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THE UNIVERSITY OF OKLAHOMA

GRADUATE COLLEGE

THE USE OF TYPES OF INFORMATION SOURCES BY PREPURCHASE AND POSTPURCHASE HOME BUYING CONSUMERS

A DISSERTATION

SUBMITTED TO THE GRADUATE FACULTY

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BY

JOHN JOSEPH SHAW

Norman, Oklahoma

1973

THE USE OF TYPES OF INFORMATION SOURCES BY PREPURCHASE AND POSTPURCHASE HOME BUYING CONSUMERS

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TABLE OF CONTENTS

	Page
LIST OF TABLES	vii
LIST OF FIGURES	x
Chapter	
I. INTRODUCTION	1
Statement of Problem	2
Statement of Purpose	3
Limitations of the Study	4
Definition of Terms	6
Rationale for the Study	9
II. REVIEW OF PAST LITERATURE AND STUDIES	16
Conclusion	33
III. HYPOTHESES, METHODS AND PROCEDURES	36
Hypotheses Tested in the Study	36
Methods and Procedures Used in Conducting the Study	42
Pre-Survey Procedures	44
Choice of Research Design	44
Development of the Data Collection Instrument	45
Determination of Participant Population	48
Determination of Sample Participants	48
Distribution of Preliminary Materials to Potential Participants	49
Employment and Orientation of a Professional Interviewer	50
Development of an Interview Schedule	50
Survey Procedures	52
Administration of Alternate Forms of the Questionnaire	53
Data Analysis Procedures	54
Preliminary Treatment of the Data	54
Statistical Processing of the Data	55
Choice of Statistical Tests	55
Summary of Methods and Procedures	56
IV. RESULTS OF DATA ANALYSIS	58
Utilization of Information Sources by the Four Participating Groups	60
Sources of Information Used by the Four Participating Groups	60

TABLE OF CONTENTS (Cont'd)

Page

Usefulness of the Twenty-One Information Sources 64
Results of Testing the Hypotheses Related to Area I: Personal Data of the Study Participants 66
Results of Testing the Hypotheses Related to Area II: Financial Status and Purchase Requirements 75
Results of Testing the Hypotheses Related to Area III: The Importance of Physical Structure and Arrangement and Social and Geographic Factors 78
Results of Testing the Hypotheses Related to Area IV: Level of Home Buying Experience 84
Results of Testing the Hypotheses Related to Area V: Number and Type of Personal Contacts 88
Results of Testing the Hypotheses Related to Area VI: Participants' Search-Pattern Characteristics 97
Synthesis of Hypothesis Testing Results . . 104
Summary of Area I Results 105
Summary of Area II Results 105
Summary of Area III Results 106
Summary of Area IV Results 106
Summary of Area V Results 107
Summary of Area VI Results 107

V. SUMMARY AND CONCLUSIONS 112
Summary of Purpose and Procedures 112
Findings, Interpretations, and Conclusions 114
Nature of the Information Use Process . . . 115
Home Seekers and Recent Buyers in Norman, Oklahoma 127
General Characteristics of the Four Groups 128
General Commonalities 128
Recommendations for Further Research 137
Concluding Statement 141

BIBLIOGRAPHY 145

APPENDICES 155

LIST OF TABLES

Table		Page
2.1	Method of Locating Purchase	25
2.2	Helpful Sources of Information in the Home Buying Process	32
3.1	Number of Respondents Included in the Four Participating Groups	51
4.1	Data Concerning the Utilization of the Twenty-One Information Sources by the Four Participating Groups	61
4.2	Data Concerning the "Usefulness" Ratings Made of the Twenty-One Information Sources By the Four Participating Groups	62
4.3	Participants' Personal Data Used to Test the Hypotheses Related to Area I: Personal Data of the Study Participants	67
4.4	Null Hypotheses and Statistical Results Related to Area I: Personal Data of the Study Participants	70
4.5	Participants' Financial Data Which Were Used to Test the Hypotheses Related to Area II: Financial Status and Purchase Requirements	76
4.6	Null Hypotheses and Statistical Results Related to Area II: Participants' Financial Status and Purchase Requirements	77
4.7	Average Importance Ratings Made by Participants Which Were Used to Test the Hypotheses Related to Area III: The Importance of Physical Structure and Arrangement, Social, and Geographic Factors	80
4.8	Null Hypotheses and Statistical Results Related to Area III: The Importance of Physical Structure and Arrangement Social and Geographic Factors	82
4.9	Participants' Data Which Were Used to Test the Hypotheses Related to Area IV: Level of Participants' Home-Buying Experience	86
4.10	Null Hypotheses and Statistical Results Related to Area IV: Level of Participants' Home-Buying Experience	87

LIST OF TABLE (Cont'd)

Table		Page
4.11	Participants' Data Which Were Used to Test The Hypotheses Related to Area V: The Number And Type of Personal Contacts Made During the Home-Buying Search	91
4.12	Null Hypotheses and Statistical Results Related to Area V: The Number and Type of Personal Contacts Made During the Home-Buying Search	95
4.13	Participants' Data Which Were Used to Test the Hypotheses Related to Area VI: Characteristics of the Participants' Search Patterns	99
4.14	Null Hypotheses and Statistical Results Related to Area VI: Characteristics of the Participants' Search Patterns	101
4.15	Summary Table of all Hypotheses Results Which Were Statistically Significant Beyond the .05 Level of Confidence	109
4.24	Detailed Tabulation of the Personal Data of Each Group Showing the Numbers (Frequency) and Percentages of the Group in Each Characteristic Category	173
4.25	Detailed Tabulation of the Financial Status and Purchase Criteria of the Three Groups of Participants	180
4.26	Detailed Tabulation of the Importance Ratings Made by the Three Groups of Participants of Physical Arrangement, Social, and Geographic Criteria	183
4.27	Detailed Tabulation of the Level-of-Home-Buying-Experience Data of the Three Groups of Participants	193
4.28	Detailed Tabulation of the Number and Type Personal Contacts Made by the Three Participating Groups	194
4.29	Detailed Tabulation of the Search Patterns Data Reported by the Three Participating Groups	195

LIST OF TABLES (Cont'd)

Table		Page
5.1	Comparison of Variables Found Significant in This Study With Similar Variables in the Hempel Study	116
5.2	Percent Use of Type of Information Sources by Four Groups, Norman, Oklahoma	133
5.3	Percent Use of Information Source by Two Markets in Connecticut	133
5.4	Indicated Percentage Usage of Information Sources in Locating a Home by Four Groups in Norman, Oklahoma	134
5.5	Indicated Percentage Usage of Information Source in Arranging for the Purchase by Four Groups in Norman, Oklahoma	135
5.6	Percent of Respondents Mentioning Information Source as "Most Useful" by Two Connecticut Markets	135

LIST OF FIGURES

Figure		Page
3.1	Paradigm of Research Design Used in the Study	46
4.1	The Significant Relationship Detected From Testing the Fifty-Five Hypotheses	111

THE INFORMATION SEARCH AND DECISION PROCESS IN CONSUMER HOME PURCHASING

CHAPTER I

INTRODUCTION

The United States has a strong tradition of individual home ownership. One of the reasons for this strong desire in Americans to own a home stems from the traditional value of American individualism. In this sense, a home represents self-reliance, family independence and private enterprise. Another reason, perhaps older and more universally traditional, reflects itself in civic values. Here, community pride, a sense of public responsibility and the belief in a collective welfare make for the desire of home ownership. Since the colonial period of our history there have been many technological advances which have improved the quality of life through home ownership. Piped water, indoor plumbing, better heating systems, and community services such as fire protection, sanitation and highways have become a part of the community over time. As a result, the free standing, individually owned home has become the dominant building type preferred by the American citizen. However, despite this seemingly natural progression of events a dichotomy between American individualism and civic responsibility has existed throughout our history. At various times, one or

the other of these two philosophies has been more dominant. Some reflection upon the course of our past history reveals this, in addition to the fact that there has also been an underlying effort to resolve this dichotomy in home ownership by various interests. Given this, and the fact that our environment is constantly changing, the individual, business, and public interest must be continually alert in order to make home owning an attractive prospect for the American citizen. Thus, in spite of each individual's reason for home ownership and a constantly changing environment, every encouragement and advantage should be made in behalf of the citizen if the institution of private home ownership is to be available in the future.

STATEMENT OF THE PROBLEM

How does the aspiring consumer go about finding and purchasing a home? Thousands of homes are purchased daily, yet little is known about the search for information conducted by the consumer. Some marketing researchers[1] have suggested that even though the purchase of a home may represent the largest single purchase in the lifetime of a consumer, a surprisingly minimal amount of search for information is actually undertaken by the consumer. The focus of

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[1]See, Thomas Walton Whipple, A Multidimensional Analysis of Home Buying Decision-Making, unpublished doctoral (Ph.D.) dissertation, State University of New York at Buffalo, 1971, and Richard L. Hansen, Gary M. Mumsinger, and Jean Draper, "A Dyadic Analysis of Power Roles in the Housing Decision Process," working paper, 1970.

this study is thus an effort to determine some of the sources and variations of information considered by the consumer before making the decision to purchase a particular home. The purpose of this study is to reveal the sequence of events pursued by the consumer leading up to the purchase of a home.

STATEMENT OF PURPOSE

In short, the study sought the following information:

1. Some demographic data such as income, age, occupation, etc., about each responding unit in order to determine classifications.
2. The factor, or set of factors, which initiated the search for a home; i.e., what were the reasons which brought about a serious search for a home?
3. What were the initial types of information sources examined as the means for seeking information about the availability of homes in the market?
4. After a number of possible types of information sources were determined, which ones were felt to be most reliable, valuable or helpful in the search for a suitable home?
5. As the search process became standardized, were there a certain few types of information sources which became important with the resultant elimination of other sources which had been previously considered? That is, did a narrowing of alternatives occur?
6. To provide a basis of comparison between prepurchase

information search activities and postpurchase information search activities as noted by respondents.

7. To provide data on information search activities in a southwestern market area for comparison with similar studies done in other geographical areas.
8. Finally, what are the homeowner's personal feelings about the purchase process or purchase, now that he has owned the home for a short period of time?

Within the consumer behavior area, a study of purchasing behavior in the home buying process should prove valuable to a number of different interests.

Limitations of the Study

There are several limitations which should be noted in the completion of this study. As is often true of many research projects, this study was limited by the funds available and the ability of the researcher to cover a certain geographic range in the process of conducting the research.

Since the purpose of this study was to focus on the types of information sources used by home buying consumers, related limitations exist. Thus, though some interesting relationships have been reflected in the data collected, it is likely that there are other variables beyond those considered in this study, which could play an important part in the information search and selection process of a home. For example, particular personal desires and preferences,

distance to various functions, societal restrictions, past family and personal experiences, and certain family situational conditions may have been more important factors than indicated by the respondents. In this sense, specific factors may have had a proportionally larger effect in the search for a suitable home.

Another limitation may be noted in that this study was conducted in the spring of the year. It is possible that information search behavior may be different at other times of the year, e.g., prior to the start of a new school year, or the beginning of a new semester. Also, search behavior patterns may be affected by environmental conditions from year to year. Thus, for example, year-to-year variations in economic conditions (e.g., inflationary pressure, recession), or financial conditions (e.g., bank interest rates, availability of money), and like factors may have an important degree of influence in the ways consumers search for homes.

The fact that this research was conducted in a predominantly college community may present other limitations. Since this type of community is relatively mobile and is composed of higher income and more highly educated individuals, the results achieved may not be representative of the typical of community of this size in the country. The behavior patterns of individuals in this type of community, therefore may be different than the behavior patterns of

individuals who represent other types of communities.

Other limitations on the results provided in this study may be affected by geographical location, community sizes larger or smaller than that in which this research was conducted, climatic conditions and the various state systems providing for the sale and ownership of real estate.

It should be stressed, therefore, that if the findings of this study are compared to other similar studies, differences and similarities between this study and other studies should be noted when the comparisons are made.

Definition of Terms

Terms with specific usage in this study are defined in the following statements:

Type of Information Source -- The individual classification of means through which home seeking customers attempt to locate homes for purchase consideration. An example of a single type of information source would be a relative or relatives. An example of three types of information sources would be (1) a relative or relatives, (2) a newspaper real estate advertisement or advertisements, and (3) a co-worker or co-workers. On occasion the substitute expression type or types of sources was used in the text.

Times each type of information source was used -- The indication by the respondent of the respondent of the number of multiple times an individual type of information source (see above) was utilized or contacted within a stated time period

in finding a home. An example of a one time contact of a type of information source would be an individual talking about buying a home with a single friend on one single occasion in a ten day period. An example of a three times contact of a type of information source would be an individual talking with a single friend buying a home on three occasions in a ten day period. An alternative expression, sources of information or information sources was occasionally used in the text.

Locating a Home -- The physical process of searching about or around a community in order to find a home. Types of information sources are used in locating a home.

Arranging for the Purchase of a Home -- Any of the processes for example, legal, educational or financial, which would facilitate the individual in gaining ownership of a real estate property. An alternative expression, home buying process, was sometimes used in the text.

Information Search Process -- The home seeking activities using the types of information sources conducted prior to the purchase of a home. An alternative expression meaning the same thing, home search process, was used in the body of the research.

Prepurchase Home Buyers -- The individuals who are currently in the real estate market searching for an acceptable home to purchase.

Postpurchase Home Buyers -- Individuals who have made the

purchase of a home within a six months of the time interviews were conducted. They currently reside in their newly purchased residence.

Homeowner -- An individual who has signed a legal contract of purchase for a residence. He legally holds title and may or may not have a mortgage on the real property purchased.

Consumer Behavior -- The activities of individuals interested in purchasing available goods and services in a marketplace.

Physical Factors and Arrangement -- Features of a home which are examined by home buyers as they shop for a home. Age of home, arrangement of floor plan, number of rooms, and style of home are some examples.

Financial Factors -- Finding considerations or arrangement which are involved in the purchasing of a home. Some illustrations of these are the price of the home, bank interest rates, down payment needed and monthly mortgage payments.

Location Factors -- These are distance considerations which prospective home buyers examine with regard to a home. Distance to downtown, work, schools, and recreational facilities are a few of the locational factors home buyers consider when interested in purchasing a home.

Community Factors -- These are features about the total city or town which would be considered if a home buyer was looking for certain advantages. Quality of city's educational institutions, community taxes, community services available, and parks available would be examples here.

Neighborhood Factors -- Thought is usually given to the surrounding environment in which a home is located. Nearby inhabitants with similar age, similar occupations, certain socioeconomic status, and having homes of certain value to name a few, would be important to persons interested in buying a home with regard to others living nearby.

SIGNIFICANCE OF THE STUDY

One of the more practical uses to which the results of the study could be applied would be to make the exchange between seller and buyer a more efficient process. Much waste in time and effort occurs between seller and buyer in the home real estate market. The seller often attempts to sell his home through methods which are impractical and are in essence, "blind alleys" or blank prospects. The prospective buyer, on the other hand, wastes time and energy looking into areas or means which result in impractical information sources for the home search. The overall result is a wide area of inefficient probing between seller and buyer in the marketplace. This research could provide valuable bilateral search information whereby both sellers and buyers could locate each other more quickly for the exchange process.

With the current emphasis of providing adequate housing by local, state and federal government it is likely that a study such as provided here could facilitate government's efforts. The most important factors examined in the information search process would be determined and information

about housing availability could be provided through the areas most relied on or utilized by the consumer. Information would also be available on the key factors which influence the consumer in committing himself to occupy a home. The knowledge could be valuable as a means of encouraging more families to occupy homes and engendering their satisfaction with available housing under the government programs.

In the business area, individuals and businesses engaged in the real estate profession could put the information revealed to practical use. Real estate brokers, associations of real estate brokers, mortgage companies, insurance companies, investment bankers and real estate development companies would find the results of the research beneficial to the extent of their interest in the single family home market. Once more, efficiency in conducting business would be the key note, as aided by the information supplied in the research project. The work of institutions such as these could be usefully augmented if maximum use were made of the conclusions reached by the study.

Within the area of the marketing discipline the facts suggest that this study could shed more light on this manifestation of consumer behavior. At present it does not appear that much attention has been given to this particular form of consumer buying behavior. There are, however, many directions in which behavioral studies may be applied regarding consumer buying behavior and there is considerable

likelihood that valuable new information may be contributed through this study. Accordingly, the study may contribute information with regard to consumer behavior studies in marketing heretofore overlooked or unexamined.

Finally, this research effort may add both new insight and materials to teaching and research methodology as well as understanding in this increasingly significant area of human behavior.

There have been numerous books and articles published which discuss various topics of interest in the home purchasing and ownership area. However, at present there does not appear to be substantive research which relates to the particular subject of this study.

A recent study conducted by Professor Donald J. Hempel of the Center for Real Estate and Urban Economic Studies at the University of Connecticut is of particular interest, as it is closely related to the focus of this research. Professor Hempel has published a number of studies, but one titled, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets,[2] is very closely related to the present study. His study contains data and discussion relative to the following topics: Purchase Behavior, in

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[2]Donald J. Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets, (Storrs, Connecticut; Center for Real Estate and Urban Economic Studies, 1970).

which recent home buyers are identified, types of houses are described, and the manner of arranging financing for the mortgage is outlined; Search Behavior, in which the geographical dimension of search is examined, along with the role of the real estate broker as the buyer explores the market. For Choice Behavior, consumer house-type, housing features and location preferences are discussed, followed by statements relative to preference realization and satisfaction. The latter two subjects are closely linked to the focus of this study and provide helpful concepts and methodology in the gathering of empirical data. Professor Hempel's study, however, does not provide the amplitude of coverage which this study encompasses.

Another study offers a noteworthy examination of the roles played by the husband and wife in the consumer decision process. An article by Professors Richard Hansen, Gary M. Munsinger and Jean Draper[3] describes the interaction and influence of the husband and wife in the decision process as it relates to the purchase of a home. Floor plan, style, price, location and size are the variables examined in the light of how important these are to the husband or wife in the decision process for purchasing the home.

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[3]Richard L. Hansen, Florida International University, Gary M. Munsinger and Jean Draper, University of Arizona, "A Dyadic Analysis of Power Roles in the Housing Decision Process," working paper, 1970.

Utility and the degree of satisfaction are the subjects in an article by Professor Allen M. Shinn, Jr.[4] In "Measuring the Utility of Housing: Deomonstrating a Methodological Approach," Professor Shinn attempted to measure the preferences of a sample of middle-class college students who had chosen various places of proximity to their campus. An overall Index of Desirability was achieved after measuring the degree of desirability for each of five areas; Types (Apartment, House, Rooming House, Private Dorm or University Dorm), Space (one, two, three or four Bedroom), Price ($25 to $175 per month), Condition (New, 10-30 years old, 30+ years old, Quiet, Noisy, Good, Rundown), and Location (four to sixty minutes travel time, 1/4 to 12 miles distance and walk, bus or car).

In another article, "The Multifamily Housing Solution and Housing Type Preferences," J. Allen Williams, Jr.[5] examines housing-type preferences with regard to education, household size, ethnic group, occupational position and family income. Six basic categories of home type were represented to the sample: single-family, town house, duplex,

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[4]Allen M. Shinn, Jr., "Measuring the Utility of Housing: Demonstrating a Methodological Approach," Social Science Quarterly, Volume 25, Number 1, June, 1971. pp. 89-103.

[5]J. Allen Williams Jr., "The Multifamily Housing Solution and Housing Type Preferences," Social Science Quarterly, Volume 52, Number 3, December, 1971. pp. 543-559.

quad-plex, walk-up apartment and high-rise, and the preferences of consumers for each of the types was measured. An analysis of acceptability according to education, household size, ethnic group, occupational position and family income was profiled according to the dwelling type preferred. The conclusion of the study indicated that the single-family house type was the type of dwelling preferred most, with the high-rise being the least preferred.

An examination of the reasons why people buy homes rather than rent is the subject of an article, "Processes and Objectives of House Purchasing In The New London Area," by Ruby T. Norris.[6] She surveyed a sample of buyers in the early 1950's and determined a) Reasons for buying a house, b) Alternatives considered by buyers, c) Method of locating purchase, d) Intensity of search, e) The dimension of decision, f) Consultation of experts, g) Geographic area of the search, h) Duration of search, i) Socioeconomic characteristics, and j) Characteristics of home purchased. The study also examined the sample for the features desired in a house and then compared that category with the desired features not obtained in the houses bought by the buyers. Professor Norris' study appears to be one of the pioneer studies in

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[6]Ruby T. Norris, "Processes and Objectives of House Purchasing In The New London Area," in Lincoln H. Clark (ed.) Consumer Behavior: The Dynamics of Consumer Reaction (New York: New York University Press, 1954), pp. 25-29.

the realm of consumer home buying.

The literature presented above covers the major sources of information relative to the specific research with which this study is concerned.

Other writings, in such publications as Professional Builder, Business Week, The Journal of Marketing, and The Journal of Marketing Research, were also examined; these provided useful supplementary material for the study.

CHAPTER II

Review of Past Literature and Studies

In this chapter literature closely related to the focus of this research study, the utilization of types of information sources by prepurchase and postpurchase home buying consumers, is examined. It becomes apparent from an examination of the literature that the area considered in this study has been slighted in the past. For example, there is only one reference to research which has been conducted on the prepurchase information search process of consumers interested buying homes. Within the area of postpurchase information search by home buying consumers, there are several studies which have examined various aspects of this search process. These were usually included as an auxiliary area, however, since the studies typically focused on other aspects of the home buying process.

It was noted in Chapter I that the purchase of a home is one of the most important decisions the average family can make. Extensive consideration would be expected to occur because the purchase of a home normally involves a substantial financial and personal commitment. When compared with other items purchased by consumers, the purchase of a home represents a relatively infrequent occurrence. Consequently, the consumer's prior home buying experiences

may not provide adequate information regarding the most reliable types of information sources for puchasing a home. In addition to this is the fact that the purchase of a home does not represent a routine purchase because of the multiplicity of unique characteristics associated with each home. Some of these factors are location, size, age of home, construction material, and the reputation of the builder. In light of these facts, it is apparent that the typical consumer may be expected to conduct some extensive search activity prior to the purchase of a home. The functioning of this search activity is probably at a first stage in selecting a number of acceptable homes. Such alternatives are established by exploring the services offered by various types of information sources.[1] If a sufficient degree of exposure to the various information sources has occurred, an adequate set of alternative choices should be available to the consumer when a purchase decision is made. Several studies have been conducted on the consumers' home buying behaviors.

Factors determining residence selection were examined in a study conducted by John M. Richards.[2] The researcher

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[1]See, Donald F. Cox, "The Measurement of Information Value: A Study in Consumer Decision Making," in William S. Decker (ed.), Emerging Concepts In Marketing (Chicago, Illinois: American Marketing Association, 1962), pp. 413-421; and Leon Festinger, Conflict, Decision and Dissonance (Stanford, California: Stanford University Press, 1964), pp. 152-158.

[2]John Marvin Richards, Residential Preference, Residential Location and Home-Work Separation: A Theoretical Analysis, unpublished doctoral (Ph.D.) dissertation, Louisiana State University, 1961.

attempted to identify those factors which affect the individuals' choice of a residence. The study explored residential preferences in terms of a number of variables including utility theory, accessibility, income, and residential amenities.[3] Richards found a positive relationship between income and residential amenities. More specifically, the study showed that persons who earned higher incomes preferred more residential amenities and were willing to travel longer distances to work than those with lower incomes.

"Utility" was the subject of another study done with regard to housing preferences of white middle class students by Allen M. Shinn, Jr.[4] This study attempted to determine selection criteria important to students who selected housing near a university campus. Shinn found that there are many reasons why people choose to live where they do. Shinn feels that if more was understood about the way individual housing decisions are made, summary figures illustrating selection behavior could be used to explain the growth patterns of communities. Given an accurate knowledge of the utility functions of identifiable groups and subgroups

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[3]Residential amenities, according to Richards, are based on certain features desired in home location and in the home itself. Some examples of these amenities are distance to work or school, accessibility, neighborhood conditions, population composition, condition of home, lot size, privacy and natural vegetation.

[4]Allen M. Shinn, Jr., "Measuring the Utility of Housing: Demonstarting a Methodological Approach," pp. 89-102.

within communities, accurate forecasts of community size could be developed and the planning of residential housing needs, community services, and highway construction could be facilitated. In the Shinn study, respondents indicated that housing type, space, price, condition and location were significantly important when selecting a home. The Shinn study, like the Richards study, was also concerned to a degree with physical structure and arrangements, geographic factors, and the financial status and purchase requirements of the group surveyed.

The power roles played by husband and wife in the purchase decision regarding a home was the subject of a study conducted by Hansen, Munsinger and Draper.[5] They studied the relative influence of husband and wife in the matters of home style, size, price, floor plan and location. The study was concerned with the financial status and purchase requirements, physical structure and arrangements, and geographic factors. The researchers found that certain areas received more attention from the husband while other areas were of high interest to the wife. The data also revealed that the husband was instrumental in making pricing decisions while the wife made style, floor plan, and size decisions for the home. On the other hand, the location

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[5]Richard L. Hansen, Florida International University, Gary M. Munsinger and Jean Draper, University of Arizona, "A Dyadic Analysis of Power Roles in the Housing Decision Process," unpublished paper, 1971.

decision was made by both the husband and wife.

Another approach to home buying behaviors was discussed by Thomas W. Whipple.[6] His study concentrated on the home buyers' preferences for features such as living and storage space, modern kitchen appliances, modern baths, separate entertainment areas for adults and children, air conditioning, and swimming pools. This study is of particular interest because both a prepurchase and postpurchase survey was conducted of consumer preferences. Whipple was supplied names of prospective home buyers by three real estate brokers and then contacted the subjects for a personal interview. The Whipple study began with a list of sixty prospective home buyers supplied by the brokers. Letters were mailed to this group of subjects informing them of the study and asking for their cooperation. Approximately one week after the mailing of letters, telephone calls were made to schedule personal interview sessions. As a result of the telephone contacts, fourteen personal interview sessions were scheduled. After the interview sessions, during which a questionnaire was administered, contact was maintained with these fourteen subjects by a once-a-month telephone call. If the subject indicated that he had purchased a home he was asked to consent to a postpurchase interview session.

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[6]Thomas Walton Whipple, A Multidimensional Analysis of Home Buying Decision-Making, unpublished doctoral (Ph.D) dissertation, State University of New York at Buffalo, 1971.

After a period of five months following the administration of the prepurchase interview session to the fourteen households, one-half, seven of this group of fourteen, indicated they had purchased a home and consented to a postpurchase interview session.

Whipple discovered that with regard to the home purchased, feature preferences including such items as swimming pools, fireplaces, dwelling size, newness of community, spaciousness of the grounds and home, and exclusiveness of the neighborhood were considered important factors. On the more practical side, the subjects also indicated that the cost-value investment was very important and that most of the households would live in mass produced custom built homes because this kind of home represented an excellant dollar-per-value received in the purchase.

A study by J. Allen Williams, Jr. concerned itself with housing type preferences among low income Americans.[7] Williams found that, if given a choice, a large majority of the respondents belonging to lower income groups preferred to live in single-family dwellings. When asked why they so strongly preferred the single-family dwelling, the respondents cited privacy, decreased likelihood of conflict with neighbors, having one's own yard, and personal ownership as the reasons for preferring to own a single-family

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[7]J. Allen Williams, Jr., "The Multifamily Housing Solution and Housing Type Preferences," Social Science Quarterly, Volume 25, Number 3, December 1971, pp. 543-559.

residence.

A study attempting to discover where home buyers lack information was completed by Kenneth E. Everard in 1962.[8] Data were collected from 45 housing specialists (e.g. 26 real estate brokers, 11 home loan officers and 8 attorneys) and 60 homeowners in Bloomington, Indiana. Everard found that home buying consumers in general tend to have a considerable lack of knowledge in the financial and purchase requirements; the physical structure, arrangements, and locational factors; the value in certain types of personal contacts; and what constitutes a reliable search pattern. In particular, within the sphere of home location, a lack of knowledge with regard to how certain neighborhood factors can affect the amenities of home ownership was noted. According to Everard, consumers are also likely to overlook such things as zoning laws, landscaping, drainage, and lot orientation, size and shape. Within the home itself, Everard found that layout principles, constructional qualities, space needs, maintenance, and repair requirements are also likely to be ignored. He also noted that buyers often fail to secure an independent, expert appraisal apart from the real estate broker's or home seller's opinion.

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[8]Kenneth Eugene Everard, An Identification of Areas of Knowledge About Which Home Buyers Need Understanding, unpublished doctoral (Ed.D.) dissertation, Indiana University, 1962.

In short, the average consumer in Everard's study gave very little thought to the planning of a home purchase. He concluded that home buyers tend to act illogically and often underestimate the total costs of buying and owning a home. Everard further speculated that the substantial lack of knowledge in home buying could be alleviated by efforts to educate the home buyer. The suggestion is advanced that secondary schools, the housing industry and adult education programs should take on the responsibility of providing educational opportunities for increasing consumer knowledge and understanding in the home purchasing area.

One of the best studies in this area is an early study conducted by Ruby T. Norris.[9] Ms. Norris was interested in finding out the reasons why persons purchase homes rather than rent them. The study was designed to show the alternatives people consider, how intensively people look for a home, and the types of information sources used in locating a home.

The names of individuals listed in The Commerical Record, a weekly publication listing real estate transfers, during a period from August 15, 1952 through April 23, 1953, were obtained in the New London area and used in the sample.

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[9]Ruby T. Norris, "Processes and Objectives of House Purchasing in the New London Area," in Lincoln Clark (ed.), Consumer Behavior: The Dynamics of Consumer Reaction (New York: New York University Press, 1954), pp. 25-29.

An initial list of 185 names of private home purchases was obtained and yielded 101 useable names. At the time of the survey, the New London, Connecticut area was experiencing a housing shortage because of a recent influx of industry and military personnel. The market situation was therefore described as a seller's market.

The results of the survey provided data in a number of areas but results particularly related to the home buying process are presented in the following sections.

