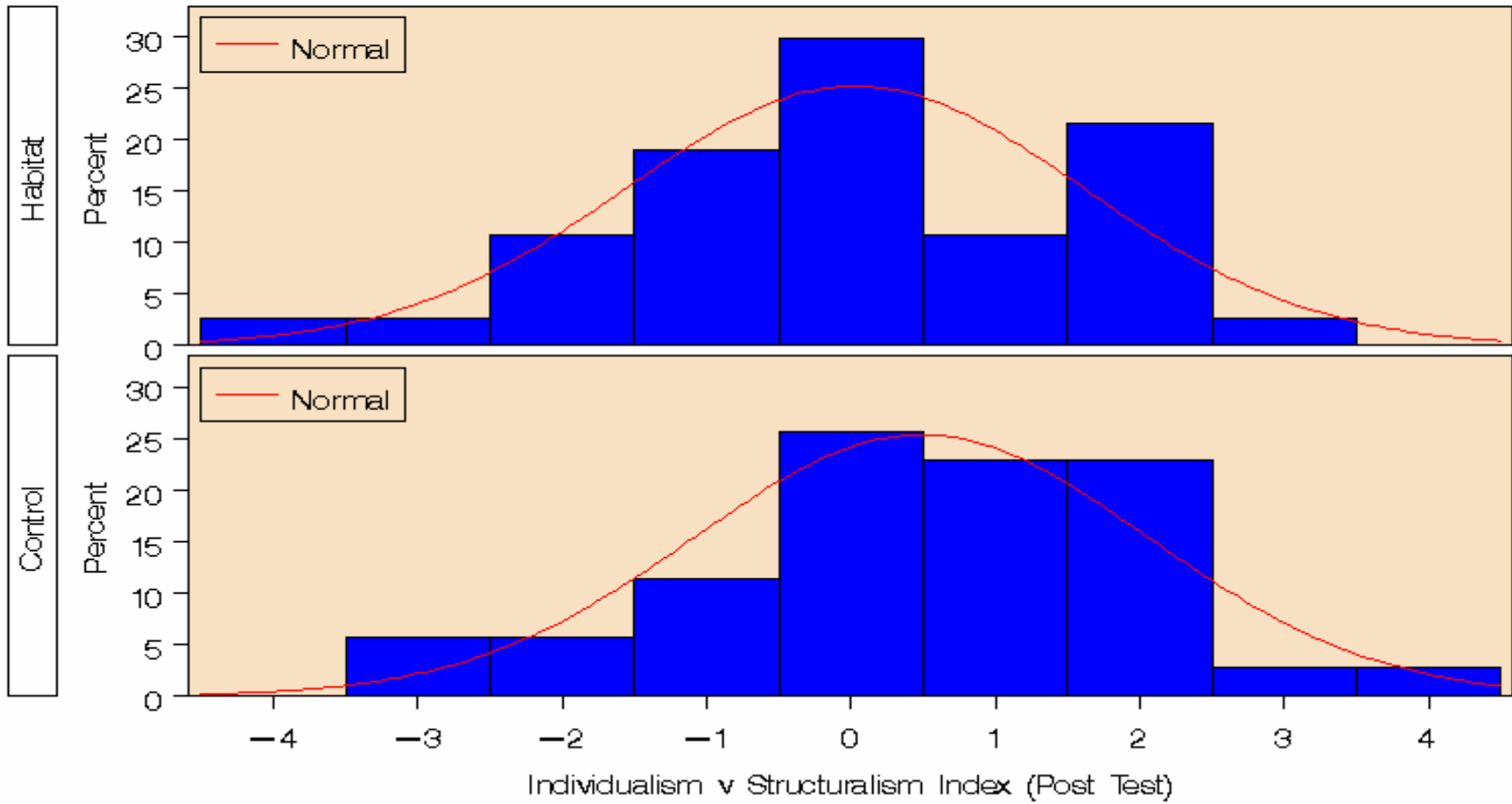


### Simple Statistics

Habitat's Hammer — Pre-Test and PostTest

James W. Robinson Oklahoma State University 04/28/2004

Histogram — Individualism Vs. Structuralism Index (Post Test)



## APPENDIX S

### Oklahoma State University Institutional Review Board

Protocol Expires: 9/1/2004

Date: Tuesday, September 02, 2003

IRB Application No AS049

Proposal Title: HABITAT'S HAMMER: THE IMPACT OF HABITAT FOR HUMANITY ON VOLUNTEER WORKERS

Principal  
Investigator(s):

✓ James Robinson  
1004 S. Troost  
Tulsa, OK 74120

Jean Van Delinder  
035 Classroom  
Stillwater, OK 74078

Reviewed and  
Processed as: Expedited

Approval Status Recommended by Reviewer(s): Approved

---

Dear PI :

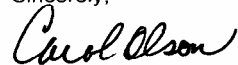
Your IRB application referenced above has been approved for one calendar year. Please make note of the expiration date indicated above. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved projects are subject to monitoring by the IRB. If you have questions about the IRB procedures or need any assistance from the Board, please contact Sharon Bacher, the Executive Secretary to the IRB, in 415 Whitehurst (phone: 405-744-5700, sbacher@okstate.edu).

