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Community Advantage Panel Study: Social Impacts of Homeownership

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Research Plan for CAP Homeowners and Renters Surveys

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This working paper presents our theoretical approach to the study of the social impacts of homeownership. Previous studies of these social impacts have primarily focused on basic differences in economic and social outcomes or psychological status between owners and renters without providing insight into how homeownership brings about these outcomes. In an extensive review of literature on the social impact of homeownership, Rohe, McCarthy and Van Zandt (2000) identified two major shortcomings of existing research. Their first conclusion was that future research needs to do a better job of identifying processes or mechanisms through which homeownership influences the different social variables of interest. Second, they concluded that future research needs to do a better job of addressing the self-selection bias inherent in research on the impacts of homeownership. That is, these studies have been unable to isolate the effects of homeownership, making it impossible to know if the attitudes, behaviors, and social outcomes of owners are the result of homeownership or if people who hold such attitudes or are likely to experience such social outcomes are more likely to become homeowners. We propose to address these shortcomings of previous research in three ways.

First, we use current social-psychological theories of rational action, the Theory of Planned Behavior and its extension the Model of Goal-Directed Behavior, to investigate the psychological antecedents of behavior and how these interact with the social environment. By focusing on a small set of behaviors through this theoretical lens, we will be able to observe if and how decision-making processes differ for owners and renters. This theoretical approach is potentially applicable to any number of behaviors, but we plan to focus on four: neighborhood involvement, savings behavior, parenting behavior (for respondents with children), and intention to buy a home (for renters).

Second, there have been few longitudinal studies of the social impact of homeownership, and those that have been published involved general-purpose datasets such as the Panel Survey of Income Dynamics or census data (Aaronson, 2000; South, Crowder, & Trent, 1998; Yadama & Sherraden, 1996; Rohe & Stewart, 1996). HUD's Moving to

Opportunity research program has followed several panels of public housing families, but its focus has not been on homeownership (see *Poverty Research News*, 5, 2001, for descriptions of the studies in this research program). To date, there have been no longitudinal surveys designed with the specific intent of following new homeowners or renters. In our surveys, we will measure how the attitudes, behavior, and social capital of new homeowners and comparable renters change over time. We will be able to investigate how neighborhood conditions, employment stability, family stability, and other factors interact with homeownership status.

By combining the information from these two surveys, we will be better able to isolate the independent effects of homeownership relative to existing studies on the impacts of homeownership. By following a sample of owners and renters over five years and measuring changes in the same constructs, we will be able to determine if the changes are greater for homeowners and whether neighborhood conditions and other factors impact those changes in the same way. While only an experimental design with random assignment could truly isolate the impacts of homeownership, the CAP/renters study will allow us to more thoroughly isolate these impacts than previous studies have done.

By virtue of the design of the CAP/renter study, a longitudinal survey of low- and moderate-income renters, we will be able to contribute to the literature in a third way. An underlying and so far unaddressed question for all studies of the social impacts of homeownership is whether people with a given set of characteristics self-select into homeownership. That is, does homeownership cause certain beneficial social outcomes and attitudes, or are people with those attitudes more likely to become homeowners and more likely to experience those outcomes regardless of tenure? With the renter panel, we will be able to address this selectivity question by following renters who become homeowners. This will allow us to discover whether renters who become homeowners during the life of our panel are different from those who do not in terms of their attitudes, perceived social norms, social capital, and involvement in their neighborhoods. Furthermore, we will be able to compare the pre-purchase attitudes, norms, and so on of renters who become owners to the post-purchase attitudes, norms, and so on of the owners, thereby assessing whether these supposed “outcomes” of homeownership are in fact antecedents.

Although we will contribute to the literature on the social impacts of homeownership in three significant ways, the primary purpose of this paper is to focus on the first: outlining our social-psychological theoretical approach to how homeownership impacts social outcomes.

This paper is organized in three sections. The first section briefly reviews other theoretical approaches and their empirical support. The second section presents our theoretical approach: the Theory of Planned Behavior and its extension, the Model of Goal-Directed Behavior. The third section summarizes our approach to the measurement of social impacts in the homeowner and renter questionnaires. It lays out the areas in which we will use our theoretical approach as well as other areas of interest.

I. Literature Review

Several reviews of research on the social impacts of homeownership have appeared recently (Rohe, McCarthy, & Van Zandt, 2000; Scanlon & Page-Adams, 2001; Millennial Housing Commission, 2002; Rohe, Van Zandt & McCarthy, 2002). These reviews have consistently identified a variety of positive effects of homeownership, although it is not clear that these benefits accrue to low-income homebuyers (Meyer, Yeager, & Burayidi, 1994; Rohe, McCarthy, & Van Zandt, 2000). Three broad theoretical approaches to answering this question are evident in the research literature.