Reasons given by the respondents for wanting to own a home included the desire for personal home ownership, a dislike for being rentors, and the need for a larger or smaller home. The majority indicated that owning a home was less expensive than renting. Consumer search patterns in the examination of homes generally followed traditional consumer search patterns. Norris found a great deal of comparison shopping in the middle price range ($10,000 to $15,000 homes), while homes priced above and below this range received relatively few visits. At the present time respondents would likely visit a large number of homes in the $20,000 to $35,000 range which currently represents the middle price range for homes.

The number of visits to homes purchased brought out some interesting facts in the Norris study. Over 40 percent of the respondents in the study indicated they visited the home purchased only twice.

Respondents were also asked to indicate the desired

features and advantages they felt were important in purchasing a home. First mentioned as the most looked-for feature of the home purchased was a good buy for the money, followed by number of rooms, large closet space, resaleability, "charm," having a basement and settling in a good neighborhood.

Methods of locating the home purchased were also noted. The following table showing the types of information sources used by home buyers is reproduced from the Norris study.[10]

TABLE 2.1

METHOD OF LOCATING PURCHASE

Friends, hearsay	29
Visit to real estate agents or brokers	26
Advertisement in newspaper by owners or real estate agent	19
Sign on property	17
All other	6
Total	97

As can be seen from the table, friends and hearsay were the most popular methods of locating the purchase with 29 purchasers indicating this as their principal method of finding a home. Also noted from the data was that the more expensive homes tended to be purchased by direct visits to real estate agents and brokers. Inexpensive homes, on the other hand, tended to be sold through newspaper advertisements

[10]Ruby T. Norris, "Processes and Objectives of House Purchasing in the New London Area," in Lincoln Clark (ed.), Consumer Behavior: The Dynamics of Consumer Reaction, p. 26.

placed by the broker or owner of the property being sold. The most common means of notifying the market about the availability of the intermediate-priced homes was by posting signs on the property or through friends and hearsay.

The Norris study, completed over twenty years ago, provides some interesting data relative to methods of locating a home for purchase. A relatively small number of types of information sources used by the respondents was noted in the study out of a larger number which certainly must have been available. However, the particular market conditions of the time, the stated objectives of the study, and the limited development of the research concerning consumer behavior, may all have been instrumental in restricting the number of types of information sources noted in the Norris study.

A recent study conducted by Donald J. Hempel of two housing markets in Connecticut[11] somewhat replicated Norris' study. Hempel gathered data on the information seeking and behavioral processes of home buyers in the Hartford area and eight adjacent communities and in the Southeastern Connecticut area which consisted of eight towns including and surrounding New London. Names of respondents, who had purchased homes within the past six months, were selected from The Connecticut Record, a weekly publication listing

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[11]Donald J. Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets (Storrs, Connecticut: Center for Real Estate and Urban Economic Studies, 1970).

real estate transfers. A random sample yielded 173 usable Hartford home buyers who were interviewed in 1968, and 129 usable Southeastern Connecticut home buyers who were interviewed in 1967.

Hempel's survey yielded valuable information on consumers' home buying processes within these locations. There were certain unique parameters to the Hempel study, however, which should be kept in mind if readers make comparisons of his findings with the findings of this and other studies:

1. The Hempel study surveyed only postpurchase home buying respondents. The study examines both prepurchase and postpurchase home buyers for their views.

2. The stated purpose of the Hempel study was "to examine the home buying process." The primary effort of this study was to examine the use of types of information sources by home buyers purchasing or having purchased a home.

3. In the Hempel study data were collected through a personal interview and a mail-back questionnaire, while in other studies the principal data may be provided through a personal interview Also subjects selected in the Hempel study were known to have made home purchases via The Commercial Record. Subjects in this study were contacted through a City Street Directory without first knowing their currect home buying interest status.

The Hempel study provided much data on the process of purchasing a home by the two Connecticut markets. Some of the significant findings of the Hempel study are presented in the following sections.

In the personal data gathered, some close comparisons were noted between the Hartford home buyers and the Southeastern Connecticut buyers. With other classifications,

however, substantial differences were provided by the data.

A comparison of age groups was made between the two markets and the findings indicated a slightly overall older group of respondents in the Hartford group. There was a substantially larger (10 percent) number of age 40 and older percentage indicated of respondents in the Hartford market and this group provided the largest difference of the age groups compared.

For educational attainment, the Hartford home buyer had more education than his counterpart in the Southeastern Connecticut market. However, there was a very large percentage difference (by 11 points) in the trade and business school education with the Southeastern Connecticut home buyers having the larger percentage of persons in this educational bracket.

For occupational level, the Hempel study indicated a somewhat larger (by 11 percent) percentage of persons in Hartford who were in the professional, engineer and managerial, administration category. The Southeastern Connecticut market, as indicated in the Norris study previously, had a larger percentage (by 23 percent) of persons in the military profession. Apparently the military profession has continued to play a role in the Southeastern Connecticut market over the past twenty years.

Some financial and purchase requirements data were also collected in the Hempel study. These data disclosed that the Hartford home buyer was generally dealing in

larger figures than his counterpart in the Southeastern Connecticut market. For example, in the income area, 24 percent of Hartford buyers had incomes of $15,000 or more whereas in the Southeastern Connecticut market, only 11 percent of the respondents had similar incomes.

Considerable difference was also noted in the price paid for a home. Again the Hartford market produced the highest figures with 54 percent of the respondents paying $25,000 or more for homes while in the Southeastern market only 25 percent of the home buyers paid more than $25,000 for homes.

Term of mortgage figures provided by the Hempel survey disclosed the Southeastern Connecticut home buyers to have shorter mortgage periods than the Hartford market home buyers. Twenty-two percent of the Southeastern Connecticut buyers had mortgage periods of less than 25 years while in the Hartford market, 17 percent of the buyers had similar mortgages.

Significant differences were also noted between the physical structure and arrangements, social, and geographic data reported for the two markets.

Architectural style was a very important feature with 16 percent more of the buyers in the Hartford market than in Southeastern Connecticut. Architectural style and number of bedrooms, however, were considered to be equally important to the two groups of consumers.

Appearance and attractiveness of neighbor's homes was

ranked first of the neighborhood factors by the Hartford buyers while in the Southeastern Connecticut market, buyers indicated having neighbor's homes of equal or greater value as the most important factor. Of least importance in the neighborhood factors to both markets were having neighbors with similar nationality and similar religion.

The reason most mentioned by both markets for preferring the community in which the home was purchased was the nearness or convenience to work.

Home buying experience in the Hempel study was indicated by the number of homes previously purchased, degree of familiarity with the area, and whether or not a home was previously occupied.

The majority of respondents in both markets indicated they had owned two or less homes in the past. The percentage of respondents indicating having owned two or less homes was 84 percent in both the Hartford and Southeastern Connecticut markets.

"Familiarity with area" was also surveyed in the Hempel study. Three percent more Southeastern Connecticut home buyers had lived in the town or neighborhood where the home was purchased than had home purchasers in the Hartford market.

Respondents were also asked if they had occupied a home prior to purchasing their present home. Seventy percent of the Hartford buyers indicated a previous occupancy of a home while 53 percent of the Southeastern Connecticut

respondents had occupied a home prior to their present purchase.

Respondents also consulted various personal contacts for information on home buying. Personal contacts indicated in the Hempel study as being particularly helpful in the home buying decision process to both Connecticut markets were friends and business associates, real estate agents, and bankers. Southeastern Connecticut home buyers relied highly on real estate agents for information.

The Hempel study collected data regarding the use of major sources of information by home buyers in the Hartford market area and in the Southeastern Connecticut market. This data is reproduced and presented in Table 2.2. The data in this table show that the order of the first six sources of information (Newspaper Advertisement, Real Estate Broker, Walking or Riding Around, Friends, and Co-Workers and Business Associates) used is the same for both the Hartford home buyers and the Southeastern Connecticut home buyers.

Search patterns established by consumers in the home buying process were studied in the Connecticut markets. The following table reproduced from the Hempel study, shows the ranking of sources of information for locating, purchasing, and recommendation to others between the Hartford market (H) and the Southeastern Connecticut market (S) home buyers:

TABLE 2.2

HELPFUL SOURCES OF INFORMATION IN THE HOME BUYING PROCESS

Sources of Information	Percent of Respondents Mentioning Source As:					
	Most Helpful In Locating		Most Helpful In Purchasing		Recommended To Other Buyers	
	H (N-173)	S (N-122)	H (N-173)	S (N-122)	H (N-173)	S (N-122)
Real Estate Broker	45%	40%	52%	51%	60%	40%
Newspaper Advertisements	29	19	1	2	35	17
Walking or Riding Around	7	20	1	1	11	8
Friends	11	12	2	5	21	10
Builders and Contractors	5	8	7	15	6	10
Co-workers and Business Associates	3	7	0	4	5	4
Relatives	9	3	8	7	7	5
Bankers	2	0	17	15	14	16
Other	16	6	26	20	42	25

Source: Adapted from Donald J. Hempel, A Comparative Study of the Home Buying Process In Two Connecticut Housing Markets (Storrs, Connecticut: Center for Real Estate and Urban Economic Studies, 1970), p. 124.

The data in the table indicate that both market groups consistently mentioned the Real Estate Broker as being most helpful in locating and purchasing, and as being recommended to other buyers as a source of home buying information.

With regard to time spent searching for a home, Hempel found an average of 7.2 months for the Hartford home buyer whereas the Southeastern Connecticut home buyer averaged 8.9 months.

The number of homes entered for inspection was 13.6 for the Hartford purchaser and 11.9 homes for the average Southeastern Connecticut buyer.

The Hempel study offers a comparison of profiles between an urban industrial area, represented by the Hartford home buyer, and a less densely populated region with large percentage of military personnel, represented by the Southeastern Connecticut market.

Conclusion

The studies cited in the review of the literature related to home buying and information search by consumers have all presented a side or point of study important in the home purchase process. The search of the literature revealed a noticeable lack of study completed on the use of types of information sources by home buying consumers, with two exceptions. The slight coverage in the Norris study and the somewhat more extensive coverage in the Hempel study involved the postpurchase phase of the home buying

process. Although Norris and Hempel offer some fine data within the limits of the studies, they do not cover the prepurchase stage of information seeking by home buying consumers.

The fact that no studies specifically cover prepurchase information seeking by home buying consumers appears to justify the need for a study in this area. An inherent weakness in postpurchase studies may occur once the purchase has been completed when most consumers terminate the search process. As a result, empirical research conducted after the purchase must rely on the respondent's memory of the types of sources used, the intensity with which they were used, and how valuable the sources were in gathering worthwhile information. A shortcoming of this kind of data gathering is that as time passes, the recall of detail becomes difficult and some activities undertaken by the consumer in the prepurchase information search interval are forgotten and not recalled during the interview. This deficiency would be quite evident if a study were undertaken at the prepurchase and postpurchase stages of home buying. This could be done by collecting data in both the prepurchase stage and the postpurchase stage and presenting both sets of data in the same table for a comparative analysis.

As a further note, no studies of home buying were revealed to have been done in the southwestern United States.

Data from such a study would be valuable for comparing the home buying process in various regions with studies already done (e.g. Norris, Hempel) in other parts of the United States.

An examination and analysis based on the literature has yielded a large number of hypotheses which have been formulated for study. The detailed hypotheses are presented in Chapter III and results of their testing in Chapter IV. Many of the hypotheses have a common aspect running through them which has allowed several hypotheses to be placed under each of six broad classifications. The six broad classifications which are used in the presentation of the detailed hypotheses are the following:

1. Hypotheses related to Personal Data.
2. Hypotheses related to Financial Status and Purchase Requirements.
3. Hypotheses related to Physical Structure and Arrangements, Social, and Geographic Factors.
4. Hypotheses related to the Level of Home Buying Experience.
5. Hypotheses related to the Number and Type of Personal Contacts.
6. Hypotheses related to the Buyer's Search Pattern Characteristics.

CHAPTER III

HYPOTHESES, METHODS AND PROCEDURES

An examination and analysis of the literature yielded a large number of hypotheses which were formulated for study. The detailed hypotheses are presented in this chapter and the results of their testing are presented in Chapter IV. Many of the hypotheses have a common aspect running through them which allowed several hypotheses to be grouped under one of six broad classifications. The six classifications which were used in the presentation of the hypotheses were as follows:

Area 1: Hypotheses related to personal data

Area 2: Hypotheses related to financial status and purchase requirements

Area 3: Hypotheses related to physical structure and arrangement and social and geographic factors

Area 4: Hypotheses related to the level of home buying experience

Area 5: Hypotheses related to the number and type of personal contacts

Area 6: Hypotheses related to the buyer's search pattern characteristics

Hypotheses Tested in the Study

For the purpose of this study the following null hypotheses were tested at the .05 level of significance. The null hypotheses tested are stated again in the presentation of the tabled results of Chapter IV. The actual null hypotheses

tested are presented in the tables of Chapter IV also. In addition to the null hypotheses, the degrees of freedom associated with the statistical results, and the statistical results derived from the actual calculations are also presented.

Ho_1 There is no difference in the number of types of information sources used by respondents who indicated they are in the prepurchase group and other respondents who indicate they are in the postpurchase group.

Ho_2 There is no difference in the number of types of information sources used as indicated by female respondents and male respondents.

Ho_3 There is no relationship between the number of types of information sources used and the participants' marital status.

Ho_4 There is no relationship between the number of types of information sources used and the indicated age bracket given by the respondents.

Ho_5 There is no relationship between the number of types of information sources used and the various classifications of the Family Life Cycle.

Ho_6 There is no relationship between the number of types of information sources used and the number of years of education achieved by the respondents.

Ho_7 There is no relationship between the number of types of information sources used by the participants and the job classifications listed.

Ho_8 There is no relationship between the number of types of information sources used and the number of hours spent per week in the respondent's occupation.

Ho_9 There is no difference in the number of types of information sources used by previous residents of Norman and non-previous residents of Norman.

Ho_{10} There is no relationship between the number of types of information sources used and the length of time the participant has been in Norman.

Ho_{11} There is no relationship between the number of types of information sources indicated as used and the length of time the respondent has been living in his present home.

Ho_{12} There is no difference in the number of types of information sources used by a group of respondents indicating they are under high pressure to move and another group indicating they are under low pressure to move.

Ho_{13} There is no relationship between the respondents' eagerness to move and the number of types of information sources used.

Ho_{14} There is no significant difference between the reasons for urgency to move given by the three prepurchase groups.

Ho_{15} There is no relationship between the number of types of information sources used and the amount of income earned as indicated by the respondents.

Ho_{16} There is no significant difference between the amounts the three prepurchase groups expected to pay for homes at the beginning of their search and the amount they expected to pay for homes at the time the data were collected.

Ho_{17} There is no relationship between the number of types of information sources used and the price bracket of homes inspected as indicated by the respondents.

Ho_{18} There is no relationship between the number of types of information sources used and the price of the home purchased.

Ho_{19} There is no relationship between the number of types of information sources used and the degree of importance of the Financial Factors as indicated by the respondents.

Ho_{20} There is no relationship between the number of types of information sources used and the degree of importance of Physical/Arrangement Factors as indicated by the respondents.

Ho_{21} There is no relationship between the number of types of information sources used and the degree of importance of the Location Factors as indicated by the respondents.

Ho_{22} There is no relationship between the number of types of information sources used and the degree of importance of the Community Factors as indicated by the respondents.

Ho_{23} There is no relationship between the number of types of information sources used and the degree of importance of the Neighborhood Factors as indicated by the respondents.

Ho_{24} There is no difference in the number of types of information sources used by respondents who indicate they are rentors and those who are homeowners.

Ho_{25} There is no difference in the number of types of information sources used by respondents who indicate they are non-previous homeowners and respondents who indicate they are previous homeowners.

Ho_{26} There is no relationship between the number of types of information sources used and the number of previous homes owned as indicated by the respondents.

Ho_{27} There is no difference in the number of types of information sources used by respondents who indicate they are "experienced" home buyers and respondents who indicate they are not experienced home buyers.

Ho_{28} There is no relationship between the number of different individual friends contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{29} There is no relationship between the number of times each individual friend has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{30} There is no relationship between the number of different individual co-workers contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{31} There is no relationship between the number of times each individual co-worker has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{32} There is no relationship between the number of different individual relatives contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{33} There is no relationship between the number of times each individual relative has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{34} There is no relationship between the number of different individual real estate agents or brokers contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{35} There is no relationship between the number of times each individual real estate agent or broker has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{36} There is no relationship between the number of different individual lending institute personnel contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{37} There is no relationship between the number of times each individual lending institute personnel has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{38} There is no relationship between the number of different individual owners of property contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{39} There is no relationship between the number of times each individual owner of property has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{40} There is no relationship between the number of different individual "other" classification contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{41} There is no relationship between the number of times each individual "other" classification has been contacted in the past ten days and the three subgroups found within the prepurchase group.

Ho_{42} There is no relationship between the number of types of information sources used and the indicated degree of reliance on friends and relatives for other kinds of advice.

Ho_{43} There is no difference between the number of types of precipitating incidents listed by the prepurchase and postpurchase groups.

Ho_{44} There is no relationship between the number of types of information sources used and the degree of satisfaction/dissatisfaction expressed with present homes.

Ho_{45} There is no relationship between the number of types of information sources indicated as utilized and the three subgroups found within the prepurchase group.

Ho_{46} There is no difference in the number of types of information sources used by respondents who indicate they are in the prepurchase group and the other respondents who indicate they are in the postpurchase group.

Ho_{47} There is no difference in the number of types of information sources used and indicated as dependable by respondents in all four groups.

Ho_{48} There is no relationship between the number of types of information sources used and the length of time the participants have been looking for a home.

Ho_{49} There is no relationship between the number of different individual homes visited in the past ten days and the number of information sources utilized.

Ho_{50} There is no relationship between the number of times each of the individual homes had been visited in the past ten days and the number of information sources used.

Ho_{51} There is no difference among the lengths of time until a home is purchased as given by the three prepurchase groups.

Ho_{52} There is no difference among the confidence ratings made by the three prepurchase groups that they will purchase a home during the next two weeks (at the time the data were collected).

Ho_{53} There is no relationship between the number of types of information sources used and the degree of urging to buy a home the participants felt from their friends and relatives.

Ho_{54} There is no relationship between the number of information sources used and the number of times the post-purchase group visited their new homes before they bought them.

Ho_{55} There is no relationship between the number of information sources used and the length of time of the mortgages on the homes of the postpurchase group.

Methods and Procedures Used in Conducting the Study

A thirty-nine item interview questionnaire was developed to collect information from two-hundred and four (N=204) persons representing four levels of involvement in the home buying process. These participants represented four different groups; (1) Group One; Slightly Involved (N=80), (2)Group Two; Involved (N=39), (3) Group Three; Very Actively Involved (N=31), and (4) Group Four; Post-Purchase (N=54).

Data collected during the interviews were analyzed by calculating statistical measures of relationship, product-moment correlations (r) and the contingency coefficient (C), and measures of difference such as the Chi Square Test (X^2).

This chapter contains an explanation of the methods and procedures followed in conducting the study. The procedures

were divided into three distinct time frames or phases. The first phase, The Pre-Survey Procedures, consisted of all those tasks which had to be performed prior to the actual collection of the data. The tasks in Phase I consisted of such operations as the selection of a research design, development and pretesting of the data collection instrument, choice of population and sample to be used in the study, the distribution of the preliminary materials to the study participants, establishment of an interview schedule, employment and briefing of a professional interviewer, and the distribution of follow-up letters to the non-respondents.

Phase II, The Data Collection Procedures, consisted of the methods and procedures used in the actual collection of the data from the study participants. The data collected from the study participants during this phase of the methods and procedures were used in testing the fifty-five hypotheses.

The third Phase, The Data Analysis Procedures, consisted of all those tasks which were performed after the data had been collected. The data analysis procedures consisted of such tasks as the preliminary treatment of the data (coding of the questionnaire responses, eliminating un-usable responses, and entering the data on IBM cards for further processing) and the statistical processing of the data with a digital computer.

Each of the procedural phases is explained more fully in the ensuing sections of Chapters III, IV, and V.

PRE-SURVEY PROCEDURES

The pre-survey procedures consisted of all those tasks which the researcher had to complete before the actual data collection began. These tasks included such operations as the choice of a research design, development and pretesting of the data collection instrument, choice of population and sample, distribution of preliminary materials, development of an interview schedule, employment and briefing of a professional interviewer, and the distribution of follow-up letters to non-respondents.

Choice of Research Design

The first pre-survey procedure was to choose the proper research design for the conduct of the study. The words "research design" are intended to mean the plan, structure, and strategy of investigation conceived to obtain answers to research questions and to control external sources of variation. The Plan is the overall scheme or program of the evaluation problem; the Structure is the more specific structure or paradigm of the actual manipulation of the independent variables being controlled; and the Strategy as used here is even more specific than the structure--it is the actual method to be used in the gathering and analysis of the data.

A research design serves two basic purposes: (1) it provides answers to research questions posed by the investigator; and (2) it controls external sources (independent

variables) of variation. In other words, it is through the design of a study that research is made effective and interpretable. Kerlinger (1964) makes the following statement in regard to research and evaluation designs:

> . . . How does design accomplish this? Research designs set up the framework for 'adequate' tests of the relations among variables. The design tells us, in a sense, what observations (measurements) to make, how to make them, and how to analyze the quantitative representations (data) of the observations. Strictly speaking, design does not 'tell' us precisely what to do, but rather suggests the directions of observation-making and analysis, how many obeservations should be made, and which variables (independent) are active variables and which are assigned. We can then act to manipulate (control) the active variables and to dichotomize or trichotomize or otherwise categorize the assigned variables. A design tells us what type of statistical analysis to use. Finally, an adequate (proper for the particular situation) design outlines possible conclusions to be drawn from the statistical analysis (pp. 196-197) (Parentheses material added).

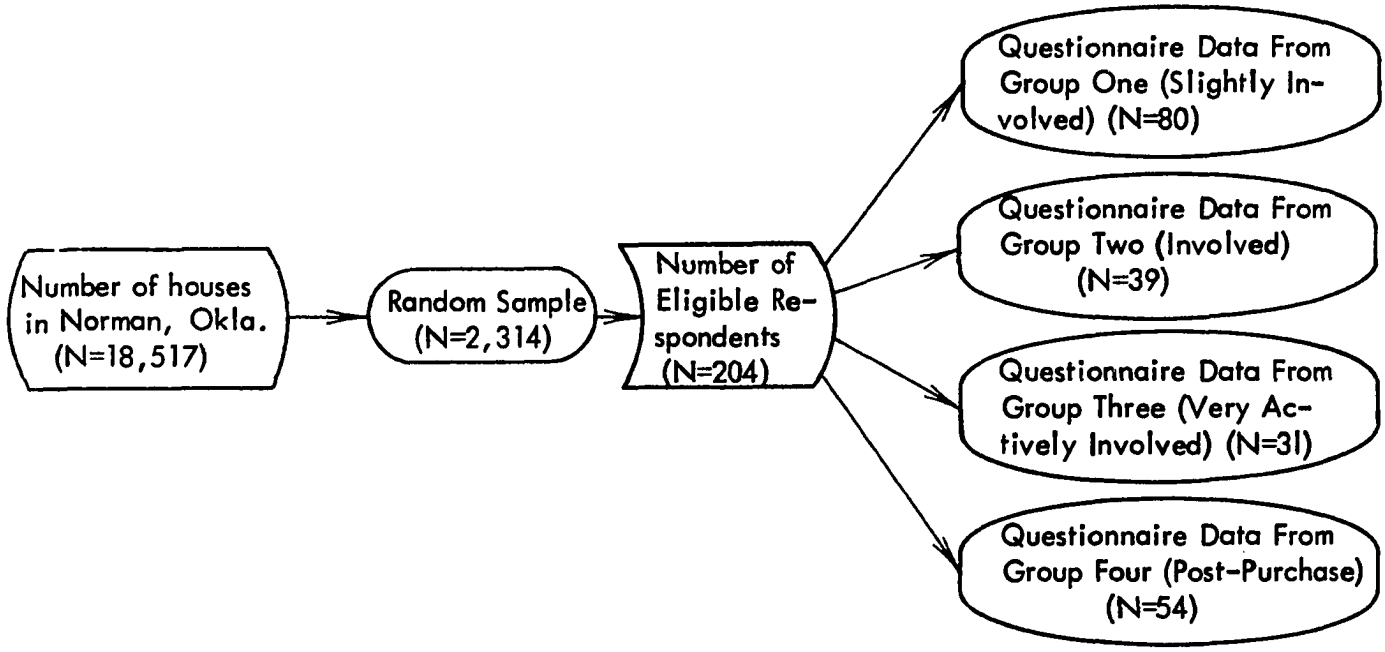
The research design chosen for the present study was a four-group survey design supplemented by additional biographical data. A paradigm of this design is presented in Figure 3.1.

Development of the Data Collection Instrument

The next task completed in the pre-survey procedures was the development of the data collection instrument. Primarily, the present study was similar to a study conducted by Hempel. However, one of the major differences between the two research efforts was the data collection instruments used. The CREUES study conducted by Hempel utilized three data collection

FIGURE 3.1

PARADIGM OF RESEARCH DESIGN USED IN THE STUDY



instruments. One was completed by an interviewer, a second was completed by the husband, and the third instrument was completed by the wife. While many of the concepts and facts gathered with the data collection instruments used in the CREUES study were pertinent to the research effort, the length of the three questionnaires and the ancillary material was prohibitive (The questionnaires and ancillary information sheets represented approximately twenty-seven pages of material.). Using many of the questions and concepts contained

on Hempel's instruments, the researcher re-designed a questionnaire which would collect the data necessary for testing the stated hypotheses and still be brief enough to permit what was believed to be valid responses possibly not obtainable with a too lengthy instrument. The initial instrument contained thirty-five items and was four pages in length.

The data collection instrument was pretested by interviewing a sample of fourteen (14) potential home buyers. The administration of the instrument consumed approximately one hour (60 min.). The results of the pretesting procedures indicated that many of the questionnaire items needed to be changed and/or eliminated, the format of the questionnaire needed to be changed, and some questions needed to be added to the instrument.

Through the pretesting procedures and consultation with the doctoral committee, a final format was developed for the data collection instrument. The instrument used in collection of the data is presented in Appendix A. The instrument shown in Appendix A contains thirty-nine (39) items and requires approximately fifty-five (55 min.) minutes for administration by a skilled interviewer. The numbered questions are supplemented by additional biographic . information at the beginning of the instrument. During the time the data collection instrument was being developed, the researcher was choosing the population and sample of participants to be used in conducting the study.

Determination of Participant Population

One of the most important steps of the pre-survey procedures was the determination of the participant population. Using a Norman, Oklahoma Address Directory it was determined that there were 18,517 housing units within the Norman city limits. These housing units were considered to be the participant population.

Determination of Sample Participants

Since it was a relative impossibility to interview all housing units within the parent population, the researcher calculated the number needed to meet certain pre-determined statistical requirements, and proceeded to randomly select a sample from the population of housing units. The number of participants was determined by using the following formula:*

$$N_s = \frac{N_p}{1 + N_p\, e^2}$$

Where . . .

N_s = Number of participants to be included in the sample

N_p = Number of participants in the total population

e^2 = Degree of testing precision sought in the study: In this case the researcher wanted a sample large enough to meet the 95% confidence interval with a variation of 2% precision. These calculations resulted in a sample size of N=2,314 participants.

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*The formula shown is a method customarily used to establish confidence intervals based on a predetermined proportion of the population being sampled.

Distribution of Preliminary Materials to Potential Participants

Preliminary materials were sent to the 2,314 potential participants drawn from the parent population. Preliminary materials consisted of a letter advising recipients of the nature of the study and seeking their cooperation (See Appendix B) and the post card shown in Appendix C to be completed by each person receiving the materials. Post cards were self-addressed and the postage was pre-paid by the researcher. Respondents were asked to indicate(on the back of the post card) their present level of interest with regard to the purchase of a home. Responses to these post cards were used to classify participants into the various groups of (1) Slightly Involved, (2) Involved, (3) Very Actively Involved, and (4) Post-Purchase.

Fifteen days after the preliminary correspondence had been distributed to the sample participants, a follow-up letter (ee Appendix C) was sent to the non-respondents. This follow-up letter provided additional respondents for the sample surveyed out of the nonrespondents to the initial letter.

Of the initial mailing of 2,314 preliminary packets of material, there were 1,398 of the post cards returned. This gave a total percent of return of over 60 (60.41 percent). The researcher terminated the data collection procedures 51 days after the initial mailing of the preliminary materials. However, the conduct of the interviews had begun before the

final post card had been received.

Employment and Orientation of a Professional Interviewer

The time factor involved in conducting the personal interviews made the task impossible for a single interviewer and a professional interviewer with 25 years of interviewing experience was employed to assist the researcher in collection of the data. Several orientation sessions were conducted with the interviewer in order to apprise her of the nature of the study and to acquaint her with the data collection instruments. While this professional interviewer was a valuable asset to the researcher, it should be noted that approximately 75 percent of the interviews were conducted by the investigator.

Development of an Interview Schedule

Returned post cards were checked to determine the respondents' level of interest with regard to the purchase of a home. If respondents could be classified into one of the four pre-determined groups, they were contacted by telephone and asked to participate in the study. Respondents were told the general nature of the study and asked to meet with the interviewer in the near future. For the most part, the respondents were quite accomodating but a small group refused to participate in the study. Of the 1,398 respondents, 236 could be categorized into one of the four groups used in the study. However, 32 of those who had responded to the postcard sent earlier refused to be interviewed. After this number had

been deducted from the total number of useable responses (N=236), the final total was reduced to two-hundred and four (N=204). The four groups of participants were then formed from the total sample. The numbers assigned to each of the level-of-involvement groups were as follows: (1) Group One; Slightly Involved (N=80), (2) Group Two; Involved (N=39), (3) Group Three; Very Actively Involved (N=31), and (4) Group Four; Post-Purchase participants. The numbers in each group and the percentages of the overall total are presented in Table 3.1.