Sincerely,



Carol Olson, Chair  
Institutional Review Board

## VITA

James W. Robinson

Candidate for the Degree of

Doctor of Philosophy

Thesis: HABITAT'S HAMMER: CULTURAL TOOLS AND VOLUNTEER  
COGNITIONS AT WORK IN HABITAT FOR HUMANITY

Major Field: Sociology

Biographical:

Education: Graduated from Eisenhower Senior High School, Lawton, OK, in May of 1970; received a Bachelor of Arts degree with a major in Sociology and a minor in Psychology at the University of Oklahoma in December, 1974; and received a Master of Arts degree in Urban Studies at the University of Tulsa (OK) in July of 1978. Completed the requirements for the Doctor of Philosophy degree at Oklahoma State University in December, 2004.

Experience: While obtaining Ph. D., worked as a Graduate Teaching Associate in the Sociology Department at Oklahoma State University from Spring 2002 through Spring 2004 after a one semester stint as a Graduate Teaching Assistant there during Fall 2001. Prior to returning to graduate school, served as Operations/Associated Director of Tulsa Metropolitan Ministry (Tulsa, OK) between 1995 and 2001. Between 1991 and 1995, performed duties as Executive Director of Tulsa Habitat for Humanity (Tulsa, OK). Was Deputy Executive Director of the Metropolitan Tulsa Urban League (Tulsa, OK) from 1985 to 1990. Owned and Operated James W. Robinson and Associates between 1985 and 1990. Directed the North Tulsa Economic Development Program at the Tulsa Urban League from 1980 through 1984. Worked as an Urban Planner at the Tulsa Metropolitan Area Planning Commission (Tulsa, OK) between 1979 and 1980. While obtaining my Master of Arts degree, worked as a Planner/Evaluator at the Tulsa Human Services Agency (Tulsa, OK) between 1976 and 1979.

Professional Affiliations: Alpha Kappa Delta—International Sociology Honors Society, American Sociological Association, Mid-South Sociological Association.



Name: James W. Robinson

Date of Degree: December, 2004

Institution: Oklahoma State University

Location: Stillwater, Oklahoma

Title of Study: HABITAT'S HAMMER: CULTURAL TOOLS AND VOLUNTEER  
COGNITIONS AT WORK IN HABITAT FOR HUMANITY

Pages in Study: 278

Candidate for the degree of Doctor of Philosophy

Major Field: Sociology

Scope and Method of Study: This study explored the interplay between Habitat for Humanity's (Habitat's) culture and social structure and its volunteer members' attributions toward the causes of poverty. An index was developed to explore member attributions for the causes of poverty and administered to thirty-seven new volunteers for a local Habitat affiliate (treatment group) and a group of thirty-five individuals not volunteering for Habitat (control group) at the beginning of their volunteer service (pretest) and again three months afterward (posttest). The data produced by this quasi-experimental pretest posttest with nonequivalent control group design was statistically analyzed using analysis of variance. A biographical analysis of the major, publicly available written works of Habitat founder and president, Millard Fuller, was conducted using a template developed from poverty attribution literature and neoinstitutionalist theory to determine the nature of Habitat for Humanity's cultural and structural elements. Finally, semi-structured interviews were conducted with a second set of twelve Habitat volunteers and analyzed using portions of the template developed above.

Findings and Conclusions: Habitat's culture exhibits settled times and contains contested territory where struggles between differing attributional styles occur. This mitigates the influence of the organization on volunteer attributions. Low-income program participants are moved into higher and higher status typification categories—from "poor people" to "deserving poor" to "the chosen" to "partners" and eventually "homeowners". This transformation process may confound individual volunteers' attributions toward the causes of poverty by allowing them to think of program participants as different from the general population of "the poor." The organization may influence some volunteers' attributions, over a long period of time, but may not affect the poverty cause attributions of new volunteers during early months of service. Members' cognitions may influence Habitat as much or more than the organization influences members' cognitions. Because new volunteers often experience the culture of Habitat as it is verbalized and practiced by committed volunteers and committed volunteers sometimes re-formulate cultural elements within their cognitions to fit more comfortably with other cognitive elements they hold, such transmissions may neutralize elements of the organization's culture, decreasing the influence of Habitat upon the new volunteer.

ADVISER'S APPROVAL: Jean Van Delinder