Economic Approaches

Economic approaches interpret the beneficial effects of homeownership as the result of the behaviors of economically rational homeowners: they are acting to protect their economic investment in their homes. Several studies found that homeowners are more likely to invest in home maintenance upkeep and property repair (Gatzlaff, Green & Ling, 1998; Rohe & Stewart, 1996; Shilling, Sirmans, & Dombrow, 1991; Galster, 1987; 1983; Varady, 1986; Henderson & Ioannides, 1983; Yates, 1982). Studies have also shown that homeowners become more involved in their neighborhoods because of their financial stake in the greater community (Butler, 1985). In this literature, the effect of homeownership on child outcomes has been attributed to the parents' desire to protect their financial investment, leading to parental behavioral changes such as greater parental monitoring (Green & White, 1997).

Research on the impact of homeownership on finances and saving has focused primarily on increases in the value of the home and other economic assets. Thus, there are several studies demonstrating how homeownership affects property values (McCarthy, Van Zandt, & Rohe; 2001; Burbridge, 2000; Lee, Culhane & Wachter, 1999; Rohe & Stewart, 1966; HUD, 1995; Gyourko & Linneman, 1993). These authors have found that the home represents an increasingly valuable asset for the homeowner and that high rates of homeownership positively affect property values on neighboring houses.

Sociological Approaches

Sociological approaches focus on four means by which homeownership may have positive social impacts: social status, socialization, social capital, and the family's opportunity structure.

Traditionally, homeownership conveys high social status in American society (see Scanlon 1998 for a review). Owning a home serves as a symbol of status and success and affords a sense of autonomy and control over the immediate environment (Cooper, 1972; Rakoff, 1977; Perin, 1977; Drier, 1982; Saunders, 1978 1990). Homeownership has also been found to benefit the physical and mental health of homeowners (Easterlow, Smith, & Mallinson, 2000; Kearns, Hiscock, Ellaway, & Macintyre, 2000 Scanlon, 1999; Nettleton & Burrows, 1998).

Researchers who focus on the socialization aspects of homeownership emphasize that owning a home has effects on how children are raised. Children benefit from the stable home environment that living in a home that the family owns provides (Scanlon, 1997), and homeowners have been found to provide more physically and cognitively stimulating environments for their children (Haurin et al., 2001). Research on childrearing has found evidence that children of homeowners experience better life outcomes. Essen et al. (1977) found that 16-year-old children of homeowners were statistically more likely to have higher math and reading scores than those in public housing. Green & White (1997) report that children of homeowners are more likely to finish high school than those of renters. Teenage daughters of owning households were also less likely to become pregnant than comparable girls living in renting households. Haurin et al. (2001) found that children of homeowners grow up in a higher quality home environment, that such children have higher cognitive outcomes in

math, and that they are less likely to have behavior problems. Children of homeowners have also been found to be more likely to own their homes as adults (Mulder & Wagner, 1998; Henretta, 1984).

Social capital approaches to the impact of homeownership focus on connections between the homeowner and the surrounding neighborhood and community. Social capital has been variously defined as:

- connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them (Putnam, 2000);
- the glue that holds together the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions (The World Bank 1999);
- the stock of active connections among people: the trust, mutual understanding, and shared values and behaviors that bind the members of human networks and communities and make cooperative action possible (Cohen and Prusak 2001); and
- resources embedded in a social structure which are accessed and/or mobilized in purposive action (Lin, 1999).

Like physical capital and human capital, social capital is a resource that allows individuals to interact and communities to thrive. According to Forrest and Kearns (2001), contemporary interest in social capital is based on the argument that cohesion at the societal level may be derived from the forms and quality of social interaction at the local level.

Researchers have found that extensive contact with neighbors is a form of social capital (Bridge, 2002; Wellman & Wortley, 1990) and that homeowners are more likely to be involved in informal interactions with neighbors, or “neighboring” (DiPasquale & Glaeser, 1999; Saegert & Winkel, 1998; Rohe & Basolo, 1997; Rossi & Weber, 1996; Kingston & Fries, 1994; Perkins, Florin, Rich, Wandersman, & Chavis, 1990; Ficher, 1982). Neighborhoods that have higher levels of integration and collective efficacy provide more social support and mutual trust (Saegert & Winkel, 1998) and better control of neighborhood problems (Sampson, Raudenbush & Earls, 1997).