TABLE 3.1

NUMBER OF RESPONDENTS INCLUDED IN THE FOUR PARTICIPATING GROUPS

Group	Number of Participants	Percent
GROUP ONE (Slightly Involved)	N=80	39%
GROUP TWO (Involved)	N=39	19
GROUP THREE (Very Actively Involved)	N=31	15
GROUP FOUR (Post-Purchase)	N=54	27
Total Number	N=204	100%

SURVEY PROCEDURES

The second major phase of the methods and procedures was the actual collection of the data from the study participants. These procedures began as soon as the postcards began to return to the research office. As soon as the postcards were received from the respondents, immediate efforts were made to arrange a personal interview. This was done in order to avoid the possibility of the respondent changing from one classification to another because of a delay on the interviewer's part.*

The research questionnaire was administered by having the participant to respond to the questions as they were read by the interviewer. However, on many occasions the participant simply completed the questionnaire while the interviewer waited. The interview sessions usually lasted from 45 minutes to one hour.

At the conclusion of the interview session, the respondent was offered a small gratuity for his help. Each participant was given an option of either a stainless steel letter opener or an offer to paint the dwelling's house number on the curbstone. It was noted that 48 of the participants

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*This was a very successful procedure in that only two households had changed their classification between the time their postcards were received and the time the interviewer administered the research questionnaire. One household had changed from Involved to Very Actively Involved and another had changed from Very Actively Involved (Group 3) to Post-Purchase (Group 4).

accepted the offer to have the house numbers painted on the curbstone, 152 accepted the stainless steel letter opener, and four (4) declined any gratuity whatsoever.

Administration of Alternate Forms of the Questionnaire

Every attempt was made to avoid any positional or order bias which might be involved in the use of the information sources and in the rating of the different home purchase factors. This was done by changing the order of presentation of the information sources and the purchase factors (criteria). These changes resulted in the development of two forms of the interview questionnaire; Form A and Form B. Form B differed from Form A in that information sources 6-10 and 16-20 on Form B were exchanged with information sources 1-5 and 11-15 on Form A. Likewise, information sources 1-5 and 11-15 on Form B were exchanged with information sources 6-10 and 11-15 on Form A. Thus the first information source listed on Form A was "Newspaper real estate advertisements." The first information source listed on Form B was "Casual trips walking or riding around."

The sets of rating factors were also rearranged from Form A to Form B of the questionnaire. The rating factors appeared on Form A in the following order: Physical Factors/ Arrangement, Financial Factors, Location Factors, Community Factors, and Neighborhood Factors. The arrangement of the factors on Form B of the questionnaire was as follows: Neighborhood Factors, Community Factors, Location Factors,

Financial Factors, and Physical Factors/Arrangement. It was noted that 102 of each form of the questionnaire were administered during the data collection procedures.

Data collection began with the mailing of the preliminary materials to the sample group on March 26, 1973 and ended with the administration of the 204th interview questionnaire on May 16, 1973.

DATA ANALYSIS PROCEDURES

The third and final phase of the methods and procedures used in the conduct of the study was the analysis of the data collected furing the second phase. However, prior to the actual data analysis, the data had to be coded and entered on IBM cards for further processing.

Preliminary Treatment of the Data

Preliminary treatment of the data began as soon as they were collected. It was necessary to enter the data on IBM cards. This was done in order to use the facilities of a digital computer since the type and amount of information being sought made hand calculation impractical. The process of entering the data on IBM cards involved the coding of many responses. Even with the coding of many of the responses, the data collected on a single questionnaire resulted in five (5) IBM cards for each participant.

Statistical Processing of the Data

Once the data had been entered on IBM cards, they were ready for further analysis. The IBM cards were used to enter the data into a digital computer and the analyses for testing the fifty-five hypotheses were made. The data were processed through the facilities of the Merrick Computing Center located on the campus of the University of Oklahoma at Norman. The Merrick Computing Center is equipped with an IBM 360-50 computer and the accompanying configuration. Part of this configuration is packages or units of prewritten statistical programs. The researcher utilized many of these prewritten programs in the analysis of the data.

Choice of Statistical Tests

At this point in the analysis it became necessary to choose the type of statistical test which would yield the type of information being sought in each hypothesis. For the most part, the statistical tests used in testing the significance of the null hypotheses were limited to two different measures of relationship (correlation); (1) the Pearson's Product-Moment Correlation, and (2) the Contingency Coefficient (C). However, some differences were also sought along with the measures of relationship. These differences were tested by using a Chi Square (X^2) Test. The primary criteria for selecting the statistical procedures were as follows: (1) the level of measurement of the data, (2) the number of groups being compared, (3) the nature of the information being

sought in the hypotheses, and (4) the assumptions underlying the particular testing statistics chosen. When all the criteria were taken into consideration, the product-moment correlation,* the contingency coefficient, and the chi square test were chosen to test the hypotheses.

Having performed all the preliminary tasks, the researcher proceeded to analyze the data and test the null hypotheses.

Summary of Methods and Procedures

This chapter of the dissertation has been an explanation of the methods and procedures used in the conduct of the study. These methods and procedures were divided into three phases or time orientations; the pre-survey procedures, the data collection procedures, and the data analysis procedures. Each of these phases has been considered giving each major sub-task of the phase a full explanation. The procedural steps may be listed as follows: (1) a research design was chosen for the study, (2) a data collection instrument was developed, (3) the initial parent population was chosen for

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*Even though many of the data used in computing the Pearson Product-Moment Correlations were not of the interval level of measurement needed for the proper application of the correlational technique, research has shown that both vectors can be treated as interval level of measurement (when one is interval level and the other is less than interval) if the number of subjects involved in the correlation procedures is sufficiently large. For this reason, the data used in computing the correlations were assumed to be distributed bi-variate normally.

the study, (4) sample size was determined and a sample of possible participants chosen for the study, (5) preliminary materials were mailed to potential participants, (6) respondents were classified into four groups and interviews were arranged, (7) a professional interviewer and the researcher conducted 204 interviews with study participants, (8) the collected data were coded and entered on IBM cards, (9) the data were analyzed, and (10) the hypotheses were tested. These were the ten basic steps taken in the conduct of the study. The results of testing the stated hypotheses are presented in the next chapter of the dissertation along with a restatement of the null hypothesis tested in each situation. All hypotheses were tested at the .05 level of significance but more stringent levels of results were reported if they were acquired.

CHAPTER IV

RESULTS OF DATA ANALYSIS

One-hundred fifty potential home buyers in Norman, Oklahoma, were used to classify the respondents into three groups according to their degree of involvement in the home buying process. The search patterns of group number one (Slightly Involved), group number two (Involved) and group number three (Very Actively Involved) were compared to a fourth group (Post-Purchase) who had purchased a home within the past six months. It had been hypothesized earlier that the search patterns of home buyers would change as they became more actively involved in the home buying process. In particular, hypotheses were tested concerning the various groups' personal data, financial status and requirements, preferences in structural, social and geographic factors, past experience in home buying, preferences in the number and type of personal contacts made, and preferences in search patterns.

The investigator had built the study around the participants' use of the twenty-one (21) information sources commonly used in searching for a home. The biographical, personal, and psycho-social data collected from each participant were paired with utilization patterns of the 21 information sources. These pairings were then correlated

with a product-moment correlation or contrasted with a chi square (X^2) statistic to test each of the fifty-five null hypotheses.

This chapter contains the results of testing these hypotheses. In order to simplify the results the data were divided into six general areas and hypotheses stated about each area. The six general areas were as follows: (1) Personal Data: This area contained such information as the participants' age, sex, marital status, living arrangements, etc.; (2) Financial Status and Purchase Requirements: area two contained such information as the participants' income, the amount they expected to pay for a home, and the importance they ascribed to certain financial considerations when purchasing a home.; (3) Physical Structure and Arrangement, Social and Geographic Factors: area three contained importance ratings (made on a five-point continuum) about the actual physical structure and arrangment of the home, geographical location, community factors (Social), and local neighborhood factors.; (4) Past Experience in Home Buying: area four contained information concerning the participants' present home ownership status, past experience at home buying, number of homes owned previously, etc.;(5) Number and Type of Personal Contacts: this area included the number of contacts participants made with friends, co-workers, relatives, brokers, lending institution personnel, property owners, etc. during the home buying search.; (6) Search

Patterns: area six contained information concerning the participants' visitation patterns to prospective homes, estimated time until purchase is completed and degree of satisfaction/dissatisfaction with their present residence.

Utilization of Information Sources by the Four Participating Groups

Since the majority of the hypotheses were either directly or indirectly related to the participants' utilization of the 21 information sources, it was only appropriate that the various groups' responses to the information sources should be presented prior to the testing of the hypotheses. A comparison of the groups' patterns of utilization of the information sources is made in Tables 4.1 and 4.2. The first of these tables, Table 4.1, shows the number and percentage of participants within each group who used each source. The second table, Table 4.2, shows the average ratings made by each group concerning the usefulness of the source for locating a home and the source's usefulness in arranging for the purchase of a home. Each of these tables is explained in detail in the following sections.

Sources of Information Used by the Four Participating Groups

Table 4.1 shows that casual trips of walking or riding around was the most utilized information sources of all those listed. The second and third most used sources seem to be newspaper real estate advertisements and real estate agents

TABLE 4.1

DATA CONCERNING THE UTILIZATION OF THE TWENTY-ONE INFORMATION SOURCES BY THE FOUR PARTICIPATING GROUPS

TYPES OF INFORMATION SOURCES	GROUP 1 Slightly Involved (N=80)		GROUP 2 Involved (N=39)		GROUP 3 Very Actively Involved (N=31)		GROUP 4 Post-Purchase (N=54)	
	Number in group who used the source	Percent of group who used the source	Number in group who used the source	Percent of group who used the source	Number in group who used the source	Percent of group who used the source	Number in group who used the source	Percent of group who used the source
(2) Newspaper Real Estate Advertisements	62	77	37	94	28	90	43	79
Housing Advisors Provided by Employer	2	2	2	5	2	6	1	1
"For Sale" signs on Property	62	77	33	84	21	67	38	70
Builders and Contractors	16	20	19	48	22	70	28	51
Articles in Magazines and Pamphlets	40	50	23	58	12	38	15	27
(1) Casual Trips Walking or Riding	67	83	36	92	28	90	45	83
Articles in Newspapers	28	35	21	53	14	45	18	33
Radio and/or Television Advertisements	4	5	4	10	3	9	0	0
Yellow Pages of the Telephone Directory	5	6	5	12	5	16	7	12
(3) Real Estate Agents or Brokers	32	40	32	82	29	93	50	92
Co-Workers and Business Associates	39	48	23	58	19	61	18	33
Architects and Home Designers	12	15	7	17	10	32	9	16
Court Records of Deeds and Taxes	5	6	3	7	4	12	10	18
Occupants of Neighborhood where You Are Interested in Living	13	16	14	35	18	58	18	33
Owners of Property Inspected	31	38	22	56	21	67	30	55
Relatives of You or Your Spouse	31	38	17	43	19	61	18	33
Books on Houses and House Plans	17	21	22	56	14	45	15	27
Personnel From Lending Institutions	9	11	16	41	17	54	32	59
Friends and Casual Associates	60	75	31	79	21	67	33	61
Lawyers and Attorneys	7	8	5	12	4	12	11	20
Other (Specify)	1	1	2	5	0	0	2	3

(1) Most used information source by all four groups
(2) Second most used information source
(3) Third most used information source

TABLE 4.2

DATA CONCERNING THE "USEFULNESS" RATINGS MADE OF THE TWENTY-ONE INFORMATION SOURCES BY THE FOUR PARTICIPATING GROUPS

TYPES OF INFORMATION SOURCES	GROUP 1 Slightly Involved (N=80)		GROUP 2 Involved (N=39)		GROUP 3 Very Actively Involved (N=31)		GROUP 4 Post-Purchase (N=54)	
	Usefulness in LOCATING a home	Usefulness in arranging for PURCHASE of home	Usefulness in LOCATING a home	Usefulness in arranging for PURCHASE of home	Usefulness in LOCATING a home	Usefulness in arranging for PURCHASE of home	Usefulness in LOCATING a home	Usefulness in arranging for PURCHASE of home
Newspaper Real Estate Advertisements	3.96 *	1.88*	3.90	2.03	3.84	1.87	3.69	2.06
Housing Advisors Provided by Employer	2.15	2.18	1.28	1.72	1.42	1.45	1.74	1.69
"For Sale" Signs on Property	3.54	1.68	3.51	1.90	2.97	1.65	3.31	1.59
Builders and Contractors	2.91	2.86	2.82	2.95	2.74	3.00	2.93	2.72
Articles in Magazines and Pamphlets	2.13	2.03	2.10	1.95	1.65	1.77	1.94	1.65
Casual Trips Walking or Riding	3.56	1.61	3.56	1.82	3.48	1.52	3.78	1.83
Articles in Newspapers	2.49	2.16	2.21	1.85	2.26	1.94	2.20	1.76
Radio and/or Television Advertisements	1.66	1.38	1.38	1.53	1.29	1.23	1.48	1.24
Yellow Pages of the Telphone Directory	1.80	1.56	1.41	1.36	1.55	1.45	1.72	1.48
Real Estate Agents or Brokers	3.70	3.81	3.56	3.97	3.77	3.84	4.07	4.04
Co-Workers and Business Associates	2.44	1.86	2.00	1.51	2.13	1.65	2.20	1.67
Architects and Home Designers	2.36	2.11	2.05	2.15	2.19	1.74	2.24	1.67
Court Records of Deeds and Taxes	1.95	2.74	1.51	2.82	1.48	2.58	1.46	2.02
Occupants of Neighborhood Where You Are Interested In Living	2.80	1.75	2.59	1.77	2.52	1.71	2.46	1.43
Owners of Property Inspected	2.36	3.39	2.05	3.18	2.06	2.90	2.09	2.85
Relatives of You or Your Spouse	2.08	2.45	1.59	1.87	2.29	2.16	2.06	2.17
Books on Houses and House Plans	2.33	2.23	2.13	2.10	2.13	1.81	2.02	1.67
Personnel From Lending Institutions	2.26	4.20	1.92	4.15	2.00	4.10	1.78	3.70
Friends and Casual Associates	2.79	1.89	2.49	1.64	2.39	1.87	2.44	1.93
Lawyers and Attorneys	1.71	3.34	1.33	2.74	1.68	2.94	1.44	2.46
Other (Specify)	NA	NA	NA	NA	NA	NA	NA	NA

*All ratings were made on a five-point rating scale ranging from 5 (Extremely Useful) to 1 (Not Useful At All). The tabled data represent the average ratings made by each group. A rating of 5.00 would be maximum usefulness while 1.00 would be minimum usefulness.

or brokers in that order. The least utilized information sources were housing advisors provided by employers and radio and/or television advertisements. An average of 87 percent of the 204 participants had utilized the procedure of walking or riding around in their car while looking for a home. Eighty-five percent had used newspaper real estate advertisements and an average of 77 percent of the total number of participants had used the information source of real estate agents or brokers

The first group (Slightly Involved) utilized casual trips of walking or riding, newspaper real estate advertisements, and builders and contractors the most often. This same group utilized housing advisors provided by employers and radio and/or television advertisements the least.

The second group (Involved) utilized newspaper real estate advertisements, casual trips of walking or riding around, and for sale signs on property the most often. On the other hand, the second group utilized the sources of housing advisors provided by employers and court records of deeds and taxes the least.

The third group (Very Actively Involved) utilized real estate agents or brokers the most often but utilized newspaper real estate advertisements and casual trips of walking or riding around equally often. This same group of participants used housing advisors provided by employers and radio and/or television advertisements the least often.

The fourth group (Post-Purchase) showed approximately the same patterns of information sources as the three other groups. They utilized real estate agents or brokers the most often of all the information sources. The second and third most used sources were casual trips walking or riding and newspaper advertisements. On the other hand, the least utilized information sources were radio and/or television advertisements (which they did not use at all) and housing advisors provided by employers.

A synthesis of the results presented in Table 4.1 shows that as the groups of participants became more involved in the home buying process they moved more from the advertising sources such as newspapers, radio and television to professionals in the home buying business such as real estate agents or brokers. For instance, only 40 percent of the Slightly Involved group had utilized real estate agents or brokers but 82 percent of the Involved group had utilized this source. At the same time, 93 percent of the Very Actively Involved and 92 percent of the Post-Purchase group had contacted real estate agents or brokers.

Usefulness of the Twenty-One Information Sources

In addition to indicating the number and types of information sources used, the four groups of participants were asked to rate the usefulness of each of the individual information sources in locating a home by marking an "X" on a five-point

rating continuum immediately following the information source. Respondents were further asked to rate the usefulness of the information sources in arranging for the purchase of a home by marking an "O" on the same continuum. The ratings made by the participants in each group were then averaged to determine a rating index for each information source. The results of these computations yielded a rating index for each information source indicating its usefulness in locating a home and its usefulness in arranging for the purchase of a home. These rating indices are presented in Table 4.2.

The data presented in Table 4.2 show that the four groups of participants regarded newspaper real estate advertisements, real estate agents or brokers, and casual trips walking or riding around as the most useful ways of locating a home. On the other hand, they believed that the yellow pages of the telephone directory and asking occupants of the neighborhood where you are interested in living is the least productive way of locating a home.

The respondents' ratings of the information sources as far as their usefulness in arranging for the purchase of a home changed considerably from their ratings of the sources' usefulness in locating a home. Personnel from lending institutions was regarded as the most useful information source when it came to arranging for the purchase of a home. The four groups regarded real estate agents or brokers and the owners of property inspected as the second and third most useful sources

in arranging for the purchase of a home. On ther other hand, the four groups regarded the yellow pages of the telephone directory and the occupants of the neighborhood where you are interested in living as the least likely sources of information to be useful in arranging for the purchase of a home.

It should be noted that the three prepurchase groups of participants regarded personnel from lending institutions as the most useful sources of information in arranging for the purchase of a home. However, the Postpurchase group regarded real estate agents or brokers as the most useful source for arranging for the purchase of a home. During the interview session, respondents who inquired, were told that the "arranging for the purchase" was asked in terms of the information or paperwork required that a type of information source could provide regarding the financing or transfer of property.

Results of Testing the Hypotheses Related to Area I: Personal Data of the Study Participants

The first group of hypotheses tested were those related to the participants' personal data. Most of these hypotheses were concerned with the comparisons of the various groups' use of the information sources along different dimensions of personal data such as age, education, sex, and the number of hours worked per week. The primary data used to test the fourteen (14) hypotheses in Area I are shown in Table 4.3 while the actual null hypotheses tested in each case and the statistical results are presented in Table 4.4.

TABLE 4.3

PARTICIPANTS' PERSONAL DATA USED TO TEST THE HYPOTHESES RELATED TO AREA I: PERSONAL DATA OF THE STUDY PARTICIPANTS

	BUYER CHARACTERISTICS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_2)	Sex of the Respondents	No.	%	No.	%	No.	%	No.	%
	Male Respondents	42	52	19	48	15	48	22	40
	Female Respondents	18	22	7	17	7	22	20	37
	Both Parties Responding	20	25	13	33	9	29	12	22
(Ho_3)	Marital Status of Respondents	No.	%	No.	%	No.	%	No.	%
	Married	63	78	33	74	27	87	48	88
	Single	13	16	3	7	2	6	2	3
	Separated	1	1	0	0	0	0	2	3
	Divorced	3	3	2	5	1	3	2	3
	Widowed	0	0	1	2	1	3	0	0
(Ho_4)	Age of Respondents								
	Male Respondents	$\bar{X}$ = 30.06 yrs.		$\bar{X}$ = 33.59 yrs.		$\bar{X}$ = 33.13 yrs.		$\bar{X}$ = 35.20 yrs.	
	Female Respondents	$\bar{X}$ = 29.79 yrs.		$\bar{X}$ = 31.44 yrs.		$\bar{X}$ = 31.54 yrs.		$\bar{X}$ = 34.25 yrs.	
(Ho_5)	Number of Children at Home	No.	%	No.	%	No.	%	No.	%
	One	21	26	11	28	7	22	9	16
	Two	13	16	11	28	5	16	12	22
	Three	1	1	6	15	4	12	12	22
	Four	3	3	1	2	1	3	3	5
	Five	0	0	0	0	0	0	1	1
	Six	0	0	0	0	0	0	1	1
	Seven	0	0	0	0	1	3	0	0
		$\bar{X}$ = 1.49		$\bar{X}$ = 1.81		$\bar{X}$ = 1.73		$\bar{X}$ = 2.09	
(Ho_5)	Mean Ages of Children	No.	Mean Age	No.	Mean Age	No.	Mean Age	No.	Mean Age
	First Child	40	7.075 yrs	29	9.603 yrs	19	10.473 yrs	39	13.551 yrs
	Second Child	18	9.778 yrs	18	7.722 yrs	12	12.458 yrs	30	14.166 yrs
	Third Child	4	11.000 yrs	7	4.285 yrs	7	15.000 yrs	17	10.882 yrs
	Fourth Child	4	15.000 yrs	1	-----	3	18.666 yrs	5	13.500 yrs
	Fifth Child	1	-----	0	-----	2	------	2	------
	Sixth Child	0	-----	0	-----	2	------	1	------
	Seventh Child	0	-----	0	-----	2	------	0	------
(Ho_6)	Number of Years of Education								
	Male Respondents (Average)	$\bar{X}$ = 17.319 yrs.		$\bar{X}$ = 17.513 yrs.		$\bar{X}$ = 16.333 yrs.		$\bar{X}$ = 16.460 yrs.	
	Female Respondents (Average)	$\bar{X}$ = 15.450 yrs.		$\bar{X}$ = 14.667 yrs.		$\bar{X}$ = 16.600 yrs.		$\bar{X}$ = 14.520 yrs.	

TABLE 4.3 (Cont'd)

PARTICIPANTS' PERSONAL DATA USED TO TEST THE HYPOTHESES RELATED TO AREA I: PERSONAL DATA OF THE STUDY PARTICIPANTS

	BUYER CHARACTERISTICS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_7)	Occupational Level of Male Respondents	No.	%	No.	%	No.	%	No.	%
	Students	36	57	2	8	4	16	11	28
	Laborer	0	0	0	0	0	0	0	0
	Blue Collar Worker	6	10	12	45	8	32	11	28
	White Collar Worker	18	29	9	35	13	52	17	44
	Professional	1	2	2	8	0	0	0	0
	Retired	1	2	1	4	0	0	0	0
		(N=62)		(N=26)		(N=25)		(N=39)	
(Ho_7)	Occupational Level of Female Respondents	No.	%	No.	%	No.	%	No.	%
	Student	6	18	2	14	0	0	2	14
	Laborer	1	3	0	0	0	0	0	0
	Blue Collar Worker	8	24	5	36	2	22	9	64
	White Collar Worker	17	49	4	29	7	78	3	22
	Professional	1	3	2	14	0	0	0	0
	Retired	1	3	1	7	0	0	0	0
		(N=34)		(N=14)		(N=9)		(N=14)	
(Ho_9)	Previous Residence of Respondents	No.	%	No.	%	No.	%	No.	%
	Norman (Proper)	28	36	15	38	13	42	31	57
	State of Oklahoma	18	23	10	26	9	29	16	30
	Out of State	29	38	12	31	8	26	7	13
	Foreign Countries	2	3	2	5	1	3	0	0
(Ho_{10})	Length of Time You Have Been In Norman	$\bar{X}$ = 64.500 mos.		$\bar{X}$ = 99.500 mos.		$\bar{X}$ = 110.733 mos.		$\bar{X}$ = 86.577 mos.	
	Status of Home Ownership	No.	%	No.	%	No.	%	No.	%
	Presently Own Home	15	19	19	49	10	32	54	100
	Do Not Own Home	65	81	20	51	21	68	0	0
	Reasons for Wanting to Buy a Home	No.	%	No.	%	No.	%	No.	%
	Financial Reasons	35	44	13	33	16	52	28	51
	Living Space Factor	16	20	21	53	9	26	10	19
	Desire for Stability	25	31	3	8	6	19	12	22

TABLE 4.3 (Cont'd)

PARTICIPANTS' PERSONAL DATA USED TO TEST THE HYPOTHESES RELATED TO AREA I: PERSONAL DATA OF THE STUDY PARTICIPANTS

	BUYER CHARACTERISTICS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
		No.	%	No.	%	No.	%	No.	%
	Social-Cultural Advantages	1	1	1	3	0	0	1	2
	Desirability of Location	0	0	1	3	0	0	1	2
	Forced Relocation	2	3	0	0	0	0	0	0
	Availability of Home	0	0	0	0	1	3	0	0
	Retirement	1	1	0	0	0	0	1	2
	Have Taken a Job	0	0	0	0	0	0	1	1
(Ho_{12})	Do You Feel an Urgency to Move?	No.	%	No.	%	No.	%	No.	%
	Yes	3	4	5	13	7	23	0	0
	No	77	96	34	87	24	77	54	100
(Ho_{14})	Average Amount of "Urgency" Ratings Made on a 5-Point Continuum	$\bar{X} = 1.286$		$\bar{X} = 1.522$		$\bar{X} = 1.959$		$\bar{X} = 1.010$	
	Reasons for Urgency to Move	No.	%	No.	%	No.	%	No.	%
	Financial Reasons	9	11	6	15	7	22	2	3
	Living Space Factor	5	6	6	15	2	6	9	16
	Desire for Stability	12	15	3	7	2	6	8	14
	Social-Cultural Advantages	1	1	1	2	1	3	2	3
	Desirability of Location	1	1	1	2	1	3	2	3
	Forced Relocation	8	10	4	10	6	19	7	12
	Availability of Home	2	2	1	2	2	6	2	3
	Retirement	2	2	0	0	0	0	3	5
	Have Taken a Job	3	3	4	10	2	6	4	7
(Ho_{13})	Average Amount of "Personal Eagerness to Move" Made on a 5-Point Continuum	$\bar{X} = 3.111$		$\bar{X} = 3.567$		$\bar{X} = 4.133$		$\bar{X} = 1.224$	
(Ho_{13})	Average Amount of "Spouse's Eagerness to Move" Made on a 5-Point Continuum	$\bar{X} = 3.316$		$\bar{X} = 4.000$		$\bar{X} = 4.000$		$\bar{X} = 1.315$	

TABLE 4.4

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA I: PERSONAL DATA OF THE STUDY PARTICIPANTS

Hypothesis Number	Null Hypothesis Tested	Statistical Result	df*	Sign. Level
Ho_1	There is no difference in the number of types of information sources used by respondents who indicate they are in the prepurchase group and other respondents who indicate they are in the postpurchase group.	$X^2 = 4.257$	5	$>.05$
Ho_2	There is no difference in the number of types of information sources used as indicated by female respondents and male respondents.	$X^2 = 8.185$	5	$>.05$
Ho_3	There is no relationship between the number of types of information sources used and the participants' marital status.	$r = -0.023$	191	$>.05$
Ho_4	There is no relationship between the number of types of information sources used and the indicated age bracket given by the respondents.	$r = -0.178$ $r = -0.167$	107 185	$<.05$ $<.05$
Ho_5	There is no relationship between the number of types of information sources used and the various classifications of the Family Life Cycle.	$r = -0.2513$	173	$<.001$
Ho_6	There is no relationship between the number of types of information sources used and the number of years of education achieved by the respondents.	$r = 0.013$ $r = -0.063$	188 93	$>.05$ $>.05$
Ho_7	There is no relationship between the number of types of information sources used by the participants and the job classifications listed.	$r = -0.239$	146	$<.01$
Ho_8	There is no relationship between the number of types of information sources used and the number of hours spent per week in the respondent's occupation.	$r = 0.147$ $r = 0.159$	109 115	$>.05$ $>.05$
Ho_9	There is no difference in the number of types of information sources used by previous residents of Norman and non-previous residents of Norman.	$X^2 = 5.745$	5	$>.05$
Ho_{10}	There is no relationship between the number of types of information sources used and the length of time the participant has been in Norman.	$r = -0.041$	180	$>.05$
Ho_{11}	There is no relationship between the number of types of information sources indicated as used and the length of time the respondent has been living in his present home.	$r = -0.270$	51	$<.05$

TABLE 4.4 (Cont'd)

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA I: PERSONAL DATA OF THE STUDY PARTICIPANTS

Hypothesis Number	Null Hypothesis Tested	Statistical Result	df*	Sign. Level
Ho_{12}	There is no difference in the number of types of information sources used by a group of respondents indicating they are under high pressure to move and another group indicating they are under low pressure to move.	$X^2 = 0.285$	2	$>.05$
Ho_{13}	There is no relationship between the respondents' eagerness to move and the number of types of information sources used.	$r = 0.423$ $r = 0.371$	146 184	$< .001$ $< .001$
Ho_{14}	There is no significant difference between the reasons for urgency to move given by the three prepurchase groups.	$X^2 = 44.61$	16	$>.05$

*Degrees of Freedom associated with statistical result

It should be noted that the hypothesis-testing data are presented immediately preceding the null hypotheses and statistical results in each of the six areas. The researcher has also entered the number of each hypothesis tested in the data table immediately preceding the data used to make the statistical test. For example, the first information presented in Table 4.3 is related to the sex of the participants. These data are used to test null hypothesis number two (Ho_2). Pursuant to this fact, the acronym (Ho_2) is entered beside the sex data at the top of the Table. This same pattern of presenting the data followed by the statistical results is continued throughout the chapter. It should be noted, however, that a more detailed presentation of the data is made in the appendices of this dissertation.

The data presented in Table 4.3 were used to test the first fourteen hypotheses. The results of testing these hypotheses, presented in Table 4.4, show that five (5) of the biographical variables were significantly related to the number of information sources used by the participants. These five variables were as follows: (1) Age: The negative correlations shown for both the male and female participants indicates that as the ages of the respondents went up the number of information sources used went down. In other words, the older respondents used fewer information sources. (2) Family Life Cycle: The results of testing hypothesis number five show that as the family life cycle increases the tendency is for

the parents to use fewer information sources when buying a home. (3) Level of Job Classification: The results of hypothesis number seven show that as the professionalism of job classifications increases the number of information sources used in searching for a home decreases. In other words, the more professional participants used the least number of information sources. (4) Length of Time in Present Home: Again a negative correlation indicates that the number of information sources used in searching for a home decreases as the length of time spent in the present home increases. This could be a direct result of the occupants becoming more and more satisfied with their present home. (5) Eagerness to Move: The results of testing hypothesis number thirteen yielded a very logical conclusion. The high positive (+) correlation shown for both the males and females indicated that as the participants grew more eager to move, they used more and more information sources in trying to locate a new home. The results of testing the hypotheses allowed the researcher to reject null hypotheses four, five, seven, eleven and thirteen. However, none of the other null hypotheses could be rejected.

Correlations were also computed between the number of information sources used and marital status, level of education, the number of hours worked per week and the length of time the respondent has been Norman. However, none of the correlation coefficients was significant and the researcher could not reject the null hypotheses related to these variables.

Chi square tests were computed between the number of information sources utilized by the following groups; males and females, previous residents of Norman and residents not previously from Norman, respondents who were under high pressure to move and respondents who were not under high pressure to move, and among the different reasons given for feeling a sense of urgency to move. However, none of the chi square calculations were significant and the investigator could not reject the null hypotheses associated with these tests.

It was concluded that the personal variables of age, family life cycle, professional level of job classification, length of time in the present home, and eagerness to move were significantly related to the utilization of information sources when looking for a new home. Because of this relationship, these variables could be used as predictors when attempting to anticipate the search patterns of future home buyers. For example, if interested parties can ascertain about home-seekers, their age, family life cycle, professional level of job classification, length of time in the present home and their eagerness to move, strong tendencies about the number and kind of information sources they will use can be determined. This is one of the many ways in which the results of the present study can be utilized by those associated with the business of buying and selling property.

Results of Testing the Hypotheses Related to Area II: Financial Status and Purchase Requirements

The second group of hypotheses tested were related to the participants' financial status, the amount they expected to pay for a home, cost of the homes actually inspected, and the importance of several financial obligations related to home buying. The primary data used to test the five hypotheses related to this area are presented in Table 4.5 while the null hypotheses tested and the statistical results of each are presented in Table 4.6

The results of testing the hypotheses related to Area II show that none of the statistical results was significant and therefore, none of the null hypotheses could be rejected.

Four correlations were computed between the financial data and the number of information sources used by the individual participants. It was anticipated there would be significant relationships between the number of information sources used and the participants' income, price of the homes inspected, the importance of certain financial factors associated with the purchase of a home, and the amount actually paid for a new home (the amount paid for a new home refers to the post-purchase group only). However, the statistical results failed to support these expectations and the researcher concluded that no significant relationships existed among the variables measured in the study.

The amount the prepurchase groups expected to pay for a new home at the beginning of their search was compared to

TABLE 4.5

PARTICIPANTS' FINANCIAL DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA II: FINANCIAL STATUS AND PURCHASE REQUIREMENTS

	BUYERS' FINANCIAL CHARACTERISTICS	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post Purchase)
(Ho_{15})	Average Yearly Income (Before Taxes)	$\bar{X}$ = $8,136	$\bar{X}$ = $8,211	$\bar{X}$ = $7,795	$\bar{X}$ = $6,929
(Ho_{16})	Average Amount You Expected to Pay For a Home at the Beginning of Search	$\bar{X}$ = $22,562	$\bar{X}$ = $26,731	$\bar{X}$ = $24,597	$\bar{X}$ = $24,594
(Ho_{17})	Average Cost of Homes Inspected During Search	$\bar{X}$ = $31,409	$\bar{X}$ = $29,406	$\bar{X}$ = $28,417	$\bar{X}$ = $28,226
	Average Amount You Expect to Pay For a Home Now	$\bar{X}$ = $25,656	$\bar{X}$ = $30,833	$\bar{X}$ = $29,113	N.A.
(Ho_{18})	Average Amount Paid for Homes by Post-Purchase Group	N.A.	N.A.	N.A.	$\bar{X}$ = $26,217
(Ho_{19})	Average Rating of the Importance of Six Financial Factors (5-point scale)	Mean Rating	Mean Rating	Mean Rating	Mean Rating
	Property Taxes	3.847	3.561	3.490	3.694
	Down Payment Necessary	4.071	3.806	3.990	4.134
	Bank Interest Rates	4.071	4.276	4.144	4.103
	**Total Price of Home	4.500*	4.357*	4.459	4.485*
	Monthly Mortgage Payments	4.418	4.144	4.490*	4.423
	Insurance Premium Payments	3.723	3.495	3.724	3.729

*Highest mean rating for the group

**Factor receiving the highest overall rating of importance

TABLE 4.6

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA II: PARTICIPANTS' FINANCIAL STATUS AND PURCHASE REQUIREMENTS

Hypothesis Number	Null Hypothesis Tested	Statistical Result	df*	Sign. Level
Ho_{15}	There is no relationship between the number of types of information sources used and the amount of income earned as indicated by the respondents.	$r = 0.158$	147	$> .05$
Ho_{16}	There is no significant difference between the amounts the three prepurchase groups expected to pay for homes at the beginning of their search and the amount they expected to pay for homes at the time the data were collected.	$X^2 = 16.144$	18	$> .05$
Ho_{17}	There is no relationship between the number of types of information sources used and the price bracket of homes inspected as indicated by the respondents.	$r = 0.032$	182	$> .05$
Ho_{18}	There is no relationship between the number of types of information sources used and the price of the home purchased.	$r = 0.062$	52	$> .05$
Ho_{19}	There is no relationship between the number of types of information sources used and the degree of importance of the Financial Factors as indicated by the respondents.	$r = -0.097$	198	$> .05$

*Degrees of Freedom Associated With Statistical Result

the amount they expected to pay for a new home at the time the data were collected. This comparison, null hypothesis number sixteen, was made with a chi square test for two dependent groups. The statistical result shown in Table 4.6 show that the differences between the amount the prepurchase groups expected to pay for a home at the beginning of their search and the amount they expected to pay for a new home at the time the data were collected were not significantly different (X^2 = 16.144, df=18, p $>$.05). These results would not allow the rejection of the null hypothesis.

It was concluded that the financial data reported by the four groups of participants had very little relationship to the number of information sources utilized in the search for a new home. However, it should be noted that the financial factor which these four groups considered to be the most important was the total price of the home.

Results of Testing the Hypotheses Related to Area III: The Importance of Physical Structure and Arrangement and Social and Geographic Factors

The third group of hypotheses tested, hypotheses twenty through twenty-three, were those related to the participants' ratings of the importance of such aspects as the physical structure and arrangement of the home, geographical location, community factors and neighborhood factors. Each of these factors had several subfactors,as shown in Table 4.8, which were rated on importance on a five-point rating scale. Rating points ranged from 5 (Extremely Important) to 1 (Not Important at All). Importance ratings were averaged for each group

and an "Importance Index" was computed for each group on each of the factors being rated. These importance indices are the figures presented in Table 4.7. The results of testing the four hypotheses related to Area III are presented in Table 4.8.

Four correlations were computed between the importance rating made by each individual for a certain area and the number of times each of the information sources were utilized in searching for a new home. It had been hypothesized that the number and types of information sources used by the participants in searching for a home would be related to the importance they attributed to the physical structure and arrangement of the home being sought, the geographical location of the home, social factors related to the location of the home, and the similarity of neighbors' ages, children, race, etc. The four correlation coefficients presented in Table 4.8 are the results of testing the four hypotheses stated about Area III. However, only one of the correlations was significant. The significant negative correlation shown for hypothesis number twenty indicates that those persons who utilized the most information sources tended to rate the importance of physical structure and arrangement rather low and vice versa. Interpreted in another way, these results could imply that persons who rated the importance of physical structure and arrangement very high used very few sources of information in their search for a new home. A good example

TABLE 4.7

AVERAGE IMPORTANCE RATINGS MADE BY PARTICIPANTS WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA III: THE IMPORTANCE OF PHYSICAL STRUCTURE AND ARRANGMENT, SOCIAL, AND GEOGRAPHIC FACTORS

	PURCHASE CRITERIA (IMPORTANCE)	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
(Ho_{20})	Physical Factors/Arrangements	Mean Rating*	Mean Rating*	Mean Rating*	Mean Rating*
	Number of Rooms	4.133	4.101	3.908	4.204
	Square Feet of Living Area	4.010	4.232	4.235	3.979
	Quality of Construction	4.500	4.633	4.485	4.541
	Style of Home (Colonial, etc.)	3.556	3.828	3.684	3.592
	Number and Location of Bedrooms	4.010	2.247	4.398	4.206
	Special Features of the Home	3.745	3.929	4.071	3.949
	Actual Age of the Home	3.347	3.194	3.278	3.794
	Foundation Solidarity/Reinforce.	4.414	4.490	4.408	4.327
	Actual Floor Plan	3.969	4.143	4.465	4.245
	Size of Lot Where House is Built	3.785	4.101	4.141	3.663
(Ho_{21})	Location Factors (Geographical)				
	Proximity to Recreational Areas	3.153	2.701	2.866	2.629
	Proximity to Urban Setting	2.828	2.622	2.520	2.639
	Proximity to Schools and Colleges	3.646	3.505	3.093	3.598
	Proximity to Neighboring Houses	3.531	2.701	3.371	2.653
	Proximity to Work	3.576	3.175	3.232	3.268
	Proximity to Shopping Centers	3.122	2.939	2.938	3.122
	Proximity to Friends' Homes	2.629	2.245	2.182	2.276
	Proximity to Churches and Clubs	2.357	3.847	3.694	2.439
	Accessibility to Highways	2.906	2.773	3.330	3.179
	Historical Incidence of Natural Calamities (floods, wind, etc.)	3.031	2.837	2.804	2.763
(Ho_{22})	Community Factors				
	History of Social/Racial Problems	3.480	3.337	3.612	3.245
	Quality of Educational Programs	4.323	4.388	4.367	4.309
	Quality of Political Leadership	3.500	2.485	3.439	2.479
	Parks and Recreational Facilities	3.867	3.541	3.704	3.551
	Distance to Relatives or Birthplace	2.388	2.337	2.361	2.449
	Local and Community Taxes	3.398	3.412	3.357	3.381
	Access to Community Services	4.000	3.268	3.878	3.072
	Quality of Civil Services	3.918	4.08?	3.724	3.918
	Prestiege of the Community	2.592	2.990	3.041	3.320
	Chances of Being Transferred	2.612	2.897	2.704	2.856

TABLE 4.7 (Cont'd)

AVERAGE IMPORTANCE RATINGS MADE BY PARTICIPANTS WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA III: THE IMPORTANCE OF PHYSICAL STRUCTURE AND ARRANGEMENT, SOCIAL, AND GEOGRAPHIC FACTORS

PURCHASE CRITERIA (IMPORTANCE)	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
(Ho_{23}) Neighborhood Factors: Similarity of the Neighbor's Factors With Your Own	Mean Rating*	Mean Rating*	Mean Rating*	Mean Rating*
Neighbor's Ages	3.061	2.969	2.414	2.663
Neighbor's Religious Interests	1.697	1.520	1.439	1.505
Neighbor's Race or Ethnic Group	2.335	2.412	2.165	1.948
Neighbor's Socioeconomic Level	3.194	3.227	3.327	3.263
Neighbor's Occupation	1.867	1.845	1.755	1.612
Neighbor's Hobbies and Recreation	2.663	1.938	2.091	1.879
Neighbor's Educational Level	2.960	2.897	2.796	2.240
Neighbor's Family Size and Struc.	3.354	3.034	3.299	3.113
Neighbor's Nationality	1.866	1.806	1.606	1.535
Appraised Value of Neighbor's Homes	3.092	3.265	3.344	3.186
Appearance of Neighbor's Homes	3.816	3.990	4.214	4.000

*Ratings were made on a five-point continuum ranging from 1 (Not Important) to 5 (Extremely Important). The percentages of each group who chose each of the five points were then averaged to find the values shown in the Table.

TABLE 4.8

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA III: THE IMPORTANCE OF PHYSICAL STRUCTURE AND ARRANGEMENT SOCIAL AND GEOGRAPHIC FACTORS

Hypothesis Number	Null Hypothesis Tested	Statistical Result	df*	Sign. Level
Ho_{20}	There is no relationship between the number of types of information sources used and the degree of importance of Physical/Arrangement Factors as indicated by the respondents.	r = -0.204	201	< .01
Ho_{21}	There is no relationship between the number of types of information sources used and the degree of importance of the Location Factors as indicated by the respondents.	r = -0.033	200	> .05
Ho_{22}	There is no relationship between the number of types of information sources used and the degree of importance of the Community Factors as indicated by the respondents.	r = -0.108	203	> .05
Ho_{23}	There is no relationship between the number of types of information sources used and the degree of importance of the Neighborhood Factors as indicated by the respondents.	r = -0.022	199	> .05

*Degrees of Freedom Associated With Statistical Result

of this type of home buyer is one who knows the type of house he wants. He knows the type of floor plan he wants, the number of rooms, the style, type of building materials, etc. He calls on a particular source such as a realtor, contractor, or builder and tells them what he wants. He doesn't shop around, call others, check the local newspapers, or make any attempt to seek better options in a home. He simply waits for the information source to contact him. Apparently several of the participants in the present study used this method of locating a home since the highest importance ratings of physical structure and arrangement factors were paired with the lowest number of information sources used in looking for a home.

It should be noted that the three other areas being rated were all significantly related to the number and type of information sources used in searching for a new home. At the same time, none of the correlations among the other three factors was significant and the investigator could not reject null hypotheses number twenty-one, twenty-two, and twenty-three.

From testing the four hypotheses concerning the third area of data it was determined that the degree of importance/unimportance of physical structure and arrangement is significantly related to the number and type of information sources used in searching for a home. This should be a helpful bit of information to persons associated with the real estate business. It could be a useful tool for contractors also.

Results of Testing the Hypotheses Related to Area IV: Level of Home Buying Experience

The fourth group of hypotheses tested were those related to the participants' level of home buying experience. This was an attempt to determine differences in the number and type of information sources used by those participants who were considered to be experienced home buyers and those who were considered to be inexperienced home buyers. In particular, the researcher wanted to determine the patterns of information source utilization by (1) rentors and homeowners, (2) those persons who had owned homes previously and those who had not, (3) those participants who were considered to be experienced home buyers, and (4) the relationship between the number of homes owned previously and the number and type of information sources utilized in searching for a new home. The data related to the four null hypotheses tested are presented in Table 4.9. The four null hypotheses and their statistical results are presented in Table 4.10.

The statistical technique used for testing null hypotheses number twenty-four, twenty-five, and twenty-seven was a chi square test for independent groups. It had been hypothesized that there would be a difference between the number and type of information sources utilized by the home owners and rentors, a difference between the number and type of information sources utilized by the previous homeowners and non-previous homeowners, and a difference between the number and

type of information sources utilized by those participants who were considered to be experienced in home buying and those who were considered to be inexperienced in home buying. These chi square results are presented in Table 4.10. An inspection of this table will show that only one of the chi square (X^2) values was significant. A significant difference was noted between the number and types of information sources utilized by the experienced and inexperienced home buyers, but the other two X^2 values were not significant and the null hypotheses of propositions number twenty-four and twenty-five could not be rejected.

It had further been hypothesized that there would be a significant relationship between the number and type of information sources used and the number of homes owned previously. However, the correlation coefficient computed for the twenty-sixth null hypothesis was not significant and the researcher concluded that such a relationship did not exist.

The results of testing the four hypotheses concerning Area IV show that the only differences noted for the experienced and inexperienced home buyers was in the number and types of information sources used by the two groups in looking for a home. In this case the inexperienced home buyers used significantly more information sources than the experienced group of home buyers. This could be a direct result of the experience gained in looking for a home. For example, experienced home buyers may use fewer information sources than the inexperienced home buyers simply because they have

TABLE 4.9

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA IV: LEVEL OF PARTICIPANTS' HOME-BUYING EXPERIENCE

	HOME-BUYING EXPERIENCE CHARACTERISTICS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_{24})	Present Housing Status	No.	%	No.	%	No.	%	No.	%
	Renting	65	82	21	54	19	62	0	0
	Homeowner	15	18	18	46	10	32	54	100
	Other Arrangement	0	0	0	0	2	6	0	0
(Ho_{25})	Previous Home Ownership?	No.	%	No.	%	No.	%	No.	%
	Yes	22	27	24	61	16	51	47	87
	No	58	73	15	39	15	49	7	13
(Ho_{26})	Number of Homes Previously Owned	No.	%	No.	%	No.	%	No.	%
	Have Owned ONE Home	14	17	12	30	9	29	29	53
	" " TWO Homes	6	7	8	20	2	6	5	9
	" " THREE "	1	1	2	5	1	4	9	16
	" " FOUR "	0	0	1	2	2	6	0	0
	" " FIVE "	1	1	0	0	1	3	2	3
	" " SIX "	0	0	1	2	0	0	2	3
	" " SEVEN "	0	0	0	0	1	3	0	0
(Ho_{27})	Degree to which Your Friends Regard You as an Experienced Home Buyer (Based on a 5-Point Scale)	Mean Rating $\bar{X} = 2.051$		Mean Rating $\bar{X} = 2.875$		Mean Rating $\bar{X} = 3.337$		Mean Rating $\bar{X} = 3.406$	

TABLE 4.10

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA IV: LEVEL OF PARTICIPANTS' HOME-BUYING EXPERIENCE

Hypothesis Number	Null Hypothesis Tested	Statistical Result	df*	Sign. Level
Ho_{24}	There is no difference in the number of types of information sources used by respondents who indicate they are renters and those who are homeowners.	X^2 = [illegible].26	6	> .05
Ho_{25}	There is no difference in the number of types of information sources used by respondents who indicate they are non-previous homeowners and respondents who indicate they are previous homeowners.	X^2 = 5.371	5	> .05
Ho_{26}	There is no relationship between the number of types of information sources used and the number of previous homes owned as indicated by the respondents.	r = 0.038	107	> .05
Ho_{27}	There is no difference in the number of types of information sources used by respondents who indicate they are "experienced" home buyers and respondents who indicate they are not experienced home buyers.	X^2 = 23.828	5	< .001

*Degrees of Freedom Associated With Statistical Result

learned from past experiences that some of the information sources are practically useless in locating or arranging for the purchase of a home. Their experiences have taught them to eliminate the unproductive sources of information and stay with those which have yielded the best results in the past. This could mean the elimination of all but two or three of the information sources. Further research efforts with experienced home buyers might yield the sources of information which they prefer, but the present effort did not attempt to answer this question.

Results of Testing the Hypotheses Related to Area V: Number and Type of Personal Contacts

The fifth group of hypotheses tested, hypotheses twenty-eight through forty-two, were those which were related to the number and type of personal contacts made by the study participants when looking for a home. In particular the researcher was interested in the four different groups' contacts with the following people: (1) friends, (2) co-workers, (3) relatives, (4) real estate agents or brokers, (5) lending institution personnel (bankers, loan officers, etc.), (6) owners of property, and (7) others (lawyers, architects, builders, contractors, designers, etc.). In particular, the researcher wanted to know how many times each of the seven groups had been contacted by the study participants and the number of times each person within the group had been contacted.

The fifteen (15) null hypotheses tested in Area V were somewhat different than previously tested hypotheses. The data collected were at the nominal* level of measurement and testing the null hypotheses required a different statistical procedure. It was necessary to determine the relationship between the particular prepurchase group and the number of personal contacts made with each information source. Arriving at this relationship required the computation of a Contingency Coefficient (C) from a previously derived chi square value. The formulas for these two statistics are presented below.

CHI SQUARE

$$X^2 = \sum \frac{(O-E)^2}{E}$$

When . . . O= The Observed numbers or frequency count for each group
E = The Expected numbers or frequency count for each group

CONTINGENCY COEFFICIENT*

$$C = \sqrt{\frac{X^2}{X^2 + N}}$$

When . . . N = The total number of observations used in calculating the necessary X^2 value.

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*A Contingency Coefficient may be regarded as the measure of relationship (correlation) appropriate for nominal level data. Contingency coefficients are considered to be statistically significant if their associated X^2 values are significant.

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*The nominal level of measurement is used for collecting data which can be placed in one (but only one) of two or more pre-determined categories. All data are equal in value regardless of the category they are placed in.

The data used to test each of the null hypotheses (number twenty-eight through forty-two) are presented in Table 4.11. The actual null hypotheses tested are presented in Table 4.12 along with the chi square values and contingency coefficients.

It had been hypothesized earlier that there would be a significant relationship between the type of group the participants were in and the number of times each of the individual information sources was contacted in searching for a home.

The results of testing the null hypotheses concerning Area V, presented in Table 4.12, show that most of the chi square and contingency coefficient values were significant. This indicates a strong relationship between the stage of involvement (group) and the number of times the personal information sources were contacted while searching for a home. All seven of the personal information sources showed significant relationships with the three prepurchase groups. However, some of these information sources showed stronger relationships than others. Real estate agents and brokers showed the highest relationship to the individual groups while lending institute personnel showed the second highest relationship. The third strongest relationship was shown between the "Other" classification and the individual groups while the fourth highest relationship was shown between the participants' co-workers and their individual groups. On the

TABLE 4.11

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

	NUMBER AND TYPE OF PERSONAL CONTACTS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_{28})	Number of Friends Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Friend	14	19	7	17	2	6		
	" " " TWO Friends	2	2	5	12	4	12	N.A.	
	" " " THREE "	2	2	2	5	1	3		
	" " " FOUR "	2	2	2	5	0	0		
	Totals	20	25	16	39	7	21		
(Ho_{29})	Number of Times Each Friend Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	FRIEND A	33		23		19		N.A.	
	FRIEND B	10		11		9			
	FRIEND C	5	25	4	39	2	21		
	FRIEND D	3		1		0			
	Totals	41		29		30			
(Ho_{30})	Number of Co-Workers Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Asked ONE Co-Worker	8	10	4	10	3	9		
	" " " TWO "	3	3	2	5	5	16	N.A.	
	" " " THREEE "	2	2	1	2	1	3		
	" " " FOUR "	0	0	0	0	1	3		
	Totals	13	15	7	17	10	31		
(Ho_{31})	Number of Times Each Co-Worker Was Asked Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	CO-WORKER A	28		16		19		N.A.	
	CO-WORKER B	15		3		9			
	CO-WORKER C	2	15	1	17	2	31		
	CO-WORKER D	0		0		0			
	Totals	45		20		30			

TABLE 4.11 (Cont'd)

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

	NUMBER AND TYPE OF PERSONAL CONTACTS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_{32})	Number of Relatives Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Relative	9	11	6	15	6	19		
	" " " TWO Relatives	4	5	2	5	4	12	N.A.	
	" " " THREE "	0	0	0	0	0	0		
	" " " FOUR "	2	2	1	2	1	3		
	Totals	15	18	9	22	11	34		
(Ho_{33})	Number of Times Each Relative Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	RELATIVE A	32		21		32			
	RELATIVE B	15		6		10		N.A.	
	RELATIVE C	7	18	2	22	4	34		
	RELATIVE D	4		1		4			
	Totals	58		30		50			
(Ho_{34})	Number of Brokers Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Broker	4	5	12	30	18	58		
	" " " TWO Brokers	2	2	4	10	5	16	N.A.	
	" " " THREE "	0	0	0	0	0	0		
	" " " FOUR "	0	0	0	0	0	0		
	Totals	6	7	16	40	23	74		
(Ho_{35})	Number of Times Each Broker Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	BROKER A	7		31		57			
	BROKER B	3		4		6		N.A.	
	BROKER C	0	7	0	40	0	74		
	BROKER D	0		0		8			
	Totals	10		35		71			

TABLE 4.11 (Cont'd)

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

	NUMBER AND TYPE OF PERSONAL CONTACTS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_{36})	Number of Personnel Contacted in the Post Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Personnel	3	3	3	7	12	38		
	" " " TWO "	1	1	3	7	1	3	N.A.	
	" " " THREE "	0	0	0	0	0	0		
	Totals	4	4	6	14	13	41		
(Ho_{37})	Number of Times Each Personnel Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	PERSONNEL A	5		7		18			
	PERSONNEL B	1		3		1		N.A.	
	PERSONNEL C	0	4	0	14	6	41		
	Totals	6		10		25			
(Ho_{38})	Number of Owners Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Owner	9	11	6	15	9	29		
	" " " TWO Owners	4	5	3	7	0	0		
	" " " THREEE "	1	1	1	2	2	6	N.A.	
	" " " FOUR "	0	0	0	0	2	6		
	Totals	14	17	10	24	13	41		
(Ho_{39})	Number of Times Each Owner Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	OWNER A	18		13		19			
	OWNER B	5		4		3		N.A.	
	OWNER C	1	17	1	24	3	41		
	OWNER D	0		0		1			
	Totals	24		28		26			

TABLE 4.11 (Cont'd)

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

	NUMBER AND TYPE OF PERSONAL CONTACTS	Group 1 (Slightly Involved)		Group 2 (Involved)		Group 3 (Very Actively Involved)		Group 4 (Post-Purchase)	
(Ho_{40})	Number of Other Contacted in the Past Ten Days	No.	%	No.	%	No.	%	No.	%
	Those Who Contacted ONE Other	4	5	4	10	7	22		
	" " " TWO "	2	2	2	5	2	6	N.A.	
	" " " THREE "	0	0	0	0	1	3		
	" " " FOUR "	0	0	0	0	0	0		
	Totals	6	7	6	15	10	31		
(Ho_{41})	Number of Times Other Was Contacted Within the Past Ten Days	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group Making the Contacts	# Times Contacted	% of Group
	OTHER A	9		6		15			
	OTHER B	3		2		4		N.A.	
	OTHER C	0	7	0	15	1	31		
	OTHER D	0		0		1			
	Totals	12		8		21			
(Ho_{42})	Degree of Reliance on Friends and Relatives for Housing Advice (rating made on a 5-point continuum)	Mean Rating $\bar{X} = 2.889$		Mean Rating $\bar{X} = 2.177$		Mean Rating $\bar{X} = 2.337$		Mean Rating $\bar{X} = 2.343$	

TABLE 4.12

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

Hypothesis Number	Null Hypothesis Tested	Chi Square Value	Contingency Coefficient	df*	Sign. Level
Ho_{28}	There is no relationship between the number of different individual friends contacted in the past ten days and the three subgroups found within the prepurchase group.	26.306	C = 0.263	2	$<.001$
Ho_{29}	There is no relationship between the number of times each individual friend has been contacted in the past ten days and the three subgroups found within the prepurchase group.	2.660	C = 0.161	2	$>.05$
Ho_{30}	There is no relationship between the number of different individual co-workers contacted in the past ten days and the three subgroups found within the prepurchase group.	7.238	C = 0.231	2	$<.05$
Ho_{31}	There is no relationship between the number of times each individual co-worker has been contacted in the past ten days and the three subgroups found within the prepurchase group.	10.000	C = 0.309	2	$<.01$
Ho_{32}	There is no relationship between the number of different individual relatives contacted in the post ten days and the three subgroups found within the prepurchase group.	5.622	C = 0.266	2	$>.05$
Ho_{33}	There is no relationship between the number of times each individual relative has been contacted in the past ten days and the three subgroups found within the prepurchase group.	9.043	C = 0.248	2	$<.05$
Ho_{34}	There is no relationship between the number of different individual real estate agents or brokers contacted in the past ten days and the three subgroups found within the prepurchase group.	55.653	C = 0.561	2	$<.001$
Ho_{35}	There is no relationship between the number of times each individual real estate agent of broker has been contacted in the past ten days and the three subgroups found within the prepurchase group.	48.638	C = 0.544	2	$<.001$

----------Table 4.12 Continued on Following Page----------

TABLE 4.12 (Cont'd)

NULL HYPOTHESES AND STAITSTICAL RESULTS RELATED TO AREA V: THE NUMBER AND TYPE OF PERSONAL CONTACTS MADE DURING THE HOME-BUYING SEARCH

Hypothesis Number	Null Hypothesis Tested	Chi Square Value	Contingency Coefficient	df*	Sign. Level
Ho_{36}	There is no relationship between the number of different individual lending institute personnel contacted in the past ten days and the three subgroups found within the prepurchase group.	37.254	C = 0.622	2	< .001
Ho_{37}	There is no relationship between the number of times each individual lending institute personnel has been contacted in the past ten days and the three subgroups found within the prepurchase group.	14.683	C = 0.514	2	< .001
Ho_{38}	There is no relationship between the number of different individual owners of property contacted in the past ten days and the three subgroups found within the prepurchase group.	11.146	C = 0.346	2	< .01
Ho_{39}	There is no relationship between the number of times each individual owner of property has been contacted in the past ten days and the three subgroups found within the prepurchase group.	0.038	C = 0.063	2	> .05
Ho_{40}	There is no relationship between the number of different individual "other" classification contacted in the past ten days and the three subgroups found within the prepurchase group.	16.906	C = 0.492	2	< .001
Ho_{41}	There is no relationship between the number of times each individual "other" classification has been contacted in the past ten days and the three subgroups found within the prepurchase group.	6.488	C = 0.370	2	< .001
Ho_{42}	There is no relationship between the number of types of information sources used and the indicated degree of reliance on friends and relatives for other kinds of advice.	0.119	C = 0.024	2	> .05

other hand, there seemed to be very little relationship between the participants' groups and the number of contacts made with individual friends, personal relatives, and owners of property.

It was concluded from testing the hypotheses concerning Area IV that, as the search for a home intensifies, the number of contacts made with relatives, co-workers, real estate agents and brokers, lending institute personnel, owners of property and "others" increases significantly. On the other hand, as the search for a home intensifies the number of contacts made with friends decreases significantly. These results and conclusions are expanded further in the final chapter of the dissertation.

Results of Testing the Hypotheses Related to Area VI: Participants' Search-Pattern Characteristics

The sixth and final group of hypotheses tested were those related to the participants' search-pattern characteristics. These thirteen (13) null hypotheses were concerned with the relationships between the 21 information sources and further research data collected from the participants.