Participation in local organizations is another valuable form of social capital (Wellman & Wortley, 1990). The research literature also consistently reports positive effects of homeownership on involvement in more formal community organizations (Rossi & Weber, 1996; Kingston & Fries, 1994; Rohe & Stegman, 1994; Guest & Oropesa, 1986; Baum & Kingston, 1984; Cox, 1982).

In studies of the impact of homeownership on social capital, emphasis is placed on the makeup of a person's neighborhood network, both the organizations to which an individual may belong and the informal relationships a person may have with neighbors. In assessing the latter, social network analysts distinguish between strong and weak social ties. Strong ties are those to individuals with whom the respondent is involved in multiple social roles or contexts and where the relationship involves intimacy and reciprocity. Weak ties are characterized by uni-dimensional and often superficial contacts, such as merely being acquainted with a neighbor (Granovetter, 1973). Research suggests that networks dominated by strong social ties provide more social support (Saegert & Winkel, 1998; Briggs, 1998), whereas networks dominated by weak social ties provide higher levels of social capital because such networks tend to be more diverse (Bridge, 2002; Briggs, 1998; Wellman & Wortley, 1990). Consequently, greater neighborhood involvement should produce more weak social ties and therefore greater social capital. However, people living in socially homogenous neighborhoods may be less affected because their friendships with neighbors would not increase the diversity of their network.

Finally, Galster and Killen (1995) apply an opportunity structure perspective to the question of how homeownership affects social outcomes. They argue that homeownership affects both the opportunity structures (objective characteristics of local markets, institutions, and service delivery systems) and opportunity sets (individual knowledge and subjective assessments of the opportunity structure) of families. Rohe, Van Zandt, and McCarthy (2002) argue that owning a home affects the opportunity structure by fostering greater participation in voluntary organizations and local politics. Furthermore, they argue that homeownership changes the individual's opportunity set in ways that further affect the homeowners' wealth and health and the behavior of their children.

Psychological Approaches

In studying social impacts of homeownership, research has not been devoted to measuring the process by which attitudes and beliefs are changed and decisions are made. Research from an economic perspective focuses on financial outcomes (the increase in property value and other assets); similarly, the more sociological approaches focus on behavioral outcomes (e.g., childrearing practices or social interactions). While these theories offer some ideas, the empirical research pays little attention to the processes or mechanisms through which homeownership influences behavior.

However, it is reasonable to expect that owning a home would have important effects on homeowner psychology: how the homeowner thinks about spending, saving, and the future. The most coherent psychological approach is the asset theory, proposed by Michael Sherraden (1991). He argues that not only do tangible assets such as homeownership provide greater economic security, but they also impact behavior in a beneficial manner. Arguing that income subsidies for the poor “feed the stomach, but assets change the head,” he postulates a set of behaviors that he sees as resulting from asset accumulation. These include:

- promoting greater future orientation,
- stimulating development of other assets,
- improving household financial stability,
- providing greater focus and specialization,
- providing a foundation for risk-taking,
- increasing personal efficacy,
- increasing social influence,
- increasing political participation,
- enhancing welfare of offspring.

Owning assets provides a stake in the system and offers a reason for participating in economic and social affairs, what Sherraden (1991) refers to as “stakeholding.” Furthermore, the experiences of homeowners restructure their expectations and understanding of

themselves, their world, and their future. These cognitive changes lead homeowners to make different decisions than they did before. Almost no research has been undertaken to validate this approach (cf. Yadama & Sherraden, 1996).

The empirical application of all of these theoretical approaches exemplify the conclusion by Rohe, McCarthy, and Van Zandt (2000) in their critique of research on the social impact of homeownership. In their overall appraisal of the research, Rohe et al. indicated a significant need for future research to “do a better job identifying the processes or mechanisms through which homeownership influences the various social variables of interest.” These approaches, and especially their empirical application, have little to say about *how* the experience or status of homeownership has an effect. These theoretical approaches are vague about the process by which owning a home exerts its influence: They provide reasons why it should make a difference, but they don’t specify how the homeowner perceives those reasons and acts on them in a social context.

II. The Theory of Planned Behavior

The research literature has clearly identified several areas where there are significant differences between homeowners and renters. The economic approach identifies investment and saving as important areas where homeownership has a beneficial impact. The sociological approach has identified childrearing practices as key effects. Both approaches identify ties to neighbors and neighborhood as social capital that can increase physical capital and family well-being.