Concerning the three prepurchase groups, the researcher was trying to determine the relationship between the number and type of information sources used and the following data; (1) Was there a precipitating incident which caused them to start looking for a home? (2) degree of satisfaction/dissatisfaction with present home, (3) dependability of the

information sources used in searching for a home, (4) length of time the participant had been searching, (5) how the search was being conducted, (6) length of time until the purchase will be completed, and (7) degree to which friends and relatives are urging the participant to buy a home.

The investigator also attempted to determine the relationship between the number and type of information sources used by the post-purchase group in looking for a home and the number of times they visited the home they purchased and the relationship between the number and type of information sources used and the length of the mortgage on the newly purchased homes.

It had been hypothesized that the number and types of information sources used in searching for a home would be determined by the participants' satisfaction/dissatisfaction with their present homes, degree of urging from friends and relatives to buy a home, and the amount of time needed to complete the purchase of a home. The data used to test the null hypotheses are presented in Table 4.13. In most cases, the descriptive statistics are presented such as the mean value are the only data shown. However, in some situations, it was necessary to present the numbers and percentages of the participating groups.

The actual null hypotheses tested and the statistical results are presented in Table 4.14. This table also contains the level of significance of the statistical results.

TABLE 4.13

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA VI: CHARACTERISTICS OF THE PARTICIPANTS' SEARCH PATTERNS

	BUYERS' SEARCH-PATTERN CHARACTERISTICS	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
(Ho_{43})	Was the Home Search Started by a Particular Precipating Indident?	No. %	No. %	No. %	No. %
	YES	11 14	6 15	7 23	6 11
	NO	69 86	33 85	24 77	48 89
(Ho_{44})	Degree of Satisfaction With Present Residence (5-point rating scale)	Mean Rating $\bar{X}$ = 3.612	Mean Rating $\bar{X}$ = 3.418	Mean Rating $\bar{X}$ = 3.115	Mean Rating $\bar{X}$ = 3.402
(Ho_{44})	Degree of Spouse's Satisfaction With Present Home (5-point rating scale)	Mean Rating $\bar{X}$ = 3.421	Mean Rating $\bar{X}$ = 2.915	Mean Rating $\bar{X}$ = 3.000	Mean Rating $\bar{X}$ = 4.149
(Ho_{45})	Number of Types of Information Sources Used by the Three Prepurchase Groups	Mean Value $\bar{X}$ = 6.172	Mean Value $\bar{X}$ = 7.109	Mean Value $\bar{X}$ = 7.612	N.A.
(Ho_{46})	Number of Types of Information Sources Used by All Four Groups	Mean Value $\bar{X}$ = 6.172	Mean Value $\bar{X}$ = 7.109	Mean Value $\bar{X}$ = 7.612	Mean Value $\bar{X}$ = 3.712
(Ho_{47})	Number of Types of Information Sources Used Which Were Dependable	Mean Value $\bar{X}$ = 3.102	Mean Value $\bar{X}$ = 5.611	Mean Value $\bar{X}$ = 8.113	Mean Value $\bar{X}$ = 4.403
(Ho_{48})	Length of Time (in months) You Have Been Looking For a Home	Mean Value $\bar{X}$ = 11.410	Mean Value $\bar{X}$ = 16.032	Mean Value $\bar{X}$ = 14.714	N.A.
(Ho_{49})	Number of Homes Visited Within the Post Ten Days	Mean Value $\bar{X}$ = 2.171	Mean Value $\bar{X}$ = 3.285	Mean Value $\bar{X}$ = 5.219	N.A.
(Ho_{50})	Prospective Homes Visited Within the Past Ten Days	No. %	No. %	No. %	
	Those Who Visited HOME A	12 15	13 33	5 16	
	" " " HOME B	4 5	4 10	4 12	Not
	" " " HOME C	0 0	1 2	4 12	Applicable
	" " " HOME D	0 0	1 2	1 3	
	Totals	16 20	19 47	14 43	--- ---
(Ho_{51})	Number of Months Needed to Complete the Purchase of a Home	Mean Value $\bar{X}$ = 22.746 mos.	Mean Value $\bar{X}$ = 12.959 mos.	Mean Value $\bar{X}$ = 3.661 mos.	N.A.
(Ho_{52})	Amount of Confidence You Have of Purchasing a Home Within Two Weeks	Mean Rating $\bar{X}$ = 1.816	Mean Rating $\bar{X}$ = 2.413	Mean Rating $\bar{X}$ = 3.653	N.A.

TABLE 4.13 (Cont'd)

PARTICIPANTS' DATA WHICH WERE USED TO TEST THE HYPOTHESES RELATED TO AREA VI: CHARACTERISTICS OF THE PARTICIPANTS' SEARCH PATTERNS

	BUYERS' SEARCH-PATTERN CHARACTERISTICS	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
(Ho_{53})	Degree to Which Friends and Relatives Are Urging You to Buy a Home	Mean Rating $\bar{X} = 1.465$	Mean Rating $\bar{X} = 1.969$	Mean Rating $\bar{X} = 2.113$	Mean Rating $\bar{X} = 1.010$
(Ho_{54})	Number of Times the Post-Purchase Group Visited the Home They Bought	N.A.	N.A.	N.A.	Mean Value $\bar{X} = 3.402$
(Ho_{55})	Length of Mortgage on Newly Purchased Homes (Post-Purchase Group)	N.A.	N.A.	N.A.	Mean Value $\bar{X} = 316.44$ mos.

TABLE 4.14

NULL HYPOTHESES AND STATISTICAL RESULTS RELATED TO AREA VI: CHARACTERISTICS OF THE PARTICIPANTS' SEARCH PATTERNS

Hypothesis Number	Null Hypotheses Tested	Statistical Result	df*	Sign. Level
Ho_{43}	*There is no difference* between the number of types of precipitating incidents listed by the prepurchase and postpurchase groups.	$X^2 = 41.274$	16	$>.05$
Ho_{44}	There is no relationship between the number of types of information sources used and the degree of satisfaction/dissatisfaction expressed with present homes.	$r = -0.389$ $r = -0.280$	168 168	$<.001$ $<.001$
Ho_{45}	There is no relationship between the number of types of information sources indicated as utilized and the three subgroups found within the prepurchase group.	$r = 0.904$	148	$<.0001$
Ho_{46}	There is no difference in the number of types of information sources used by respondents who indicate they are in the prepurchase group and the other respondents who indicate they are in the postpurchase group.	$X^2 = 4.257$	5	$>.05$
Ho_{47}	There is no difference in the number of types of information sources used and indicated as dependable by respondents in all four groups.	$X^2 = 281.23$	80	$<.01$
Ho_{48}	There is no relationship between the number of types of information sources used and the length of time the participants have been looking for a home.	$r = 0.249$	180	$<.01$
Ho_{49}	There is no relationship between the number of different individual homes visited in the past ten days and the number of types of information sources utilized.	$r = -0.025$	46	$>.05$
Ho_{50}	There is no relationship between the number of times each of the individual homes had been visited in the past ten days and the number of types of information sources used.	$r = -0.391$	160	$<.001$
Ho_{51}	There is no difference among the lengths of time until a home is purchased as given by the three prepurchase groups.	$X^2 = 16.21$	2	$<.01$
Ho_{52}	There is no difference among the confidence ratings made by the three prepurchase groups that they will purchase a home during the next two weeks (at the time the data were collected).	$X^2 = 12.91$	2	$<.01$
Ho_{53}	There is no relationship between the number of types of information sources used and the degree of urging to buy a home the participants felt from their friends and relatives.	$r = 0.273$	165	$<.01$
Ho_{54}	There is no relationship between the number of types of information sources used and the number of times the post-purchase group visited their new homes before they bought them.	$r = -0.018$	53	$>.05$
Ho_{55}	There is no relationship between the number of types of information sources used and the length of time of the morgages on the homes of the postpurchase group.	$r = -0.003$	51	$>.05$

*Degrees of Freedom associated with statistical result

The statistical results presented in Table 4.14 show six (6) significant correlation coefficients and three (3) significant chi square values. On the other hand, three (3) of the correlation coefficients were not statistically significant (null hypotheses number forty-nine, fifty-four, and fifty-five) and two of the chi square (X^2) values were not significant (null hypotheses number forty-three and forty-six).

An interpretation of the correlation coefficients indicates that there is a significant relationship between the number and type of information sources used in searching for a home and the satisfaction/dissatisfaction ratings made by the participants. This relationship (correlation) indicates that as dissatisfaction with the present home increases, the number and type of information sources used also increases. The results of testing null hypotheses number forty-eight and fifty-three indicate that the number and type of information sources used in searching for a home increase as the length of time involved in looking for a home increases and the number and type of information sources increases as the amount of urging from family and friends to buy a home increases.

The chi square results of null hypothesis number forty-seven indicate that the number and type of information sources used in searching for a home is significantly greater for the second group (Involved) than for the first group (Slightly Involved) and significantly greater for the third group

(Very Actively Involved) than for the second group. However, the number of sources utilized in searching for a home decreases rapidly from the third group to the fourth group (Post-Purchase) group.

The results of testing null hypothesis number fifty-one show that the time needed to complete the purchase of a home for group number one is much longer than the time needed for the second group to complete the purchase. At the same time, the time group number two needs to complete the purchase of a home is much longer than the time required for the third group to complete the purchase.

The results of testing null hypothesis number fifty-two is actually an extension of the previous hypothesis and reflects the same information. Participants were asked to indicate the amount of confidence (made on a 5-point rating scale) they had that they would complete the purchase of a new home within the next two weeks (14 days). Again the third group was the most confident that it would complete the purchase within the prescribed time frame while the first group expressed the least amount of confidence in completing a purchase within the next two weeks.

The results of testing the hypotheses concerning area VI indicate that there was a strong relationship between the number and type of information sources used in searching for a home and three of the search pattern characteristics. It was found that the number and type of information sources increases as the participants' dissatisfaction with their

present residence increases, as the time length of the search increases, and as the amount of urging from family and friends to buy a home increases. It was further found that the number and type of information sources used by the four participating groups were significantly different as was the amount of time each of the three prepurchase groups needed to complete the purchase of a home.

Five of the null hypotheses tested in Area VI were not significant. While the findings made in testing these hypotheses are interesting, time and space do not permit a complete expansion of non-significant (statistically) results. However, all null hypotheses tested are presented in Table 4.15 along with their results and action concerning the null.

Synthesis of Hypothesis Testing Results

Several of the hypotheses tested showed signifcant results. It should be noted that the large number of null hypotheses (55) tested would allow some significant results to occur by chance five percent of the time. This would mean that two or possibly three of the fify-five null hypotheses could be significant simply by chance.

It is rather difficult to see the patterns of the significant results since they are distributed throughout the results section. For this reason, the significant results have been synthesized and presented in Table 4.15. This table shows the correlations and/or chi square values which were significant in each of the six hypothesis testing areas. Each significant

result is also accompanied with the interpretation made from the findings.

Summary of Area I Results

Fourteen hypotheses were tested concerning Area I, but only five of the statistical results were significant beyond the .05 level. The interpretation of these significant correlations is as follows: (1) as age increases, the number of information sources used in searching for a home decreases, (2) as the family life cycle increases, the number of information sources used in searching for a home decreases, (3) as the professional level of job classifications increase, the number of information sources used in searching for a home decreases, (4) as the length of time spent in the present home increases, the number of information sources used in searching for a home decreases, and (5) as eagerness to move increases, the number of information sources used in searching for a home increases. These results indicate that the personal data variables of age, family life cycle, job classification, length of time in the present home, and eagerness to move are the factors which are most closely related to the number and type of information sources used in searching for a home.

Summary of Area II Results

Five hypotheses were tested concerning the second area of questionnaire data. However, none of the null hypotheses

could be rejected and the researcher concluded that the financial status and purchase requirements of the study participants were not significantly related to the number and type of information sources used in searching for a home.

Summary of Area III Results

Four hypotheses were tested concerning the questionnaire data collected from Area III. However, only one of the null hypotheses could be rejected, and the researcher concluded that as the importance ratings of physical structure and arrangement increase, the number and type of information sources used in searching for a home decrease.

Summary of Area IV Results

Four hypotheses were also tested concerning the questionnaire data collected from Area IV of the interview instrument. However, only one of the null hypotheses could be rejected and the researcher concluded that those participants who were considered to be experienced home buyers used significantly fewer information sources in searching for a home than those participants who were considered to be inexperienced home buyers. It was further concluded that the participants in groups three (Very Actively Involved) and four (Post-Purchase) were considered to be more experienced home buyers than the participants in groups one (Slightly Involved) and two (Involved).

Summary of Area V Results

Fifteen (15) hypotheses were tested concerning the questionnaire data collected from Area V of the interview questionnaire. While eleven of these null hypotheses could be rejected, many of the hypotheses results overlapped in their interpretation. In general, it was concluded from the data presented in Tables 4.11, 4.12, and 4.15 that as the search for a home intensifies, the number of contacts made with relatives, co-workers, real estate agents and brokers, lending institute personnel, owners of property, and "others" increases significantly. On the other hand, as home buyers become more actively involved in the home buying process, the number of contacts made with friends decreases significantly.

Summary of Area VI Results

The data collected from the interview questionnaire concerning Area VI were used to test thirteen (13) null hypotheses. The statistical results presented in Tables 4.13, 4.14, and 4.15 indicate that there is a significant relationship between the number of information sources used in searching for a home and (1) satisfaction/dissatisfaction with the present home, (2) degree of involvement in the search process, (3) length of time spent in looking for a home, (4) the number of homes visited in the search process, and (5) the amount of urging from family and friends to buy a home. It was also concluded that the time needed for group three to

complete the purchase of a home was significantly less than the time needed by groups one and two.

A synthesis of all results obtained from testing the hypotheses shows the usefulness of the study data. There were relationships detected between the interview questionnaire data and the number and type of information sources used in searching for a home. Relationships were also detected between the degree of involvement in the search process and the number and type of personal contacts made in searching for a home. The particular relationships found in testing the null hypotheses are shown in Figure 4.1.

The relationships indicated by Figure 4.1 show that five of the personal data, one of the purchase criteria, the level of previous home buying experience, and five of the search pattern characteristics were related to the number and type of information sources used in searching for a home. On the other hand, six of the types of personal contacts made were related to the degree of involvement in the search process. (The degree of involvement in the search process was determined by the participants' assigned group.)

The usefulness of these findings, a summary of the entire study, the conclusions drawn from the testing results, recommendations and implications for further research studies in this area, and a concluding statement are presented in the final chapter of this dissertation. It should also be reiterated once again that a more thorough presentation of the

TABLE 4.15

SUMMARY TABLE OF ALL HYPOTHESES RESULTS WHICH WERE STATISTICALLY SIGNIFICANT BEYOND THE .05 LEVEL OF CONFIDENCE

DATA AREA	Significant Relationships (Correlations) Found	Interpretation of Correlations	Significant Differences (Chi Square) Found	Interpretation of Chi Square
AREA I: Personal Data	Participants' Age × Number of Information Sources	As ages increase, the number of information sources used decrease	NONE	NOT APPLICABLE
	Stage of Family Life Cycle × Number of Information Sources	As the family life cycle increases, the number of information sources used decreases		
	Level of Job Classification × Number of Information Sources	As professional level of job classifications increase, the number of information sources used decrease		
	Length of time in present home × Number of Information Sources	As length of time in the present home increases, the number of information sources used decreases		
	Eagerness to Move × Number of Information Sources	As eagerness to move increases, the number of information sources used increases		
AREA II: Financial Status and Purchase Requirements	NONE	NOT APPLICABLE	NONE	NOT APPLICABLE
AREA III: The Importance of Structure, Social, and Geographic Factors	Importance Ratings of Physical Arrangement Factors × Number of Information Sources	As the importance ratings of physical arrangement factors increased, the number and type of information sources used decreased	NONE	NOT APPLICABLE
AREA IV: Level of Home-Buying Experience	NONE	NOT APPLICABLE	Experienced Home Buyers VS. Inexperienced Home Buyers	There were significantly more of the participants in groups three and four who were considered by their friends to be experienced home buyers than there were in groups one and two
AREA V: The Number and Type of Personal Contacts Made	Stage of Involvement × Number of Friends Contacted	As the search for a home intensifies, the number of individual FRIENDS contacted increases	A comparison of the # of close friends contacted by each gp.	Groups three and four contacted significantly more friends than groups one and two
	Stage of Search Involvement × Number of Co-workers Cont'd	As the search for a home intensifies, the number of individual CO-WORKERS contacted increases	A comparison of the # of co-workers contacted by each gp.	Group three contacted significantly more co-workers than groups one and two
	Stage of Search Involvement × Number of Brokers Contacted	As the search for a home intensifies, the number of REAL ESTATE AGENTS and BROKERS contacted increases	A comparison of the # of brokers contacted by each gp.	Groups two and three contacted significantly more real estate agents and brokers than group one
	Stage of Search Involvement × Number of Lending Personnel Contacted	As the search for a home intensifies, the number of contacts made with LENDING INSTITUTE PERSONNEL increases	A comparison of the number of lending institute personnel contacted by each group	Groups two and three contacted significantly more lending institute personnel than group one

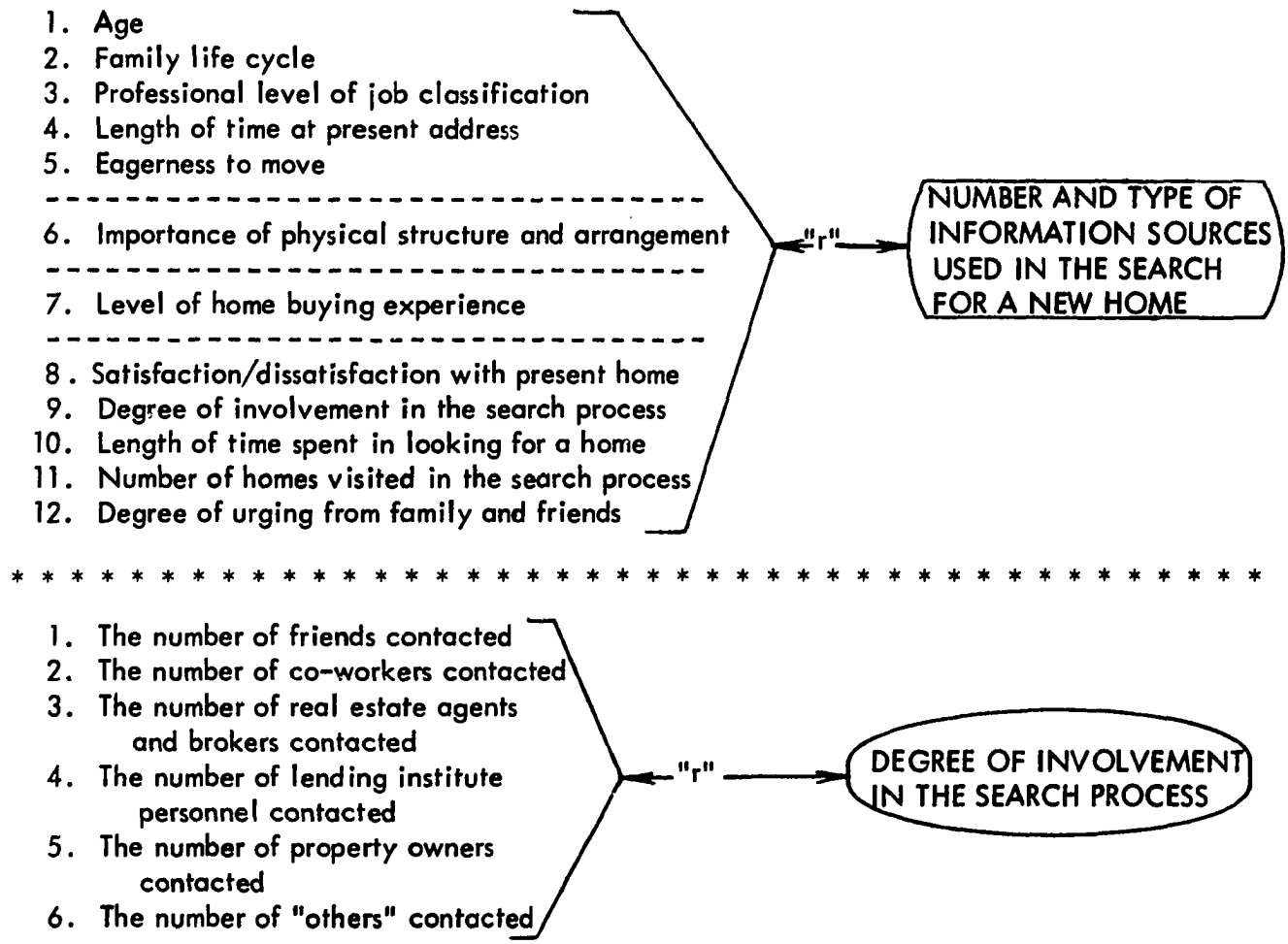
TABLE 4.15 (Cont'd)

SUMMARY TABLE OF ALL HYPOTHESES RESULTS WHICH WERE STATISTICALLY SIGNIFICANT BEYOND THE .05 LEVEL OF CONFIDENCE

DATA AREA	Significant Relationships (Correlations) Found	Interpretation of Correlations	Significant Differences (Chi Square) Found	Interpretation of Chi Square
AREA V: (Continued)	Stage of Search Involvement × Number of Property Owners Contacted	As the search for a home intensifies, the number of individual OWNERS of PROPERTY contacted increases	A comparison of the number of property owners contacted by each group	Group three contacted significantly more property owners (of the homes being inspected) than group one
	Stage of Search Involvement × Number of "Others" contacted	As the search for a home intensifies, the number of "OTHERS" contacted in searching for a home increases	A comparison of the number of "others" contacted by each group	Groups two and three contacted significantly more "others" than group one
AREA VI: Participants' Search Pattern Characteristics	Dissatisfaction with Home × Number of Information Sources	As dissatisfaction with the present home increases, the number of information sources used increases	A comparison of the number of types of information used by the four groups	Group three used significantly more information sources than groups one two, and four in searching for a home
	Degree of Involvement in the Search Process × Number of Information Sources	As participants become more actively involved in the search process, the number of information sources used in the search incr es	A comparison of the time needed to buy a home as given by the first three groups	Groups one and two needed significantly more time to complete the purchase of a home than the time needed by group three
	Length of Time Spent Looking × Number of Information Sources	As the time span of the search process increases, the number of information sources used increases	A comparison of the three groups' probabilities of purchasing a home within two weeks	Group three was significantly more confident that they would complete the purchase of a home within a two-week period than groups one and two
	Number of Homes Visited × Number of Information Sources	As the number of individual homes being visited decreases, the number of information sources used increases		
	Degree of Family and Friends' Urging to Buy a Home × Number of Information Sources	As the degree of urging by family and friends to buy a home increases, the number of information sources used increases		

Figure 4.1

THE SIGNIFICANT RELATIONSHIPS DETECTED FROM TESTING THE FIFTY-FIVE HYPOTHESES



data collected from the interview questionnaire is made in Appendix F.

CHAPTER V

SUMMARY AND CONCLUSIONS

This chapter contains: (1) a summary of the purpose and procedures of the study; (2) the principal findings, interpretations, and conclusions; (3) recommendations for further study; and (4) a concluding statement.

Summary of Purpose and Procedures

Both common experience and the observations of various authorities in the fields of real estate, consumer finance, and buying behavior often note the relative importance that the purchase of a home represents to the family buying it. The total outlay, the role of the home as a symbol of the family or individual purchaser's life style, the furniture and related changes accompanying the purchase, and the effect of their residence upon the family's living habits and household operations all join to make it usually the most significant purchase made by the family. As such, it is a prime example of what some current models of consumer behavior describe as an extensive problem-solving purchase.[1]

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[1]see, for example, John A. Howard and Jagdish N. Sheth, The Theory of Buyer Behavior (New York: John Wiley and Sons, Inc., 1969), and James F. Engel, David T. Kollat, and Roger D. Blackwell, Consumer Behavior (New York: Holt, Rinehart and Winston, Inc., 1973).

A key feature of extensive problem-solving behavior is the search for information which marks it, from varied sources, in a variety of forms, and for different cognitive, affective, validating and related functions.

The purpose of this study has been to examine the types of information sources used by home buying consumers at different prepurchase and postpurchase stages. Two thrusts have marked the design of the study. One has been to replicate in the Norman, Oklahoma area some of the aspects of somewhat similar investigations of home buying conducted by Norris and Hempel in Connecticut.[2] As one of the surprisingly few extensive investigations of this type conducted, Hempel's studies appear to deserve application and extension in other areas. The second thrust involves extension of the investigation done by Hempel only with home buyers after they had already completed their purchase, into study of home seekers at different stages of the prepurchase information search.

Fifty-five (55) hypotheses were formulated relative to prepurchase and postpurchase information seeking by

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[2] see, Ruby T. Norris, "Processes and Objectives of House Purchasing in the New London Area," in Lincoln Clark (ed.), Consumer Behavior: The Dynamics of Consumer Reaction (New York: New York University Press, 1954), and Donald J. Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets (Storrs, Connecticut: Center for Real Estate and Urban Economic Studies, 1970).

respondents interested in or having purchased a home. Related hypotheses were classified and presented under six broad categories (Personal Data; Financial Status and Purchase Requirements; Physical Structure and Arrangements, Social, and Geographic Factors; Level of Home Buying Experience; Number and Type of Personal Contacts; and Buyers' Search Pattern Characteristics).

A thirty-nine (39) item questionnaire was developed around the use by these potential or actual home buyers of twenty-one (21) information sources commonly utilized in searching for a home. The questionnaire was administered to 204 subjects who self-classified themselves as being in one of four different stages of the home buying process. Among these 204 respondents, 150 were in one of the three prepurchase stages: (1) Slightly Involved, (2) Involved, or (3) Very Actively Involved. Fifty-four home owners were classed in the remaining group, (4) Postpurchase, and were also personally interviewed.

Data gathered from the respondents were analyzed in order to test the hypotheses formulated. Product-moment correlations, contingency coefficients, and the Chi-Square test were used to test for significant relationships and differences in the null hypotheses stated.

Findings, Interpretations, and Conclusions

The data collected allow several sets of conclusions to be derived. Two sets specifically treated in the following pages are: (1) those concerned with the information

use process and (2) those pertaining to the similarities and differences among the four groups in this study. Since the background and major findings concerning the use of types of information sources have been presented in other chapters, these sections focus on the interrelationships between the findings, previous studies and consumer behavior. Table 5.1 presents a brief summary schedule of the significant variables found in this study and compares those variables with similar variables found in the Hempel study. Other, more detailed tables showing these comparisons are provided in Appendix F.

Nature of the Information Use Process

Results of tests of hypotheses in the Personal Data area appear to reflect three probable forces: (1) the age and life cycle stage, (2) the occupational level, and (3) the time in present residence and eagerness to move.

Age and life cycle stage, obviously highly interrelated, apparently reflect a greater self-confidence since fewer types of sources were needed. Other studies have found older persons to have low interest in information search[3] and to conduct unusually short periods of home search.[4] Past experience

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[3]see George Fisk, Consumer Information Channels, unpublished doctoral (Ph.D) dissertation, The University of Pennsylvania, 1956, pp. 63-88, 123-125.

[4]Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets, pp. 65-68.

TABLE 5.1

COMPARISON OF VARIABLES FOUND SIGNIFICANT IN THIS STUDY WITH SIMILAR VARIABLES IN THE HEMPEL STUDY

Variable	Significant Result Found in this Study	Cross Comparison of Variable with Hempel Study
Age(Ho_4)	Negative Correlation	Similar in Hartford; younger in Southeastern Conneticut
Family Life Cycle(Ho_5)	Negative Correlation	Similar in Hartford; lower in Southeastern Connecticut
Occupational Level(Ho_7)	Negative Correlation	Similar in Southeastern Connecticut; higher level in Hartford
Length of Residence(Ho_{11})	Negative Correlation	Similar in Southeastern Connecticut; lower in Hartford
Eagerness to Move(Ho_{13})	Positive Correlation	No Data for Comparison
Physical/Arrangement Factors(Ho_{20})	Negative Correlation	No Data for Comparison
Experienced versus Inexperienced Buyers(Ho_{27})	Significant Difference	No Data for Comparison
Number of Friends Contacted(Ho_{28})	Positive Correlation	Similar in Southeastern Connecticut; lower in Hartford
Number of Co-workers Contacted(Ho_{30})	Positive Correlation	Similar in Southeastern Connecticut; lower in Hartford
Number of Real Estate Brokers Contacted(Ho_{34})	Positive Correlation	Similar in Hartford; lower in Southeastern Connecticut
Lending Institution Persons Contacted(Ho_{36})	Positive Correlation	Similar in Hartford; lower in Southeastern Connecticut
Owners of Property Contacted(Ho_{38})	Positive Correlation	Similar in Hartford; lower in Southeastern Connecticut
Others(architects, builders, etc.) Contacted(Ho_{40})	Positive Correlation	Similar in Southeastern Connecticut; lower in Hartford
Satisfaction level with Home Expressed(Ho_{44})	Negative Correlation	No Data for Comparison
Dependable Types of Information Sources(Ho_{47})	Significant Difference	Similar in Hartford; more in Southeastern Connecticut
Length of Time Searching for Home(Ho_{48})	Positive Correlation	Similar in Southeastern Connecticut; lower in Hartford
Number of Visits to Home(Ho_{50})	Negative Correlation	No Data for Comparison
Urging by Friends and Relatives(Ho_{53})	Positive Correlation	Similar in Southeastern Connecticut; more in Hartford

in buying and related activities appear to have shown these home seekers that an effective level of information search can be achieved by using few types of information sources.

The occupational level also influences the number of types of information sources used. More professional occupations use fewer types of information sources. Perhaps this is because individuals in these occupations are likely to have a larger number of occupational, social, and community obligations. These time-consuming activities and attendant interactions may result in the professional persons: (1) having less time than they feel they can or need to spend in such information search, and (2) acquiring the requisite information more efficiently so that fewer sources are needed to obtain all the information perceived as necessary. This seems to be supported because Hempel[5] found blue collar workers, clerical employees, and military personnel to have longer durations of search than professional and managerial personnel and to have contacted a large number of real estate firms and lending institutions. These lower-level occupational categories may have both the additional time and the need to conduct more extensive searches.

Persons responding as longest in the length of residence classification used fewer types of information sources in searching for a home. Also, pressure to move was apparently not a prevailing force with persons who had lived relatively

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[5]Hempel, pp. 65-72.

longer times in their previous homes. Persons who were eager to move, however, did use more types of information sources, perhaps attempting to minimize risk and dissonance. Evidently, in the Personal Data area, as a home buyer becomes more mature, advances in his occupation and inhabits his home longer, he is less likely, for several possible reasons, to conduct an extensive information search for a home.

Tests concerning other Personal Data factors were also conducted on marital status, level of education, number of hours worked in a week and length of residency in Norman, but no relationship could be established with the number of types of information sources utilized. Similarly, no significant differences in types of information sources used could be established between male and female respondents, previous residents and those not previous residents of Norman, respondents under high pressure to move and those not under pressure, and among the different reasons given for feeling an urgency to move.

The investigator anticipated finding some significant relationships or differences relative to Financial Status and Purchase Requirements. However, no relationships could be found between the number of types of information sources used, and the participants' income, price of the homes inspected, the price of the home purchased, and the respondent's ratings of certain financial variables. Hempel,[6] however,

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[6]Hempel, pp. 33, 66-67.

did find that Southeastern Connecticut buyers earning under $15,000 entered more homes for inspection, contacted a larger number of real estate firms and a larger number of lending institute personnel than did the Hartford area buyers. Hempel found the Southeastern Connecticut market to be receiving an influx of many young professional workers with advanced graduate training. He concluded the buying behavior of this market segment was the result of the exercise of newly gained buying power constrained during the years of graduate work and bolstered by expectations of high job security and increasing income.

Comparisons were made for relationships between the number of types of information sources used and the Physical Structure and Arrangement of the home, the Geographical Location, Community Factors, and the Neighborhood Factors area. As respondents ranked the Physical Structure and Arrangement of the home higher in importance, they tended to use fewer types of information sources. A possible explanation is that persons who feel very strongly about certain physical structure and arrangment factors of the home may also have strong opinions sources. They may mentally prejudge certain types of sources and reject them, thus restricting their selection of alternative sources when conducting the search process for a home. The use of significantly fewer types of information sources may thus be the result of persons who hold strong views about the physical structure and arrangement factors within the home.

Respondents in Norman rated quality of construction, foundation solidarity, and the floor plan highly important, while subjects in the Connecticut area were most concerned with architectural style, number of bedrooms, and floor plan.[7] Environmental factors such as high winds, chance tornados, and other climatic conditions rated relatively high, may furnish the reason for the concern in Norman with a solid home. Buyers in Connecticut experience violent conditions less frequently and tend to rate other aspects higher in the search for a home.

Relationships between the use of types of information sources and Location Factors, Community Factors, and Neighborhood Factors were not of sufficient magnitude to draw judgments about them.

Four tests were performed regarding the use of types of information sources as related to variables in the prepurchase and postpurchase groups. The first attempted to determine the relationship between this use and the incidence of previously owned homes. The succeeding tests examined whether there were significant differences in this use of sources between, respectively:

1) rentors and homeowners;
2) previous homeowners and non-previous homeowners; and
3) experienced home buyers and inexperienced home buyers.

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[7]Hempel, pp. 116-119

Of the three Chi-Square tests performed, only one resulted in a significant difference. Experienced home buyers used fewer types of information sources looking for a home than did inexperienced home buyers. Experienced home buyers may use fewer types of information sources than inexperienced home buyers because they have learned that some information sources are of relatively little value in finding a home. Also, certain sources may be more efficient, and a smaller number of types of information sources may suffice in the home search process. An alternative dimension is that experienced home buyers may be older as a group, and thus have acquired a degree of judgment, maturity, self-confidence and sophistication which permits these buyers to proceed in the home search with a degree of surety which the inexperienced home buyer has not yet attained. These results, of course, overlap age and family life cycle and thus the reasoning behind the conclusions are likely to have similar relationships.

No differences were found in the number of types of information sources used between rentors and homeowners and between previous and non-previous homeowners. Although these findings do not prove it, they may imply that a similar number of types of information sources would be used respectively by rentors and homeowners, and by previous and non-previous homeowners; the results may, however be due to the fact that substantial financial commitment and the infrequency of home purchase require a diligent use of

the types of information sources despite the home seekers previous home ownership status.

Seven different classifications in the number and type of personal contacts provided data for determining relationships between the three prepurchase stages and the number of personal contacts made with the personal information sources in a preceding ten-day duration.

Relationships were measured between the stage of involvement in prepurchase home search and the contacts with each individual personal information source and the number of times each individual personal source was contacted.

As an individual became more involved in prepurchase search activity, he contacted more co-workers, real estate agents and brokers, lending personnel, owners of property, and others (lawyers, builders, contractors, architects, etc.) in looking for a home. In the Connecticut study Hempel[8] found real estate brokers heavily relied upon by home buyers. Hempel also found friends to be another important personal source of information, being preferred over relatives, co-workers, and business associates. Hempel felt friends were important because they were likely to have similar tastes, preferences, and economic status.

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[8]Hempel, pp. 79-81, 90.

Other studies[9] have supported the previous statements and have also shown that people: (1) are more apt to exchange information with similar age and social status peers; (2) are concerned with the credibility and/or expertise of the communicant; (3) highly value family interpersonal communications; and (4) give some consideration to the physical and social proximity of the communication source. Interpersonal communications thus influence purchase decisions in several significant ways.

In another Connecticut home purchasing study twenty years earlier, Ruby Norris[10] found that friends and hearsay, and real estate agents and brokers are very important in locating a home for purchase.

Frequency of personal contacts by each respondent in this study, over a prior ten-day period, and involvement in the search process were also measured. The data showed as persons became more deeply involved in the search process, they increased the frequency with which they consulted with each individual co-worker, relative, real estate agent or

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[9]See, George Katona and Eva Muller, "A Study of Purchasing Decisions," in Lincoln Clark (ed.), Consumer Behavior: The Dynamics of Consumer Reaction (New York: New York University Press, 1955), pp. 30-87, and Charles W. King and John O. Summers, "Dynamics of Interpersonal Communication: The Interaction Dyad," in Donald F. Cox (ed.), Risk Taking and Information Handling in Consumer Behavior (Boston: Division of Research, Graduate School of Business Administration, Harvard University, 1967), pp. 240-264.

[10]Ruby T. Norris, "Processes and Objectives of House Purchasing in the New London Area," in Lincoln H. Clark (ed.), Consumer Behavior: The Dynamics of Consumer Reaction, pp. 25-29.

broker, lending institution representative and "others". Apparently, as home seekers become more interested in purchasing a home, word-of-mouth information provides valuable information through more frequent contact with the above influentials. The process probably includes, based upon current views in general consumer behavior literature, at least two functions:

(1) It provides an important measure of self-confidence to the consumers by supporting his perceived needs and wants through the personal interaction with reference groups and family members, and

(2) It serves to overcome purchase dissonance stemming from the consumer's perceived risk in purchasing the product.

Home Buyers Search Pattern Characteristics were analyzed to determine if significant relationships or differences could be found.

Some of the significant results found are interrelated in different ways and thus affect each other in the determination of the level of significance. For example, an interrelationship was indicated between the degree of satisfaction expressed with the present home and the degree to which friends and relatives urged the buying of a home. The findings showed that as lesser satisfaction was expressed and more urging by friends and relatives was reported, the respondents tended to use greater numbers of types of information sources.

Hempel[11] found friends to be particularly influential

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[11]Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Markets, pp. 85-90.

as sources of information in guiding the consumer in the buying process. If a suitable home is found through the advice of friends, this interaction itself may act as a source of satisfaction to the home buyer. Friends, in addition to offering advice, often urge the interested person to seek out and purchase a better dwelling. More types of information sources are evidently used to minimize risk and uncertainty.

Another interrelationship may exist between the stage in prepurchase and the indicated dependable types of information sources. The findings showed that as respondents became progressively more involved in the search process, they used more types of information sources, and they felt more types of information sources were dependable. Group three (Very Actively Involved) respondents indicated the highest number of dependable sources and used the most types of information sources during the search process. Apparently with the use of more types of information sources at the late stage of prepurchase home buying, the consumer perceives more types of information sources to be dependable in maximizing his problem solving capability.

It may be possible that late prepurchase respondents feel so many types of information sources are dependable because of the confidence gained from having cross-checks on information available. A significant decrease in the number of types of sources used and denoted as dependable was observed however between group three and group four (Postpurchase). Postpurchase individuals may, with the

passage of time, forget some of the types of information sources they used and felt at the time to be dependable. Another explanation may be that prior to purchase, respondents are psychologically more involved and not only recall more, but perceive more types of dependable information sources as required of a "reasonable" buyer. A final reason for group four indicating fewer dependable types of information sources may be that once the home is purchased and the consumer has time for reflection, he may recognize that some types of information sources which he thought were dependable in prepurchase were not so dependable after the purchase had been made.

The data showed that as respondents used more types of information sources, they devoted considerable time to looking for homes but had inspected each home a fewer number of times. Hempel[12] found shorter durations of search existed for those who were moving because of job transfer, those who had moved five or more times in the last seven years, those who had limited familiarity with the town, or those who were purchasing their third or subsequent home.

As would be expected, significant Chi-Square test results were observed in comparing the three prepurchase stages and the length of time before the subjects expected to purchase a home, and between these stages and the degree

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[12]Hempel, pp. 65-68.

of confidence they felt that the purchase would occur within two weeks of the time of the interview. Group one expected a lengthy period of time to pass before a home would be purchased and indicated this by expressing the lowest degree of confidence that the purchase would occur within two weeks. Group three, on the other hand, expected the shortest period to pass before a home would be purchased and expressed the highest degree of confidence a purchase would occur within two weeks. A narrowing of alternatives is an integral part of the information search process. The heightened feeling of confidence and the expectation that a home would be purchased in shorter length of time are both objectives of the search and the result of the narrowing process.

The use of the self-classification technique by respondents in the three prepurchase groups appears to have been validated by the test results on these two factors discussed above. Group one indicated an average period of 22.8 months before anticipated purchase, while groups two and three indicated periods of 13.0 and 3.6 months, respectively, before expected purchase. On a confidence scale ranging from one (1 = least confident) to five (5 = extremely confident), group one indicated 1.8; group two, 2.4; and group three, 3.6 values of confidence that the purchase would occur within two weeks of the date of interview.

Home Seekers and Recent Buyers in Norman, Oklahoma

This study shows that in the spring of 1973, among approximately 18,517 household heads listed in the

City Street Directory there were probably (at 95 percent confidence and if a 60 percent response rate is acceptable):

1. 1156 household heads or 5.7 percent were "Slightly Involved,"
2. 518 household heads or 2.8 percent were "Involved,"
3. 407 household heads or 2.2 percent were "Very Actively Involved,"
4. 722 household heads or 3.9 percent were "Postpurchase," and
5. 15,714 household heads or 85.4 percent were not involved in or considering the purchase of a home.

General Characteristics of the Four Groups

General Commonalities

The home searchers in this study may be generally described as married, between the ages of 20 and 40, having either one or two children, and with the husband having about four years of college. Most of the respondents were previous residents of Norman or the state of Oklahoma, and were feeling little urgency to move, but both spouses feeling eager to move. A large number were students, and, perhaps overlapping this status, a large number were blue or white collar workers.

Most respondents' income ranged between $6,000 and $20,000 per year and averaged $7,768. The average home inspected was in the $29,000 to $31,000 range and the total price of home was listed as the most important of the financial factors. At the beginning of the home search, the typical respondent expected to pay approximately $25,000

for a home, but at the time of the interview they expected to pay about $29,000.

With regard to the home, respondents were most concerned with the quality of construction, the foundational solidarity, the proximity to work, schools and college, the quality of educational programs and civil services, the appearance of neighbors' homes, the socioeconomic level of neighbors, and the value of neighbors' homes.

Of least importance was the age of a home, architectural style of the home, being close to friends' homes, living close to town, being close to relatives or birthplace, prestige of the community, nationality of the neighbors, and religious interests of neighbors.

A majority of the prepurchase groups were rentors; of the persons who had owned homes, most indicated they had owned only one home previously. Most of the respondents believe they were regarded by associates as inexperienced or only somewhat experienced home buyers.

Most persons report receiving the advice and assistance of two friends, and of co-workers, relatives, and real estate brokers; usually only one banker and owner of property for sale had been contacted.

Both spouses were somewhat satisfied with their present home but the wife was very satisfied if the home had been recently purchased. The prepurchase groups indicated they had been looking for a home approximately a year and had used six or seven types of information sources in

searching for a home.

Certain predominant features were noted within each of the groups. Certain characteristics were found to be in especially strong evidence in some groups.

Group I - The Slightly Involved group tends to differ from the second and third groups in these ways:

1. Younger;
2. More likely to be students;
3. More likely to be from out of state relative to previous residence;
4. More likely not to own their present residence;
5. Expected to pay the least amount ($25,656) for a home, but inspected homes with the highest average price ($31,409) at the time of the interview;
6. More likely to be rentors;
7. Relied on friends and relatives most heavily for housing advice;
8. Were the group most satisfied with present residence;
9. Used both the smallest number of types of information sources (3.102) and proportion of total sources which were dependable; and
10. Indicated the longest period (22.8 months) before purchase would be made and indicated the lowest degree of confidence the purchase would occur within two weeks.

Group II - The Involved groups appeared to have the least number of characteristics on which the groups differed markedly from the other two groups. Some of these were:

1. Male respondents had the highest average education;
2. Indicated living space as their most important reason for wanting to buy a home;
3. Had the highest average income ($8,211) and expected to pay the most ($30,833) for a home at the time of the interview;
4. Were most concerned with the quality of construction, the solidarity of the foundation and being near their church and/or club; and
5. A large number of this group contacted friends for help and advice in searching for a home.

Group III - The Very Actively Involved group indicated, when compared with the other groups, some of the highest values in these categories:

1. The highest proportion of white collar workers;
2. The highest feeling of urgency to move and the highest "eagerness to move" were indicated;
3. Most concern with appearance of neighbors' homes, neighbors' socioeconomic level, and the number and location of bedrooms;
4. Contacted the most co-workers, relatives, real estate agents and brokers, bankers, and owners of property for sale;
5. Indicated the largest number of types of information sources which were dependable (8.113), and the highest average number of homes visited (5.219) in the past ten days; and
6. Felt they would be purchasing a home in the shortest time ($\bar{X}$ = 3.6 months), and indicated the highest degree of confidence the purchase would occur within two weeks.

Group IV - The Postpurchase group, when compared with the other three groups, offered some interesting information:

1. The most married group and the oldest group of respondents;
2. Most likely to be previous residents of Norman or the state of Oklahoma;
3. The lowest average income ($6,929) of the groups and indicated the price of home as most important of the financial factors;
4. Regarded by their friends to be highest rated as experienced home buyers from among all the groups; and
5. Indicated the fewest number of types of information sources used (3.7), and acknowledged reliance on the fewest number of dependable (4.4) types of information sources.

Other interesting findings particularly related to types of information sources were noted in the study. A few brief excerpts are provided for comparison in the following sections for showing the findings of this study and data provided in the Connecticut study by Hempel.

The following tables illustrate the use of types of information by respondents in this study and respondents in the Hempel study. In most of the tables, only the first few major types of information sources are shown to provide a basis for comparison. For the complete tables, Tables 4.1 and 4.2 in Chapter IV, the section on Hempel in Chapter II and Appendix F will provide more complete data.

A comparison of the first two tables (Tables 5.2, 5.3) illustrating the use of types of information sources by home searching consumers shows nearly the same types of sources of information represented in the rankings. An examination of this study's results shows that in the post-purchase group, real estate agents and brokers were rated first while in the Hempel study, real estate brokers were rated second. However, for overall ranking by the four groups in this study, real estate agents and brokers were ranked first overall in this study. In the Hempel study conducted at the postpurchase stage of home buying, walking or riding around was ranked second by searching for a home. Newspaper advertisements received a first ranking in the Hempel study while in this study, the respondents across the four groups gave newspaper advertisements a second ranking while the fourth group (Postpurchase) ranked advertisements as third.

These tables reflect differences in the way people in two regions of the United States utilize information sources to locate a home. The reasons for this difference are very

TABLE 5.2

Percent Use of Types of Information Sources by Four Groups, Norman, Oklahoma

Type of Information Sources (Present Study)	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post - Purchase)
Casual Walking or Riding Trips	83%	92%	90%	83%
Newspaper Real Estate Advertisements	77	94	90	79
Real Estate Agents or Brokers	40	82	93	92
"For Sale" Sign on Property	77	84	67	70
Friends and Casual Associates	75	79	67	61

TABLE 5.3

Percent Uses of Information Source by Two Markets in Connecticut

Sources of Information (Hempel's Study)	Information Source Referred to by ...	
	Hartford Area Respondents	Southeastern Area Respondents
Newspaper Advertisements	87%	79%
Real Estate Broker	84	79
Walking or Riding Around	56	67
Friends	54	52
Co-Workers and Business Associates	31	38

possibly many and complex; perhaps relating to climatic conditions, size of communities being compared, socioeconomic makeup, occupations and educational level of community inhabitants. In different dimensions, behavioral results and effects may reflect differences in attitudes and preferences of inhabitants living in different sections of the country.

Other findings about the usefulness in locating and in arranging for the purchase of a home provided interesting data for comparison between this study and Hempel's Connecticut study. These data are presented in Tables 5.4, 5.5, 5.6.

TABLE 5.4

Indicated Percentage Usage of Information Sources in Locating a Home by Four Groups in Norman, Oklahoma

Type of Information Source (Present Study)	Usefulness of Source in Locating a Home			
	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
1. Real Estate Agents or Brokers	70%	67%	78%	80%
2. Newspaper Real Estate Advertisements	71	73	71	65
3. Casual Walking or Riding Trips	54	56	50	67
4. "For Sale" Signs on Property	52	52	47	45

TABLE 5.5

Indicated Percentage Usage of Information Source in Arranging for the Purchase by Four Groups in Norman, Oklahoma

Type of Information Source	Usefulness of Source in Arranging for the Purchase of a Home			
	Group 1 (Slightly Involved)	Group 2 (Involved)	Group 3 (Very Actively Involved)	Group 4 (Post-Purchase)
Personnel from Lending Institution	81%	79%	77%	69%
Real Estate Agents or Brokers	72	74	74	78
Owners of Property Inspected	50	49	41	36
Builders and Contractors	33	37	32	28

TABLE 5.6

Percent of Respondents Mentioning Information Source as "Most Useful" by Two Connecticut Markets

Source of Information (Hempel Study)	Percent of Respondents Mentioning Information Source as "Most Useful"			
	Most Helpful in Locating a Home		Most Helpful in Purchasing a Home	
	Hartford	Southeastern	Hartford	Southeastern
Real Estate Broker	45%	40%	52%	51%
Newspaper Advertisements	29	19	1	2
Walking or Riding Around	7	20	1	1
Bankers	2	0	17	15
Builders and Contractors	5	8	7	15

Source: Adapted from Donald J. Hempel, A Comparative Study of the Home Buying Process in Two Connecticut Housing Markets (Storrs, Connecticut: Center for Real Estate and Urban Economic Studies, 1970) p. 90.

The data from this study is ranked according to the percentage of respondents who indicated they found the type of information source to be useful in locating or arranging for the purchase of a home. Percentages may total to over 100 in some columns because some respondents indicated more than one source used. A comparison of the results reveals essentially the same types of sources referred to by respondents in the Oklahoma study and in the Connecticut study.

For locating a home, the same first three types of information sources are indicated as used in both the Oklahoma study and Connecticut study though in a different order. However, a closer examination reveals that the first three sources used are ranked the same by Norman respondents in Group four (Postpurchase) and respondents from the Southeastern Connecticut market area in the Hempel study.

For usefulness in arranging for the purchase of a home, some interesting comparisons were observed. In the Norman, Oklahoma, study, personnel from lending institutions received an overall first rating, but between Group I (Slightly Involved) and Group 4 (Postpurchase) the rating of these personnel took a steady decline. The same fact occurred for owners of property where the ratings also declined between Group 1 and Group 4.

An interesting finding in both studies in the "Arranging for the Purchase" area was that after the home had been

purchased, bankers were rated behind real estate brokers and agents though it is likely that for a majority of respondents, the home could not have been purchased without the bankers' help. Perhaps because most home buyers have so little contact with personnel from lending institutions when they do purchase the home, they do not realize the importance of the banker and thus rate him lower.

Without doubt, the real estate agent or broker is regarded as the most important information source after the home is purchased. This fact is verified in both the Oklahoma study and the Connecticut study where the real estate agent or broker is regarded as most helpful in locating and in arranging for the purchase of a home.

Recommendations for Further Research

The completion of this study represents an analysis of the types of information sources reportedly used by the inhabitants of a community which has some unique characteristics. Two major aspects of the study suggest directions for further research.

One is the fact that the principal material of this study consists of responses to questions from a sample of the population. Responses to any questionnaire, particularly on, but not restricted to, attitudinal or highly ego-involved topics, are subject to several well recognized limitations. Measurement errors may occur because the respondents may not provide true values or answers when the questionnaire

is administered. This may be brought about through status anxiety, ego defense, or an affiliative motive on the part of the respondent to be a member of the "right" class in the society. One general direction for further study to explore these results through more objective methods may be accomplished through use of the Census data which provides information on age, marital status, household size, and the like. The City Registry of Deeds could provide home price data and the Internal Revenue Service provides aggregate income data on communities to researchers. Or, different attitude measurement instruments using purely projective techniques, the semantic differential or the open ended question technique, may possibly provide more objective data.

The second major direction for research arises from the somewhat unusual features of the community of Norman. For example, over 65 percent of the respondents indicated they earned at least $10,000 per year in income. For educational level, the average respondent surveyed had a minimum of 16 years of education. Over 50 percent of respondents who had purchased a home within the past six months paid more than $25,000 for the home purchased. Also, 70 percent of the subjects who had recently purchased homes indicated mortgage periods of 30 or more years.

Norman is probably considered by most knowledgeable persons to be a combination of a college town and a bedroom community for Oklahoma City. It has a population of

about 60,000 persons, with approximately 20,000 of whom are university students. Aside from these unusual features, Norman is in other aspects perhaps typical of other communities of this size. This is the kind of community from which the data were gathered.

One suggestion for further research would be to conduct a follow up study to this study in the Norman area. A study conducted six months or a year after the survey date in this study using a similar sample may provide valuable data showing attitudinal changes, home price changes or changes in the composition of the population in the city. Such a study may also provide incremental data showing significant directional changes in the demographic, financial, or search patterns of households attempting to purchase a home.

A similar study encompassing communities of similar size in other parts of the country may be conducted. Similarly, studies conducted of different size communities could be done and the findings compared. For example, communities under a certain size could be compared with communities of the size of Norman or comparisons could be made within the small community group. Larger communities could likewise be compared in their use of the types of information sources in searching for a home. Cities, suburbs, urban areas, and even major cities could be studied to determine their behavior in the use of types of information sources for finding homes across the United States.

Subsequent studies might even focus on certain income, education, or social classes within communities and comparisons could be made within communities or comparisons using these or other characteristics could be made with communities in other geographic regions. The analysis of such data would probably reveal some interesting behavior patterns for individuals making purchases of homes in these situations. These studies may find significant relationships between the types of information sources used by home buyers, and characteristics such as marital status, education, weekly work hours, income earned, length of mortgage and price of home purchased. Significant relationships may be found for some of these factors where no significant relationships were found in this study.

Another aspect of the use of types of information sources might be explored if a study were done from the seller's point of view. Individuals who are selling their homes would be surveyed to determine the types of information sources they are using to sell their home and the sources they feel have been most effective in marketing the home. A study from this side of the market may provide some interesting information and could well be a valuable educational experience for those in the real estate business, the mortgage lending business, the construction business, and other home owners interested in selling their homes.

Concluding Statement

The investigator anticipates this study and results provided can be of benefit in various occupational functions. Specifically, the researcher feels that the results of this study could be of value in marketing, in the construction industry, to municipal administrators and in the financial area.

For marketing the findings of this study could provide assistance to consumers contemplating the purchase of a home. For example, the degree of usefulness of the types of information sources at the various prepurchase stages should provide the new home seeker with a list of the most useful means of locating a home. Thus, newspaper real estate advertisements, "For Sale" signs on property, and casual walking or riding around trips are most useful in the early stages of home search while real estate brokers, builders and contractors, and relatives are especially helpful sources in the later stages of the home search process.

For usefulness in arranging for the purchase of a home, the consumer would find real estate brokers, owners of property for sale, and builders and contractors particularly useful for providing help in the course to home ownership. Consumers would, on the other hand, find that lending personnel, lawyers and attorneys would not provide the magnitude of help anticipated of them in arranging for home purchase.

The results of this study could also provide the real estate agent or broker with certain signals which indicate the home searcher is likely to purchase a home. For example, if the consumer is utilizing a large number of types of information sources, he is becoming very serious about the purchase of a home. Also, if the consumer is contacting fewer friends, but more co-workers, owners of property and bankers, this is an indication the home seeker is becoming interested in buying a home. The broker would also find that older persons and persons in the professional occupations tend to utilize fewer information sources in their search for a home. Being contacted by a person with these characteristics should be a signal to the broker that closer ties should be developed since this type of individual would perhaps be a better prospect for a home sale than a younger and less professionally employed prospect who may simply be interested in shopping around for a home.

Persons involved in the construction and design of homes would find the results of this study a help in their professions. Architects and home designers in Norman would find home buyers interested in the number of rooms, the number and location of bedrooms, the floor plan, and the square footage of living area. Style of home, size of house lot, and special features of the home would, however, be of lesser importance to Norman home searchers. Contractors and builders in central Oklahoma would find quality of construction and solidness of foundation to be highly

important with home buyers. Distance between neighbors' homes and proximity to schools and work were also indicated to be of high importance with residents of Norman. Perhaps by noting and incorporating these items of high interest to home buyers in Norman, builders, contractors, and architects could provide a more satisfying product to the home buyer.

Certain community and neighborhood features which generally improve the quality of life of inhabitants were given high priority by the respondents in this study. Municipal administrators such as town, city, state, and federal employees and elected officials could provide a beneficial service if they administered their functions with certain community interests in mind. For example, Norman residents expressed that quality education, community services, civil services, the appearance of neighborhoods, parks and recreational facilities were of prime interest. Of lesser indicated importance were accessibility to highways, community taxes, prestige of community, and the attachment individuals have to the community. This study could therefore serve as a guide for areas in which municipal administrators should concentrate their efforts. Administrators of federal and state housing programs may discover that citizens under such programs would more readily accept housing provided if some of the features indicated as important were included under the housing provided. For example, having neighbors of similar age, neighbors with similar education, and neighbors with families of similar size and

structure were mentioned as being some of the more desirable attributes of the immediate neighborhood. Housing administrators, keeping these factors in mind as they place people in housing, could improve the satisfaction of citizens living in housing of this nature.

Financial organizations may improve their services by noting some of the feelings expressed by respondents in this study. For example, the subjects in the study seem to prefer a longer mortgage term such as terms running in the vicinity of thirty years. Also of high attention by the home buyers were the monthly mortgage payments and bank interest rates. On the other side of the coin, property taxes, down payment necessary, and insurance premiums were indicated to be of lesser importance. Banks, insurance companies, mortgage loan companies, investment bankers, and similar financial organizations should be alert for developing trends in these areas and make adjustments in their operations which will provide improved services to their customers and particularly, the home buying consumers.

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APPENDIX A

INSTRUMENT USED TO COLLECT INTERVIEW DATA

APPENDIX A

UNIVERSITY OF OKLAHOMA DEPARTMENT OF MARKETING

CONFIDENTIAL

HOME BUYING INFORMATION SEARCH

QUESTIONNAIRE

Respondent's name is not to be placed on this questionnaire

The purpose of the following questionnaire is to determine some of the information sources and procedures used by different families purchasing homes in and around the Norman, Oklahoma area. You can provide a valuable service to other prospective home buyers by completing the following questionnaire. Your cooperation with this project is certainly appreciated.

For Interviewer's Payroll Purposes:

Date of Interview:_____ Time Begin:_____ Interviewer:_____ Interview Number:_____

Please indicate again your present status of home interest: (SHOW CARD)
( ) Slightly involved; ( ) Very Actively Involved; ( ) Am not interested or thinking about a home purchase
( ) Involved; ( ) Purchased home within 6 months;

Respondent: Male____ Female____ Both____ Other(describe)_____

Housing Status: Renting____ Homeowner____ Other(describe)_____

Marital Status: Married____ Single____ Widowed____ Divorced____ Separated____

1. How long have you been married (if applicable)? Yrs._____ Mos._____

2. Number of children (if applicable):_____

3. Children's Ages: (1)____ (2)____ (3)____ (4)____ (5)____ (6)____ (7)____

4. How many children are living at home?_____

5. What is the age bracket of: (SHOW CARD) Male Adult Head_____ Female Adult Head_____

6. Do you own (entirely or with mortgage) your home at the present time? Yes___ No___

7. How long have you lived at your current residence? Yrs._____ Mos._____

8. To what degree are you satisfied with your present residence? Totally Satisfied 5 4 3 2 1 Totally Dissatisfied

9. To what degree is your spouse (if applicable) satisfied with your present residence? Totally Satisfied 5 4 3 2 1 Totally Dissatisfied

10. Have you ever bought a home before? Yes____ No____

If yes, how many homes have you bought in the past?_____

11. How long have you been a resident of Norman, Oklahoma? Yrs._____ Mos._____

12. Do you feel any urgency to buy a home within a certain time period? Yes___ No___

If yes, please indicate the degree of urgency you feel to purchase a home: Great Deal 5 4 3 2 1 None at All

13. What is the reason for this urgency?_____

14. To what degree are your friends and relatives encouraging you to buy a home? Great Deal 5 4 3 2 1 None at All

15. What is your main reason or reasons for wanting to buy a home?_____

16. Please indicate your personal eagerness to move if you could find an acceptible home tomorrow: Extremely Eager 5 4 3 2 1 Am not eager to move

17. Please indicate - relative to your own - the eagerness to move you believe is felt by your spouse (or next most important household member):(If spouse present, mark "5") 5 4 3 2 1

APPENDIX A Continued

a - 2 -

From the list provided, indicate the types of information sources which you used in looking for a home by showing the total number of times you have used each source. Also show the degree of importance you feel each source to be in locating a home on the scales provided by marking an "X" across the number on the scales provided.

	How many times used or called on?	Extremely Important	Very Important	Somewhat Important	Of Little Importance Relatively	No Importance
a. Newspaper real estate advertisements	____	5	4	3	2	1
b. Housing advisors and counselors provided by employer	____	5	4	3	2	1
c. "For Sale" signs on property	____	5	4	3	2	1
d. Builders and contractors	____	5	4	3	2	1
e. Articles in magazines and pamphlets	____	5	4	3	2	1
f. Casual walking or riding around trips	____	5	4	3	2	1
g. Articles in newspapers	____	5	4	3	2	1
h. Radio and/or television	____	5	4	3	2	1
i. Advertisements in telephone directory	____	5	4	3	2	1
j. Real estate agents or brokers	____	5	4	3	2	1
k. Co-workers and business associates	____	5	4	3	2	1
l. Architects and home designers	____	5	4	3	2	1
m. Town records of deeds and taxes	____	5	4	3	2	1
n. Occupants of neighborhood where you are interested in living	____	5	4	3	2	1
o. Owners of property inspected	____	5	4	3	2	1
p. Relatives	____	5	4	3	2	1
q. Books on houses and house plans	____	5	4	3	2	1
r. Personnel from lending institutions (e.g. bankers, loan officers, etc.)	____	5	4	3	2	1
s. Friends and casual associates	____	5	4	3	2	1
t. Lawyers and attorneys	____	5	4	3	2	1
u. Other(describe)_____	____	5	4	3	2	1

Using the list above, show which sources rate as of different importance for being most helpful in arranging for the purchase of a home by circling the number on the scales provided.

---

18. Which sources of information in rank order would you recommend to other home buyers like yourself for dependable advice and assistance? 1st____ 2nd____ 3rd____ 4th____ 5th____

19. To what degree do you believe your friends regard you as an experienced home buyer? Great Deal 5 4 3 2 1 Not at All

20. How much do you rely on friends and relatives for financial, legal and similar advice? Great Deal 5 4 3 2 1 Not at All

21. Indicate the number of homes inspected in each of the following price ranges:

a. under $10,000	____	f. $30,000-34,999	____
b. $10,000-14,999	____	g. $35,000-39,999	____
c. $15,000-19,999	____	h. $40,000-44,999	____
d. $20,000-24,999	____	i. $45,000-49,999	____
e. $25,000-29,999	____	j. $50,000 or more	____

22. When you first started looking for a home, how much did you expect to pay? $_____

23. How much do you now expect to pay? (if applicable) $_____

24. How long have you been actively looking for a home? (in weeks)_____

25. Was there a particular incident or situation which caused you to begin looking for a home? Yes____ No____

If yes, what was it?_____

26. Please indicate the number of homes you have visited within the past ten (10) days:____

27. Please indicate the number of times you have visited each of the principal homes you have visited in the past ten (10) days: Home A____ Home B____ Home C____ Home D____

APPENDIX A Continued

a - 3 -

Using the following lists, check those criteria which you believe to be important in considering the purchase of a home. On the line provided to the left of each criteria, please indicate what you feel to be the most important three or so factors in buying a home(e.g. 1st, 2nd, 3rd). Also, be sure to indicate the degree of importance of each factor on the scales provided.

	Extremely Important	Very Important	Somewhat Important	Of Little Importance Relatively	No Importance
PHYSICAL FACTORS/ARRANGEMENT					
___ 1. Number of rooms	5	4	3	2	1
___ 2. Number of square feet of living area	5	4	3	2	1
___ 3. Type and quality of construction material	5	4	3	2	1
___ 4. Style of home (colonial, contemporary, etc.)	5	4	3	2	1
___ 5. Number and location of bedrooms, bathrooms, etc.	5	4	3	2	1
___ 6. Special features of home (fireplaces, built-in appliances, back yard patio, etc.)	5	4	3	2	1
___ 7. Age of home	5	4	3	2	1
___ 8. Solidarity of foundation and/or reinforcements	5	4	3	2	1
___ 9. Arrangement of floor plan	5	4	3	2	1
___ 10. Size of lot	5	4	3	2	1
___ 11. Other(describe)_____	5	4	3	2	1
FINANCIAL FACTORS					
___ 1. Property taxes on dwelling and lot	5	4	3	2	1
___ 2. Down payment necessary	5	4	3	2	1
___ 3. Bank interest rates	5	4	3	2	1
___ 4. Total cost or price of home	5	4	3	2	1
___ 5. Monthly mortgage payments	5	4	3	2	1
___ 6. Insurance premiums needed to insure home	5	4	3	2	1
___ 7. Other(describe)_____	5	4	3	2	1
LOCATION FACTORS					
___ 1. Distance to recreational facilities	5	4	3	2	1
___ 2. Distance to downtown	5	4	3	2	1
___ 3. Distance to schools	5	4	3	2	1
___ 4. Distance between your home and neighbor's homes	5	4	3	2	1
___ 5. Distance to work	5	4	3	2	1
___ 6. Historical incidence of natural calamities (earthquakes, tornados, floods, etc.)	5	4	3	2	1
___ 7. Distance to shopping centers	5	4	3	2	1
___ 8. Distance to friend's homes	5	4	3	2	1
___ 9. Distance to church	5	4	3	2	1
___ 10. Accessibility to major highways, airlines, etc.	5	4	3	2	1
___ 11. Other(describe)_____	5	4	3	2	1
COMMUNITY FACTORS					
___ 1. History of social and/or racial problems arising in the community	5	4	3	2	1
___ 2. Quality of city's educational institutions	5	4	3	2	1
___ 3. Quality of city's political leadership	5	4	3	2	1
___ 4. Parks, recreational facilities available	5	4	3	2	1
___ 5. Chances of household head being transferred to another area	5	4	3	2	1
___ 6. Distance from immediate relatives and/or your original birthplace	5	4	3	2	1
___ 7. Community taxes (water, sales, real estate, etc.)	5	4	3	2	1
___ 8. Level of community services available (water, power, sewer, etc.)	5	4	3	2	1
___ 9. Quality of community's civil services (police, fire, rescue, ambulance, civil defence, etc.)	5	4	3	2	1
___ 10. Overall prestige of community to outsiders	5	4	3	2	1
___ 11. Other(describe)_____	5	4	3	2	1

APPENDIX A Continued

NEIGHBORHOOD FACTORS

___	1. Neighbors that belong to age group similar to yours	5	4	3	2	1
___	2. Neighbors with similar religious interests	5	4	3	2	1
___	3. Neighbors with race similar to yours	5	4	3	2	1
___	4. Socioeconomic level of neighborhood	5	4	3	2	1
___	5. Neighbors with similar occupations to yours	5	4	3	2	1
___	6. Neighbors with similar sports interests and hobbies	5	4	3	2	1
___	7. Neighbors with similar educational levels to yours	5	4	3	2	1
___	8. Neighborhood children; number, ages, interests, etc.	5	4	3	2	1
___	9. Appearance and attractiveness of neighbor's homes	5	4	3	2	1
___	10. Neighbors with nationalty similar to yours	5	4	3	2	1
___	11. Neighbors with homes of equal or greater value than yours	5	4	3	2	1
___	12. Other(describe)_____	5	4	3	2	1

28. Please indicate the date that you believe you will have completed the purchasing of a home:_____

29. Please indicate the confidence you feel that the purchase will occur within two weeks (+ or -) of the date above: Great Deal 5 4 3 2 1 None at All

30. From each of the categories provided, please indicate the number of different individuals contacted within the past ten (10) days for help and advice on buying a home:

	Number contacted in last 10 days		Number contacted in last 10 days
Friends:	_____	Lending institute personnel (bankers, loan officers, etc):	_____
Co-workers:	_____	Owners of property:	_____
Relatives:	_____	Others (lawyers, architects, builders, contractors, designers, etc.):	_____
Real estate agents or brokers:	_____		

31. On the following list please indicate the number of times you have been in contact with each of the individuals noted above within the past ten (10) days for help and advice on buying a home:

Friends: Friend A_____ Friend B_____ Friend C_____ Friend D_____

Co-workers: Co-worker A_____ Co-worker B_____ Co-worker C_____ Co-worker D_____

Relatives: Relative A_____ Relative B_____ Relative C_____ Relative D_____

Real estate agents or brokers: Broker A_____ Broker B_____ Broker C_____ Broker D_____

Lending institute personnel: Personnel A_____ Personnel B_____ Personnel C_____

Owners of property: Owner A_____ Owner B_____ Owner C_____ Owner D_____

Others: Others A_____ Others B_____ Others C_____ Others D_____

32. What is your occupation or vocation?_____

33. On the average, how many hours per week do you spend in your occupation or vocation?_____

34. Number of years of education: Public School_____ Business, Technical or Trade School_____ College_____ Other_____

35. What is your income bracket (before taxes): (SHOW CARD) _____

36. Where was your previous residence? (city, state)_____

*37. How many times did you visit your new home before you purchased it?_____

*38. How long is the term of the mortgage on the home you have just purchased?_____

*39. What was the total price paid for the home you just purchased?_____

* (if applicable) END OF INTERVIEW Time:_____ Thank you for your cooperation.....

APPENDIX A Continued

UNIVERSITY OF OKLAHOMA DEPARTMENT OF MARKETING

CONFIDENTIAL

HOME BUYING INFORMATION SEARCH

QUESTIONNAIRE

Respondent's name is not to be placed on this questionnaire

The purpose of the following questionnaire is to determine some of the information sources and procedures used by different families purchasing homes in and around the Norman, Oklahoma area. You can provide a valuable service to other prospective home buyers by completing the following questionnaire. Your cooperation with this project is certainly appreciated.

For Interviewer's Payroll Purposes:

Date of Interview:_____ Time Begin:_____ Interviewer:_____ Interview Number:_____

Please indicate again your present status of home interest: (SHOW CARD)
( ) Slightly Involved; ( ) Very Actively Involved; ( ) Am not interested or thinking about a home purchase
( ) Involved; ( ) Purchased home within 6 months;

Respondent: Male_____ Female_____ Both_____ Other(describe)_____

Housing Status: Renting____ Homeowner____ Other(describe)_____

Marital Status: Married____ Single____ Widowed____ Divorced____ Separated____

1. How long have you been married (if applicable)? Yrs._____ Mos._____

2. Number of children (if applicable):_____

3. Children's Ages: (1)____ (2)____ (3)____ (4)____ (5)____ (6)____ (7)____

4. How many children are living at home?_____

5. What is the age bracket of: (SHOW CARD) Male Adult Head_____ Female Adult Head_____

6. Do you own (entirely or with mortgage) your home at the present time? Yes___ No___

7. How long have you lived at your current residence? Yrs._____ Mos._____

8. To what degree are you satisfied with your present residence? Totally Satisfied 5 4 3 2 1 Totally Dissatisfied

9. To what degree is your spouse (if applicable) satisfied with your present residence? Totally Satisfied 5 4 3 2 1 Totally Dissatisfied

10. Have you ever bought a home before? Yes____ No____

If yes, how many homes have you bought in the past?_____

11. How long have you been a resident of Norman, Oklahoma? Yrs._____ Mos._____

12. Do you feel any urgency to buy a home within a certain time period? Yes___ No___

If yes, please indicate the degree of urgency you feel to purchase a home: Great Deal 5 4 3 2 1 None at All

13. What is the reason for this urgency?_____

14. To what degree are your friends and relatives encouraging you to buy a home? Great Deal 5 4 3 2 1 None at All

15. What is your main reason or reasons for wanting to buy a home?_____

16. Please indicate your personal eagerness to move if you could find an acceptible home tomorrow: Extremely Eager 5 4 3 2 1 Am not eager to move

17. Please indicate - relative to your own - the eagerness to move you believe is felt by your spouse (or next most important household member):(If spouse present, mark "S") 5 4 3 2 1

APPENDIX A Continued

b - 2 -

From the list provided, indicate the types of information sources which you used in looking for a home by showing the total number of times you have used each source. Also show the degree of importance you feel each source to be in locating a home on the scales provided by marking an "X" across the number on the scales provided.

	How many times used or called on?	Extremely Important	Very Important	Somewhat Important	Of Little Importance Relatively	No Importance
a. Casual walking or riding around trips	____	5	4	3	2	1
b. Articles in newspapers	____	5	4	3	2	1
c. Radio and/or television	____	5	4	3	2	1
d. Advertisements in telephone directory	____	5	4	3	2	1
e. Real estate agents or brokers	____	5	4	3	2	1
f. Newspaper real estate advertisements	____	5	4	3	2	1
g. Housing advisors and counselors provided by employer	____	5	4	3	2	1
h. "For Sale" signs on property	____	5	4	3	2	1
i. Builders and contractors	____	5	4	3	2	1
j. Articles in magazines and pamphlets	____	5	4	3	2	1
k. Relatives	____	5	4	3	2	1
l. Books on houses and house plans	____	5	4	3	2	1
m. Personnel from lending institutions (e.g. bankers, loan officers, etc.)	____	5	4	3	2	1
n. Friends and casual associates	____	5	4	3	2	1
o. Lawyers and attorneys	____	5	4	3	2	1
p. Co-workers and business associates	____	5	4	3	2	1
q. Architects and home designers	____	5	4	3	2	1
r. Town records of deeds and taxes	____	5	4	3	2	1
s. Occupants of neighborhood where you are interested in living	____	5	4	3	2	1
t. Owners of property inspected	____	5	4	3	2	1
u. Other(describe)_____	____	5	4	3	2	1

Using the list above, show which sources rate as of different importance for being most helpful in arranging for the purchase of a home by circling the number on the scales provided.

---

18. Which sources of information in rank order would you recommend to other home buyers like yourself for dependable advice and assistance? 1st____ 2nd____ 3rd____ 4th____ 5th____

19. To what degree do you believe your friends regard you as an experienced home buyer? Great Deal 5 4 3 2 1 Not at All

20. How much do you rely on friends and relatives for financial, legal and similar advice? Great Deal 5 4 3 2 1 Not at All

21. Indicate the number of homes inspected in each of the following price ranges:

a. under $10,000	____	f. $30,000-34,999	____
b. $10,000-14,999	____	g. $35,000-39,999	____
c. $15,000-19,999	____	h. $40,000-44,999	____
d. $20,000-24,999	____	i. $45,000-49,999	____
e. $25,000-29,999	____	j. $50,000 or more	____

22. When you first started looking for a home, how much did you expect to pay? $_____

23. How much do you now expect to pay? (if applicable) $_____

24. How long have you been actively looking for a home? (in weeks)_____

25. Was there a particular incident or situation which caused you to begin looking for a home? Yes_____ No_____

If yes, what was it?_____

26. Please indicate the number of homes you have visited within the past ten (10) days:_____

27. Please indicate the number of times you have visited each of the principal homes you have visited in the past ten (10) days: Home A_____ Home B_____ Home C_____ Home D_____

APPENDIX A Continued

b - 3 -

Using the following lists, check those criteria which you believe to be important in considering the purchase of a home. On the line provided to the left of each criteria, please indicate what you feel to be the most important three or so factors in buying a home(e.g. 1st, 2nd, 3rd). Also, be sure to indicate the degree of importance of each factor on the scales provided.

	Extremely Important	Very Important	Somewhat Important	Of Little Importance Relatively	No Importance
NEIGHBORHOOD FACTORS					
___ 1. Neighbors that belong to age group similar to yours	5	4	3	2	1
___ 2. Neighbors with similar religious interests	5	4	3	2	1
___ 3. Neighbors with race similar to yours	5	4	3	2	1
___ 4. Socioeconomic level of neighborhood	5	4	3	2	1
___ 5. Neighbors with similar occupations to yours	5	4	3	2	1
___ 6. Neighbors with similar sports interests and hobbies	5	4	3	2	1
___ 7. Neighbors with similar educational levels to yours	5	4	3	2	1
___ 8. Neighborhood children; number, ages, interests, etc.	5	4	3	2	1
___ 9. Appearance and attractiveness of neighbor's homes	5	4	3	2	1
___ 10. Neighbors with nationalty similar to yours	5	4	3	2	1
___ 11. Neighbors with homes of equal or greater value than yours	5	4	3	2	1
___ 12. Other(describe)_____	5	4	3	2	1
COMMUNITY FACTORS					
___ 1. History of social and/or racial problems arising in the community	5	4	3	2	1
___ 2. Quality of city's educational institutions	5	4	3	2	1
___ 3. Quality of city's political leadership	5	4	3	2	1
___ 4. Parks, recreational facilities available	5	4	3	2	1
___ 5. Chances of household head being transferred to another area	5	4	3	2	1
___ 6. Distance from immediate relatives and/or your original birthplace	5	4	3	2	1
___ 7. Community taxes (water, sales, real estate, etc.)	5	4	3	2	1
___ 8. Level of community services available (water, power, sewer, etc.)	5	4	3	2	1
___ 9. Quality of community's civil services (police, fire, rescue, ambulance, civil defence, etc.)	5	4	3	2	1
___ 10. Overall prestige of community to outsiders	5	4	3	2	1
___ 11. Other(describe)_____	5	4	3	2	1
LOCATION FACTORS					
___ 1. Distance to recreational facilities	5	4	3	2	1
___ 2. Distance to downtown	5	4	3	2	1
___ 3. Distance to schools	5	4	3	2	1
___ 4. Distance between your home and neighbor's homes	5	4	3	2	1
___ 5. Distance to work	5	4	3	2	1
___ 6. Historical incidence of natural calamities (earthquakes, tornados, floods, etc.)	5	4	3	2	1
___ 7. Distance to shopping centers	5	4	3	2	1
___ 8. Distance to friend's homes	5	4	3	2	1
___ 9. Distance to church	5	4	3	2	1
___ 10. Accessibility to major highways, airlines, etc.	5	4	3	2	1
___ 11. Other(describe)_____	5	4	3	2	1
FINANCIAL FACTORS					
___ 1. Property taxes on dwelling and lot	5	4	3	2	1
___ 2. Down payment necessary	5	4	3	2	1
___ 3. Bank interest rates	5	4	3	2	1
___ 4. Total cost or price of home	5	4	3	2	1
___ 5. Monthly mortgage payments	5	4	3	2	1
___ 6. Insurance premiums needed to insure home	5	4	3	2	1
___ 7. Other(describe)_____	5	4	3	2	1

APPENDIX A Continued

b - 4 -

PHYSICAL FACTORS/ARRANGEMENT

___	1. Number of rooms	5	4	3	2	1
___	2. Number of square feet of living area	5	4	3	2	1
___	3. Type and quality of construction material	5	4	3	2	1
___	4. Style of home (colonial, contemporary, etc.)	5	4	3	2	1
___	5. Number and location of bedrooms, bathrooms, etc.	5	4	3	2	1
___	6. Special features of home (fireplaces, built-in appliances, back yard patio, etc.)	5	4	3	2	1
___	7. Age of home	5	4	3	2	1
___	8. Solidarity of foundation and/or reinforcements	5	4	3	2	1
___	9. Arrangement of floor plan	5	4	3	2	1
___	10. Size of lot	5	4	3	2	1
___	11. Other(describe)_____	5	4	3	2	1

28. Please indicate the date that you believe you will have completed the purchasing of a home:_____

29. Please indicate the confidence you feel that the purchase will occur within two weeks (+ or -) of the date above: Great Deal 5 4 3 2 1 None at All

30. From each of the categories provided, please indicate the number of different individuals contacted within the past ten (10) days for help and advice on buying a home:

	Number contacted in last 10 days		Number contacted in last 10 days
Friends:	_____	Lending institute personnel (bankers, loan officers, etc):	_____
Co-workers:	_____	Owners of property:	_____
Relatives:	_____	Others (lawyers, architects, builders, contractors, designers, etc.):	_____
Real estate agents or brokers:	_____		

31. On the following list please indicate the number of times you have been in contact with each of the individuals noted above within the past ten (10) days for help and advice on buying a home:

Friends: Friend A_____ Friend B_____ Friend C_____ Friend D_____

Co-workers: Co-worker A_____ Co-worker B_____ Co-worker C_____ Co-worker D_____

Relatives: Relative A_____ Relative B_____ Relative C_____ Relative D_____

Real estate agents or brokers: Broker A_____ Broker B_____ Broker C_____ Broker D_____

Lending institute personnel: Personnel A_____ Personnel B_____ Personnel C_____

Owners of property: Owner A_____ Owner B_____ Owner C_____ Owner D_____

Others: Others A_____ Others B_____ Others C_____ Others D_____

32. What is your occupation or vocation?_____

33. On the average, how many hours per week do you spend in your occupation or vocation?_____

34. Number of years of education: Public School_____ Business, Technical or Trade School_____ College_____ Other_____

35. What is your income bracket (before taxes): (SHOW CARD) _____

36. Where was your previous residence? (city, state)_____

*37. How many times did you visit your new home before you purchased it?_____

*38. How long is the term of the mortgage on the home you have just purchased?_____

*39. What was the total price paid for the home you just purchased?_____

* (if applicable) END OF INTERVIEW Time:_____ Thank you for your cooperation.....

APPENDIX B

PRELIMINARY LETTER SENT TO SAMPLE PARTICIPANTS

APPENDIX B

The University of Oklahoma 307 West Brooks, Room 106 Norman, Oklahoma 73069

College of
Business Administration
Department of Marketing

Mr. John Doe
2730 Chautauqua Avenue
Norman, Oklahoma 73069

Dear Mr. Doe:

Would you do us a great favor? The enclosed postcard will take but a moment to read, check and drop in a convenient mailbox.

We in the University of Oklahoma's Department of Marketing are conducting a survey of persons who have purchased or may be interested in purchasing a home in the near future. The results of this research may be of significant benefit to persons buying homes in Norman in the future.

Your name has been scientifically selected so we may ask you to fill in the enclosed postcard. It is very important for statistical reasons that all postcards be returned no matter which block is checked. Please read the information on the back of the postcard, check the appropriate box, and return the postcard to us. After the postcards are returned, a limited number of persons may be asked for a personal interview. Please do not write your name on the postcard. This will assure you that your answer will be held in strictest confidence. No postage is needed.

Should you have any questions concerning this project, please contact me at 364-6699. Thank you for your cooperation in this matter.

Yours sincerely,

John J. Shaw
Project Administrator
Department of Marketing
The University of Oklahoma

APPENDIX C

INFORMATION SHOWN ON THE SELF-ADDRESSED POST-CARD INCLUDED IN PRELIMINARY MATERIALS

APPENDIX C

INFORMATION SHOWN ON THE SELF-ADDRESSED POST-CARD INCLUDED IN PRELIMINARY MATERIALS

Would you please indicate your present interest with regard to the purchase of a home: (Please check at least one block or if applicable, more than one).

( ) **Slightly Involved:** (thinking about buying a home, or have had one or two brief or general discussions at home with family members, or feel there is a good possibility the family will begin a more extensive search looking for a home in the near future).

( ) **Involved:** (have been looking for home ads in newspapers, or visiting open houses, or have called real estate agents or brokers to ask details of homes seen advertised, or have had three or more relatively lengthy or specific discussions).

( ) **Very Actively Involved:** (have gone with real estate broker to look at homes, or presently ready to purchase a home if the right one comes along, or am ready or have contacted a lending institution to make finance arrangements).

( ) **We Have Purchased** a home within the last 6 months.

( ) **We Are Not at Present Involved** in nor considering the purchase of a home.

APPENDIX D

FOLLOW-UP LETTER SENT TO RESPONDENTS

APPENDIX D

The University of Oklahoma 307 West Brooks, Room 106 Norman, Oklahoma 73069

College of
Business Administration
Department of Marketing

Mr. John Doe
2730 Chautauqua Avenue
Norman, Oklahoma 73069

Dear Mr. Doe:

It has been ten days since we mailed our letter and postcard to you. To date we have not had a return of the postcard in our mail.

As we explained in our letter, it is very important to our study for statistical reasons that each postcard be returned to us.

If you have misplaced or forgotten to return the first postcard, please read the enclosed postcard, check the appropriate box and return this postcard to us. Even if you did return the first postcard to us, please complete and return the enclosed postcard because your first postcard may have been somehow lost in the mail. Again, no postage is needed on the postcard--just drop it when completed in the mail.

Once again, I want to thank you for your consideration and help in this matter.

Yours sincerely,

John J. Shaw
Project Administrator
Department of Marketing
The University of Oklahoma

APPENDIX E

DATA CODING SYSTEMS USED FOR QUESTIONNAIRE RESPONSES CONCERNING THE PARTICIPANTS' AGES AND INCOME CLASSIFICATIONS

AGE CLASSIFICATIONS

A. under 20
B. 20 to 24
C. 25 to 29
D. 30 to 34
E. 35 to 39
F. 40 to 44
G. 45 to 49
H. 50 to 54
I. 55 to 59
J. 60 to 64
K. 65 or over

INCOME CLASSIFICATIONS

1. under $2,000
2. $2,000 to $3,999
3. $4,000 to $5,999
4. $6,000 to $7,999
5. $8,000 to $9,999
6. $10,000 to $14,999
7. $15,000 to $19,999
8. $20,000 to $24,999
9. $25,000 to $29,999
10. $30,000 to $34,999
11. $35,000 to $39,999
12. $40,000 to $44,999
13. $45,000 to $49,999
14. $50,000 or more

APPENDIX F

EXPANDED DATA TABLES SHOWING THE QUESTIONNAIRE INFORMATION COLLECTED FROM THE FOUR GROUPS OF PARTICIPANTS

TABLE 4.24

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Sex of the Respondent								
Male	42	52	19	48	15	48	22	40
Female	18	22	7	17	7	22	20	37
Both Respond	20	25	13	33	9	29	12	22
Marital Status of the Respondent								
Married	63	78	33	74	27	87	48	88
Single	13	16	3	7	2	6	2	3
Widowed	1	1	0	0	0	0	2	3
Divorced	3	3	2	5	1	3	2	3
Separated	0	0	1	2	1	3	0	0
Age (Male)								
Under 20	0	0	0	0	0	0	0	0
20 to 24	24	30	6	15	5	16	5	9
25 to 29	23	28	8	20	10	32	15	27
30 to 34	11	13	9	23	8	25	11	20
35 to 39	4	5	6	15	1	3	5	9
40 to 44	2	2	3	7	1	3	6	11
45 to 49	1	1	3	7	2	6	3	5
50 to 54	3	3	1	2	2	6	3	5
55 to 59	0	0	0	0	2	6	0	0
60 to 64	0	0	0	0	0	0	1	1
65 or over	3	3	1	2	0	0	2	3
Age (Female)								
Under 20	1	1	0.	0	1	3	0	0
20 to 24	26	32	9	23	7	22	9	16
25 to 29	22	27	10	25	9	29	15	27
30 to 34	10	12	6	15	4	12	7	12
35 to 39	1	1	5	12	1	3	7	12
40 to 44	4	5	2	5	1	3	4	7
45 to 49	3	3	3	7	2	6	2	3
50 to 54	2	2	0	0	1	3	3	5
55 to 59	0	0	0	0	2	6	1	1
60 to 64	2	2	1	2	0	0	3	5
65 or over	1	1	0	0	0	0	0	0

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Home Ownership								
Yes	15	18	19	48	10	32	54	100
No	65	81	20	51	21	67	0	0
Reason for Wanting a Home:								
Financial	35	43	13	33	16	15	28	51
Space Factor	16	20	21	53	8	25	10	18
Social/Cultural Advantages	1	1	1	2	0	0	1	1
Desire for Stability	25	31	3	7	6	19	12	22
Forced Relocation	2	2	0	0	0	0	0	0
Location Factor	0	0	1	2	0	0	1	1
Availability of Home	0	0	0	0	1	3	0	0
Getting a Job	0	0	0	0	0	0	1	1
Retirement	1	1	0	0	0	0	1	1
Occupation (Male)								
Student	36	45	2	5	4	12	11	20
Laborer	0	0	0	0	0	0	0	0
Blue Collar	6	7	12	30	8	25	11	20
White Collar	18	22	9	23	13	42	17	31
Professional	8	10	13	33	5	16	8	14
Retired	3	3	1	2	1	3	4	7
Occupation (Female)								
Student	6	7	2	5	0	0	2	3
Laborer	1	1	0	0	0	0	0	0
Blue Collar	8	10	5	12	2	6	9	16
White Collar	17	21	4	10	7	22	3	5
Professional	1	1	2	5	0	0	0	0
Retired	1	1	1	2	0	0	0	0
Number of Years of Education (Husband)								
9	0	0	0	0	1	3	1	1
10	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	2	3
12	1	1	2	5	0	0	4	7

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
13	7	8	3	7	3	9	1	1
14	1	1	4	10	3	9	4	7
15	5	6	2	5	3	9	5	9
16	12	15	1	2	5	16	6	11
17	8	10	5	12	6	19	5	9
18	19	23	5	12	2	6	6	11
19	9	11	4	10	3	9	12	22
20	1	1	3	7	4	12	1	1
21	6	7	6	15	0	1	3	5
22	1	1	0	0	0	0	0	0
23	2	2	2	5	0	0	0	0
Number of Years of Education (Wife)								
9	0	0	0	0	0	0	1	1
10	0	0	0	0	0	0	0	0
11	0	0	1	2	0	0	2	3
12	3	3	2	5	2	6	2	3
13	5	6	4	10	0	0	4	7
14	4	5	3	7	1	3	6	11
15	5	6	1	2	1	3	2	3
16	12	15	3	7	6	19	3	5
17	6	7	2	5	1	3	2	3
18	4	5	0	0	1	3	0	0
19	0	0	2	5	1	1	2	3
20	1	1	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	1	1
23	0	0	0	0	0	0	0	0
Previous Residence								
Norman	28	35	15	38	13	41	31	57
Oklahoma	18	22	10	25	9	29	16	29
Out-of-State	29	36	12	30	8	25	7	12
Foreign	2	2	2	5	1	3	0	0

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Number of Children								
One	21	26	11	28	7	22	9	16
Two	13	16	11	28	5	16	12	22
Three	1	1	6	15	4	12	12	22
Four	3	3	1	2	1	3	3	5
Five	0	0	0	0	0	0	1	1
Six	0	0	0	0	0	0	1	1
Seven	0	0	0	0	1	3	0	0
Number of Children at Home								
One	23	28	12	30	7	22	12	22
Two	11	13	8	20	5	16	11	20
Three	2	2	5	12	3	9	9	16
Four	1	1	1	2	0	0	1	1
Five	0	0	0	0	0	0	0	0
Six	0	0	0	0	0	0	1	1
Childrens' Ages								
(1st. Child)								
0 to 1 year	4	5	0	0	1	3	1	1
1 to 2 years	12	15	4	10	5	16	5	9
2 to 4 years	8	10	7	17	2	6	3	5
4 to 8 years	3	3	4	10	1	3	3	5
9 to 12 years	4	5	5	12	2	6	3	5
12 to 16 years	3	3	4	10	2	6	8	14
16 to 20 years	1	1	0	0	2	6	5	9
20 to 24 years	2	2	2	5	2	6	5	9
more than 24	3	3	3	7	2	6	6	11
(2nd. Child)								
0 to 1 year	3	3	1	2	1	3	2	3
1 to 2 years	3	3	4	10	1	3	3	5
2 to 4 years	1	1	3	7	1	3	0	0
4 to 8 years	1	1	4	10	2	6	1	1
9 to 12 years	2	2	1	2	1	33	5	9
12 to 16 years	3	3	2	5	1	3	6	11
16 to 20 years	3	3	2	5	2	6	6	11
20 to 24 years	2	2	0	0	1	3	2	3
more than 24	0	0	1	2	2	6	5	9

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
(3rd. Child)								
0 to 1 year	0	0	2	5	0	0	1	1
1 to 2 years	1	1	3	7	1	3	1	1
2 to 4 years	0	0	0	0	0	0	3	5
4 to 8 years	0	0	0	0	0	0	1	1
9 to 12 years	1	1	1	2	1	3	4	7
12 to 16 years	1	1	1	2	2	6	2	3
16 to 20 years	1	1	0	0	1	3	3	5
20 to 24 years	0	0	0	0	1	3	2	3
more than 24	0	0	0	0	1	3	0	0
(4th Child)								
0 to 1 year	0	0	0	0	0	0	0	0
1 to 2 years	0	0	0	0	0	0	0	0
2 to 4 years	0	0	1	2	0	0	0	0
4 to 8 years	0	0	0	0	0	0	0	0
9 to 12 years	2	2	0	0	0	0	3	5
12 to 16 years	1	1	0	0	1	3	1	1
16 to 20 years	0	0	0	0	0	0	0	0
20 to 24 years	0	0	0	0	1	3	1	1
more than 24	1	1	0	0	1	3	0	0
(5th Child)								
0 to 1 year	0	0	0	0	0	0	0	0
1 to 2 years	1	1	0	0	0	0	0	0
2 to 4 years	0	0	0	0	0	0	1	1
4 to 8 years	0	0	0	0	0	0	0	0
9 to 12 years	0	0	0	0	0	0	1	1
12 to 16 years	0	0	0	0	0	0	0	0
16 to 20 years	0	0	0	0	1	3	0	0
20 to 24 years	0	0	0	0	1	3	0	0
more than 24	0	0	0	0	0	0	0	0
(6th Child)								
0 to 1 year	0	0	0	0	0	0	0	0
1 to 2 years	0	0	0	0	0	0	1	1
2 to 4 years	0	0	0	0	0	0	0	0
4 to 8 years	0	0	0	0	0	0	0	0

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
9 to 12 years	0	0	0	0	0	0	0	0
12 to 16 years	0	0	0	0	1	3	0	0
16 to 20 years	0	0	0	0	1	3	0	0
20 to 24 years	0	0	0	0	0	0	0	0
more than 24	0	0	0	0	0	0	0	0
(7th Child)								
0 to 1 year	0	0	0	0	0	0	0	0
1 to 2 years	0	0	0	0	0	0	0	0
2 to 4 years	0	0	0	0	0	0	0	0
4 to 8 years	0	0	0	0	0	0	0	0
9 to 12 years	0	0	0	0	1	3	0	0
12 to 16 years	0	0	0	0	0	0	0	0
16 to 20 years	0	0	0	0	1	3	0	0
20 to 24 years	0	0	0	0	0	0	0	0
more than 24	0	0	0	0	0	0	0	0
Urgency to move?								
Yes	3	3	5	12	7	22	0	0
No	77	96	34	87	24	77	54	100
Degree of Urgency								
1 None at all	66	82	28	71	20	64	53	98
2	6	7	6	15	3	9	1	1
3	5	6	0	0	2	6	0	0
4	3	3	5	12	1	3	0	0
5 Great	0	0	0	0	5	16	0	0
Personal Eagerness to Move								
1 None at all	12	15	3	7	4	12	42	77
2	9	11	5	12	1	3	11	20
3	25	31	10	25	2	6	0	0
4	26	32	10	25	5	16	1	1
5 Extremely Eager	8	10	11	28	19	61	0	0
Spouse's Eagerness to Move								
1 None at all	8	10	1	2	4	12	36	66
2	6	7	4	10	0	0	10	18

TABLE 4.24 (Cont'd)

DETAILED TABULATION OF THE PERSONAL DATA OF EACH GROUP SHOWING THE NUMBERS (Frequency) AND PERCENTAGES OF THE GROUP IN EACH CHARACTERISTIC CATEGORY

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
3	20	25	5	12	3	9	2	5
4	18	22	8	20	5	16	0	0
5 Extremely Eager	12	15	15	38	14	45	0	0
Particular Reason for Moving?								
Yes	44	55	26	66	23	74	39	72
No	35	43	13	33	8	25	15	27
Particular Reason:								
Financial	9	11	6	15	7	22	2	3
Space Factor	5	6	6	15	2	6	9	16
Social/Cultural Advantages	1	1	1	2	1	3	2	3
Desire for Stability	12	15	3	7	2	6	8	14
Forced Relocation	8	10	4	10	6	19	7	12
Location Factor	1	1	1	2	1	3	2	3
Availability of Home	2	2	1	2	2	6	2	3
Getting a Job	3	3	4	10	2	6	4	7
Retirement	2	2	0	0	0	0	3	5

TABLE 4.25

DETAILED TABULATION OF THE FINANCIAL STATUS AND PURCHASE CRITERIA OF THE THREE GROUPS OF PARTICIPANTS

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Expected Cost of Home at Beginning of Search								
under 10,000	2	2	0	0	0	0	0	0
10,000-14,999	11	13	4	10	3	9	5	9
15,000-19,999	26	32	4	10	8	25	13	24
20,000-24,999	17	21	10	25	6	19	11	20
25,000-29,999	9	11	8	20	6	19	12	22
30,000-34,999	6	7	5	12	5	16	8	14
35,000-39,999	4	5	5	12	1	3	1	1
40,000-44,999	4	5	3	7	2	6	2	3
45,000-49,999	1	1	0	0	0	0	1	1
50,000 or more	0	0	0	0	0	0	1	1
Expected Cost of Home Now								
under 10,000	0	0	0	0	0	0	0	0
10,000-14,999	7	8	0	0	2	6	0	0
15,000-19,999	16	20	6	15	7	22	0	0
20,000-24,999	17	21	6	15	3	9	0	0
25,000-29,999	17	21	8	20	4	12	0	0
30,000-34,999	12	15	7	17	6	19	0	0
35,000-39,999	7	8	3	7	3	9	0	0
40,000-44,999	2	2	5	12	3	9	0	0
45,000-49,999	1	1	4	10	3	9	0	0
50,000 or more	1	1	0	0	0	0	0	0
Income Before Taxes								
under 000	2	2	0	0	0	0	1	1
2,000-3,999	5	6	0	0	1	3	0	0
4,000-5,999	13	16	1	2	1	3	0	0
6,000-7,999	18	22	2	5	2	6	5	9
8,000-9,999	6	7	4	10	5	16	7	12
10,000-14,999	17	21	18	46	8	25	17	31
15,000-19,999	10	12	9	23	5	16	15	27
20,000-24,999	4	5	1	2	6	19	4	7
25,000-29,999	2	2	0	0	2	6	1	1
30,000-34,999	2	2	3	7	0	0	4	7
35,000-39,999	0	0	0	0	0	0	0	0

TABLE 4.25 (Cont'd)

DETAILED TABULATION OF THE FINANCIAL STATUS AND PURCHASE CRITERIA OF THE THREE GROUPS OF PARTICIPANTS

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
40,000-44,999	0	0	0	0	1	3	0	0
45,000-49,999	0	0	1	2	0	0	0	0
50,000 or more	1	1	0	0	0	0	0	0
Criteria for Purchase: Financial Factors								
Property Taxes								
Not Important	1	1	1	2	1	3	2	3
Of Little Importance	4	5	3	7	5	16	4	7
Somewhat Important	19	23	13	33	8	25	17	31
Very Important	39	48	18	46	12	38	18	33
Extremely Important	17	21	4	10	5	16	13	24
Down Payment Necessary								
Not Important	0	0	1	2	1	3	2	3
Of Little Importance	4	5	4	10	3	9	2	3
Somewhat Important	16	20	9	23	3	9	9	16
Very Important	30	37	13	33	13	41	17	31
Extremely Important	30	37	12	30	11	35	24	44
Bank Interest Rates								
Not Important	0	0	1	2	0	0	1	1
Of Little Importance	4	5	0	0	3	9	1	1
Somewhat Important	13	16	6	15	3	9	11	20
Very Important	36	45	13	33	12	38	22	40
Extremely Important	27	33	19	48	13	41	19	35
Total Cost on Price of House								
Not Important	1	1	1	2	0	0	1	1
Of Little Importance	0	0	0	0	0	0	1	1
Somewhat Important	5	6	4	10	3	9	4	7
Very Important	27	33	14	35	11	35	16	29
Extremely Important	47	58	20	51	17	54	32	59
Monthly Mortgage Payments								
Not Important	0	0	1	2	0	0	1	1
Of Little Importance	1	1	1	2	0	0	0	0

TABLE 4.25 (Cont'd)

DETAILED TABULATION OF THE FINANCIAL STATUS AND PURCHASE CRITERIA OF THE THREE GROUPS OF PARTICIPANTS

Chorocteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Somewhat Important	7	8	7	17	2	6	8	14
Very Important	31	38	14	35	12	38	16	29
Extremely Important	41	51	16	41	17	54	29	53
Insurance Premiums Needed to Insure Home								
Not Important	0	0	1	2	0	0	0	0
Of Little Importance	10	12	4	10	3	9	4	7
Somewhat Important	16	20	12	30	8	25	20	37
Very Important	39	48	19	48	15	48	15	27
Extremely Important	14	17	3	7	5	16	14	25
Other								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	0	0	0	0	0	0	0	0
Somewhat Important	2	2	0	0	1	3	0	0
Very Important	3	3	0	0	0	0	1	1
Extremely Important	4	5	3	7	1	3	3	5

TABLE 4.26

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Somewhat Important	18	22	7	17	3	9	7	12
Very Important	38	47	17	43	13	41	21	38
Extremely Important	22	27	14	35	15	48	23	42
Special Features of Home								
Not Important	0	0	0	0	1	3	0	0
Of Little Importance	7	8	3	7	0	0	4	7
Somewhat Important	22	27	9	23	6	19	13	24
Very Important	36	45	15	38	13	41	19	35
Extremely Important	15	18	12	30	11	35	18	33
Age of Home								
Not Important	2	2	2	5	0	0	2	3
Of Little Importance	14	17	9	23	7	22	3	5
Somewhat Important	28	35	10	25	12	38	14	25
Very Important	27	33	15	38	8	25	22	40
Extremely Important	9	11	3	7	4	12	13	24
Foundation Solidarity/Reinforcement								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	1	1	2	5	1	3	2	3
Somewhat Important	4	5	0	0	4	12	7	12
Very Important	36	45	14	35	8	25	18	33
Extremely Important	39	48	23	58	18	58	27	50
Floor Plan								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	1	1	1	2	0	0	4	7
Somewhat Important	19	23	8	20	4	12	7	12
Very Important	42	52	15	38	9	29	16	29
Extremely Important	18	22	15	38	18	58	27	50
Size of Lot								
Not Important	2	2	0	0	0	0	0	0
Of Little Importance	4	5	0	0	1	3	1	1
Somewhat Important	22	27	9	23	8	25	18	33
Very Important	29	36	17	43	13	41	22	40

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Criteria for Purchase: Physical Factors/Arrangements								
Number of Rooms								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	2	2	0	0	2	6	2	3
Somewhat Important	17	21	9	23	7	22	4	7
Very Important	30	37	17	43	14	45	30	55
Extremely Important	31	38	13	33	8	25	18	33
Number of Square Feet of Living Area								
Not Important	0	0	0	0	0	0	1	1
Of Little Importance	1	1	0	0	2	6	2	3
Somewhat Important	15	18	6	15	2	6	10	18
Very Important	47	58	18	46	14	45	27	50
Extremely Important	17	21	15	38	13	41	14	25
Type and Quality of Construction								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	0	0	1	2	0	0	0	0
Somewhat Important	4	5	0	0	1	3	5	9
Very Important	32	40	12	30	14	45	15	27
Extremely Important	44	55	26	66	16	51	34	62
Type of Home (Colonial, Contemporary, etc.)								
Not Important	1	1	0	0	1	3	0	0
Of Little Importance	8	10	6	15	2	6	5	9
Somewhat Important	30	37	6	15	11	35	22	40
Very Important	28	35	16	41	9	29	17	31
Extremely Important	13	16	11	28	8	25	10	18
Number and Location of Bedrooms/Bathrooms, etc.								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	2	2	1	2	0	0	3	5

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Extremely Important	23	28	13	33	9	29	13	24
Other								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	1	1	0	0	0	0	0	0
Somewhat Important	2	2	0	0	1	3	1	1
Very Important	4	5	3	7	1	3	3	5
Extremely Important	2	2	3	7	3	9	4	7
Criteria for Purchase: Location Factors								
Distance to Recreational Facilities								
Not Important	6	7	6	15	3	9	7	12
Of Little Importance	12	15	10	25	6	19	18	33
Somewhat Important	31	38	15	38	16	51	21	38
Very Important	26	32	5	12	4	12	4	7
Extremely Important	5	6	3	7	2	6	4	7
Distance to Down Town								
Not Important	5	6	3	7	7	22	9	16
Of Little Importance	18	22	15	38	7	22	16	29
Somewhat Important	44	55	15	38	11	35	17	31
Very Important	12	15	6	15	6	19	9	16
Extremely Important	1	1	0	0	0	0	3	5
Distance to Schools								
Not Important	5	6	6	15	4	12	7	12
Of Little Importance	8	10	5	12	5	16	3	5
Somewhat Important	18	22	5	12	10	32	13	24
Very Important	29	36	10	25	8	25	14	25
Extremely Important	20	25	13	33	4	12	17	31
Distance Between Own and Neighbor's Home								
Not Important	5	6	4	10	4	12	5	9
Of Little Importance	8	10	6	15	3	9	10	18

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Somewhat Important	21	26	7	17	10	32	13	24
Very Important	31	38	14	35	6	19	17	31
Extremely Important	15	18	8	20	8	25	9	16
Distance to Work								
Not Important	5	6	6	15	6	19	7	12
Of Little Importance	4	5	5	12	1	3	6	11
Somewhat Important	24	30	9	23	9	29	16	29
Very Important	34	42	14	35	10	32	16	29
Extremely Important	13	16	5	12	5	16	9	16
Historical Incidence of Natural Calamities								
Not Important	14	17	8	20	7	22	9	16
Of Little Importance	18	22	9	23	8	25	14	25
Somewhat Important	12	16.	8	20	6	19	18	33
Very Important	22	27	9	23	4	12.	7	12
Extremely Important	13	16	5	12	6	19	6	11
Distance to Shopping Center								
Not Important	4	5	4	10	3	9	6	11
Of Little Importance	12	15	6	15	5	19	5	9
Somewhat Important	35	43	18	46	13	41	22	40
Very Important	27	33	10	25	8	25	18	33
Extremely Important	2	2	1	2	1	3	3	5
Distance to Friends' Homes								
Not Important	7	8	9	23	9	29	13	24
Of Little Importance	30	37	12	30	9	29	19	35
Somewhat Important	30	37	17	43	11	35	15	27
Very Important	11	13	1	2	2	6	7	12
Extremely Important	2	2	0	0	0	0	0	0
Distance to Church								
Not Important	22	27	14	35	12	38	14	25
Of Little Importance	20	25	6	15	6	19	13	24
Somewhat Important	26	32	16	41	10	32	19	35

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Very Important	10	12	3	7	2	6	5	9
Extremely Important	2	2	0	0	1	3	3	5
Accessibility to Major Highways, Airlines, etc.								
Not Important	8	10	5	12	2	6	5	9
Of Little Importance	19	23	10	25	4	12	10	18
Somewhat Important	30	37	15	38	11	35	13	24
Very Important	15	18	7	17	10	32	19	35
Extremely Important	7	8	2	5	4	12	5	9
Other								
Not Important	1	1	0	0	0	0	0	0
Of Little Importance	0	0	0	0	0	0	0	0
Somewhat Important	0	0	1	2	0	0	0	0
Very Important	2	2	1	2	0	0	3	5
Extremely Important	2	2	0	0	0	0	4	7
Criteria for Purchase: Community Factors								
Social/Racial Problems								
Not Important	4	5	2	5	3	9	7	12
Of Little Importance	7	8	5	12	4	12	10	18
Somewhat Important	30	37	16	41	5	16	13	24
Very Important	25	31	10	25	10	32	12	22
Extremely Important	14	17	6	15	9	29	12	22
Quality Educational Institutions								
Not Important	0	0	2	5	0	0	2	3
Of Little Importance	4	5	1	2	0	0	1	1
Somewhat Important	10	12	3	7	4	12	4	7
Very Important	23	28	8	20	12	38	21	38
Extremely Important	43	54	25	64	15	48	26	48
Quality Political Leadership								
Not Important	3	3	2	5	3	9	2	3

TABLE 4. 26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Of Little Importance	7	8	3	7	2	6	8	14
Somewhat Important	28	35	21	53	11	35	22	40
Very Important	33	41	10	25	9	29	15	27
Extremely Important	9	11	3	7	6	19	7	12
Parks/Recreational Facilities								
Not Important	0	0	2	5	0	0	1	1
Of Little Importance	3	3	1	2	0	0	5	9
Somewhat Important	22	27	15	38	13	41	20	37
Very Important	39	48	16	41	14	45	20	37
Extremely Important	16	20	5	12	4	12	8	14
Chances of Being Transferred								
Not Important	15	18	8	20	7	22	14	25
Of Little Importance	20	25	7	17	6	19	10	18
Somewhat Important	30	37	13	33	9	29	10	18
Very Important	11	13	3	7	7	22	10	18
Extremely Important	4	5	8	20	2	6	10	18
Distance from Relatives/ Birthplace								
Not Important	23	28	16	41	11	35	12	22
Of Little Importance	21	26	4	10	7	22	18	33
Somewhat Important	22	27	10	25	6	19	15	27
Very Important	10	12	7	17	4	12	5	9
Extremely Important	4	5	2	5	3	9	4	7
Community Taxes								
Not Important	4	5	3	7	1	3	3	5
Of Little Importance	12	15	4	10	5	16	7	12
Somewhat Important	22	27	13	33	12	38	20	37
Very Important	31	38	12	30	8	25	15	27
Extremely Important	11	13	7	17	5	16	9	16
Availability of Community Services								
Not Important	1	1	1	2	1	3	1	1

TABLE 4. 26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Of Little Importance	4	5	1	2	2	6	2	3
Somewhat Important	12	15	7	17	5	16	11	20
Very Important	40	50	13	33	15	48	23	42
Extremely Important	23	28	17	43	8	25	17	31
Quality of Civil Services								
Not Important	0	0	0	0	0	0	2	3
Of Little Importance	6	7	1	2	3	9	4	7
Somewhat Important	17	21	9	23	8	25	8	14
Very Important	35	43	15	38	15	48	24	44
Extremely Important	22	27	14	35	5	16	16	29
Prestige of the Community								
Not Important	13	16	4	10	4	12	3	5
Of Little Importance	19	23	8	20	8	25	9	16
Somewhat Important	36	45	14	35	5	16	17	31
Very Important	11	13	10	25	11	35	18	33
Extremely Important	1	1	3	7	3	9	7	12
Other								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	0	0	0	0	0	0	0	0
Somewhat Important	1	1	0	0	1	3	0	0
Very Important	5	6	2	5	1	3	1	1
Extremely Important	2	2	1	2	2	6	4	7
Criteria for Purchase: Neighborhood Factors								
Neighbors in Similar Age Group								
Not Important	7	8	7	17	5	16	12	22
Of Little Importance	14	17	5	12	10	32	12	22
Somewhat Important	32	40	14	35	14	45	13	24
Very Important	22	27	9	23	2	6	15	27
Extremely Important	5	6	4	10	0	0	2	3

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Similar Religious Interests								
Not Important	46	57	24	61	21	67	34	62
Of Little Importance	16	20	10	25	6	19	12	22
Somewhat Important	14	17	4	10	4	12	7	12
Very Important	4	5	1	2	0	0	1	1
Extremely Important	0	0	0	0	0	0	0	0
Some Race								
Not Important	30	37	14	35	12	38	25	46
Of Little Importance	15	18	9	23	10	32	14	25
Somewhat Important	25	31	6	15	4	12	8	14
Very Important	6	7	5	12	1	3	5	9
Extremely Important	4	5	5	12	4	12	2	3
Socioeconomic Level								
Not Important	5	6	4	10	0	0	6	11
Of Little Importance	10	12	5	12	3	9	6	11
Somewhat Important	32	40	13	33	17	54	16	29
Very Important	30	37	12	30	9	29	20	37
Extremely Important	3	3	5	12	2	6	6	11
Similar Occupations								
Not Important	34	42	22	56	15	48	30	55
Of Little Importance	24	30	5	12	10	32	16	29
Somewhat Important	19	23	7	17	4	12	6	11
Very Important	3	3	5	12	2	6	2	3
Extremely Important	0	0	0	0	0	0	0	0
Similar Sports Interests/ Hobbies								
Not Important	23	28	20	51	10	32	26	48
Of Little Importance	25	31	5	12	10	32	12	22
Somewhat Important	21	26	10	25	9	29	12	22
Very Important	9	11	3	7	2	6	4	7
Extremely Important	2	2	1	2	0	0	0	0

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGEMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Similar Educational Levels								
Not Important	12	15	7	17	6	19	14	25
Of Little Importance	14	17	6	15	5	16	19	37
Somewhat Important	24	30	11	28	12	38	15	27
Very Important	25	31	14	35	15	16	6	11
Extremely Important	5	6	1	2	3	9	0	0
Neighborhood Children-Number, Age, Interests, etc.								
Not Important	8	10	7	17	3	9	8	14
Of Little Importance	9	11	0	0	3	9	7	12
Somewhat Important	18	22	14	35	10	32	16	29
Very Important	37	46	14	35	12	38	18	33
Extremely Important	8	10	4	10	3	9	5	9
Appearance/Attractiveness of Neighbor's Homes								
Not Important	2	2	0	0	1	3	3	5
Of Little Importance	3	3	3	7	1	3	2	3
Somewhat Important	18	22	8	20	3	9	8	14
Very Important	44	55	15	38	12	38	22	40
Extremely Important	13	16	13	33	14	45	19	35
Similar Nationality								
Not Important	35	43	19	48	18	58	31	57
Of Little Importance	27	33	11	28	7	22	17	31
Somewhat Important	11	13	6	15	6	19	6	11
Very Important	6	7	3	7	0	0	0	0
Extremely Important	1	1	0	0	0	0	0	0
Homes of Equal or Greater Value								
Not Important	7	8	5	12	3	9	4	7
Of Little Importance	14	17	3	7	4	12	7	12
Somewhat Important	30	37	11	28	7	22	17	31
Very Important	24	30	11	28	12	38	12	22

TABLE 4.26 (Cont'd)

DETAILED TABULATION OF THE IMPORTANCE RATINGS MADE BY THE THREE GROUPS OF PARTICIPANTS OF PHYSICAL ARRANGMENT, SOCIAL, AND GEOGRAPHIC CRITERIA

Charocteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Extremely Important	5	6	9	23	4	12	14	25
Other								
Not Important	0	0	0	0	0	0	0	0
Of Little Importance	0	0	0	0	0	0	0	0
Somewhat Important	0	0	1	2	0	0	1	1
Very Important	3	3	1	2.	0	0	2	3
Extremely Important	4	5	1	2	1	3	4	7

TABLE 4.27

DETAILED TABULATION OF THE LEVEL-OF-HOME BUYING-EXPERIENCE DATA OF THE THREE GROUPS OF PARTICIPANTS

Chorocteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Housing Status								
Renting	65	81	21	53	19	61	0	0
Homeowner	15	18	18	46	10	32	53	98
Other	0	0	0	0	2	6	1	1
Previous Home Ownership ?								
Yes	22	27	24	61	16	51	47	87
No	58	72	15	38	15	48	7	12
Number of Homes that were Owned Previouely								
One	14	17	12	30	9	29	29	53
Two	6	7	8	20	2	6	5	9
Three	1	1	2	5	1	4	9	16
Four	0	0	1	2	2	6	0	0
Five	1	1	0	0	1	3	2	3
Six	0	0	1	2	0	0	2	3
Seven	0	0	0	0	1	3	0	0
To What Degree do You Believe that Your Firends Regard You as an Experienced Home Buyer ?								
1 Not at all	31	38	7	17	2	6	2	3
2	22	27	7	17	3	9	7	12
3	20	25	14	35	15	48	21	38
4	5	6	6	15	5	16	16	29
5 Great Deal	2	2	5	12	6	19	8	14

TABLE 4.28

DETAILED TABULATION OF THE NUMBER AND TYPE PERSONAL CONTACTS MADE BY THE THREE PARTICIPATING GROUPS

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
How Much do You Rely on Friends and Relatives for Finoncial, Legal and Similar advice?								
1 Not at all	17	21	14	35	9	29	20	37
2	15	18	12	30	8	25	11	20
3	18	22	7	17	10	32	13	24
4	20	25	3	7	2	6	4	7
5 Great Deal	10	12	3	7	2	6	6	11
Number of Friends Contacted in the Past Ten Days								
One	14	17	7	17	2	6	1	1
Two	2	2	5	12	4	12	0	0
Three	2	2	2	5	1	3	1	1
Four	2	2	2	5	0	0	0	0
Number of Times Each Friend Was Contacted								
Friend A	11	13	7	17	1	3	0	0
Firend B	3	3	5	12	3	9	1	1
Friend C	4	5	2	5	4	12	0	
Friend D	1	1	0	0	0	0	1	1

TABLE 4.29

DETAILED TABULATION OF THE SEARCH PATTERNS DATA REPORTED BY THE THREE PARTICIPATING GROUPS

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Number of Time You Have Visited Principal Prospective Homes								
Home A	12	15	13	33	5	16	1	1
Home B	4	5	4	10	4	12	0	0
Home C	0	0	1	2	4	12	0	0
Home D	0	0	1	2	1	3	0	0
Home E	0	0	0	0	0	0	0	0
Home F	0	0	0	0	0	0	1	1
Number of Months You Believe Will be Necessary to Complete the Purchase								
0-1 month	1	1	0	0	11	35	0	0
1-2 months	3	3	3	7	10	32	0	0
3-6 months	3	3	8	20	4	12	0	0
7-12 months	10	12	10	25	4	12	0	0
13-24 months	38	47	14	35	2	6	0	0
25-60 months	22	27	2	5	0	0	0	0
More than 60 months	0	0	0	0	0	0	0	0
Amount of Confidence in Purchasing a Home within Two Weeks								
1 None at all	45	56	18	46	3	9	0	0
2	13	16	7	17	5	16	0	0
3	13	16	8	20	5	16	0	0
4	7	8	2	5	5	16	0	0
5 Great Deal	2	2	4	10	13	41	0	0
Satisfaction with Present Residence								
1 Totally Dissatisfied	2	2	2	5	2	5	0	0
2	2	2	5	12	6	19	1	1
3	35	43	15	38	13	41	8	14
4	29	36	9	23	7	22	15	27
5 Totally Satisfied	12	15	8	20	3	9	30	55

TABLE 4.29 Continued

DETAILED TABULATION OF THE SEARCH PATTERNS DATA REPORTED BY THE THREE PARTICIPATING GROUPS

Characteristic	Group 1		Group 2		Group 3		Group 4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Degree of Spouse's Satisfaction with Present Residence								
1 Totally Dissatisfied	2	2	5	12	2	6	0	0
2	7	8	8	20	6	19	2	3
3	24	30	11	28	11	35	6	11
4	23	28	3	7	4	12	16	29
5 Totally Satisfied	7	8	6	15	3	9	24	44
Reason for Urgency								
Increase in Family Size	1	1	2	5	2	6	0	0
Dissatisfaction with Present Resident	2	2	1	2	2	6	0	0
Major Reduction/Increase In Salary	0	0	1	2	0	0	0	0
Forced Relocation	1	1	0	0	3	9	0	0
More Desireable Location/ Neighborhood	2	2	1	2	1	3	0	0
Other	0	0	0	0	0	0	0	0
Degree of Encouragement to Buy From Friends and Relatives								
1 None at all	56	70	19	48	16	51	53	98
2	12	15	10	25	4	12	1	1
3	9	11	6	15	4	12	0	0
4	3	3	3	7	5	16	0	0
5 Great Deal	0	0	1	2	2	6	0	0