We see advantages to each type of approach. Economic approaches emphasize independent actors, with goals based on self-interest, acting to achieve those goals. However, a major difficulty with economic approaches is that, although they emphasize rational choice behavior, they tend to underplay the importance of social context in shaping those choices and attitudes. Sociological approaches, on the other hand, see action as governed by social norms, rules, and obligations, but they tend to lack the principle of action (maximizing utility) inherent in the economic approach (Coleman, 1988).

We will use a social-psychological theory that describes how individuals pursue goals, make decisions, and take action, and we will apply it to the social context of homeownership.

We believe that examining goals and steps taken to achieve them will provide insight into the impact of homeownership on how people organize their lives, plan for their futures, and realize their goals.

We will examine the key impact areas identified by previous research (i.e., financial and saving behavior, childrearing practices, and community involvement) and use our theoretical approach to investigate the processes underlying the choices homeowners and renters make. Use of this theory will also be a powerful tool to examine in detail the decision processes of renters who during the course of the study become homebuyers.

The Theory Of Reasoned Action

The notion that attitudes predict behavior arose in late 19th century psychology. Thomas and Znaniecki (1927) were the first psychologists to view attitudes as individual mental processes that determine a person's potential and actual responses. Early theorizing suggested that "attitudes could explain human actions" (Ajzen & Fishbein, 1980, p. 13). Decades of research resulted in the recognition that people's attitudes are only weak predictors of their behavior. After reviewing the available empirical evidence, Wicker (1969) concluded that "[t]aken as a whole, these studies suggest that it is considerably more likely that attitudes will be unrelated or only slightly related to overt behaviors than that attitudes will be closely related to actions" (p. 65); and "[t]he present review provides little evidence to support the postulated existence of stable, underlying attitudes within the individual which influence both his verbal expressions and his actions" (p. 75). As a result of these developments, Fishbein and Ajzen (1980) explored ways to predict behaviors from attitudes and in their *Theory of Reasoned Action* (TRA) concluded that behavioral intentions rather than attitudes are the main predictors.

According to their Theory of Reasoned Action, the most important determinant of a person's behavior is *behavioral intention*. Behavioral intention, in turn, is determined by *attitudes* toward performing the behavior and *subjective norms* regarding the behavior. In short:

- If the actor perceives that the outcome from performing a behavior is positive, she/he will have a positive attitude toward performing that behavior, conversely if the actor perceives a negative outcome.

- If people important to the actor (“relevant others”) see performing the behavior as positive and the individual is motivated to meet the expectations of these relevant others, then the behavior is normatively positive; conversely if relevant others take a dim view of the behavior.
- The result of considering these factors is intention. Intention to perform a behavior is conceptualized as the most immediate and important predictor of performance and mediates the effects of attitudes and subjective norms.
- The construct of *behavioral intentions* has been expanded in the case of goal-directed behaviors, such that **implementation intentions** (plans that specify where and when one will enact one’s intentions) follow behavioral intentions, thus allowing control of goal-directed activities to pass to the environment (Gollwitzer & Brandstätter, 1997; Sheeran & Orbell, 1999). Thus, once a person decides to save money for retirement, he or she sets up a schedule to save at regular times, rather than redeciding to save each month.

For example, suppose Bob is offered a job transfer from his current office in Ames, Iowa, to the company headquarters in Detroit. TRA says that we would first consider Bob’s attitudes about moving to Detroit. On the one hand, Bob has heard that Detroit is a dangerous and run-down city. On the other, Bob is tired of living in a rural area, and as a big hockey fan, he thinks it would be fun to live in “Hockeytown.” So Bob has an overall somewhat positive attitude toward moving to Detroit.

Next we would consider whether Bob sees moving to Detroit as normatively positive or negative. Bob’s perception is that his superiors would be very disappointed with him if he declined the transfer, perhaps jeopardizing his future in the company. Moreover, Bob’s parents live in Toledo and he knows they’d love to have him just a couple of hours away. So Bob’s perceived norms are very positive toward moving to Detroit.

Given his somewhat positive attitude and strongly positive norms, TRA would predict that Bob would form the intention to accept the transfer and move to Detroit. The actual move to Detroit would probably follow shortly thereafter.

Thus, to summarize, TRA specifies that behaviors are the result of behavioral intention. Behavioral intention, in turn, is the result of the attitudes toward the behavior and the perceived social and subjective norms regarding the behavior. (See **Figure 1**)

The Theory of Planned Behavior (TPB)

As the Theory of Reasoned Action began to take hold in the social sciences, researchers realized that this theory had several limitations. TRA works most successfully when applied to behaviors that are under a person's volitional control. If a behavior is not fully under volitional control, even though a person may be highly motivated by attitudes and subjective norms, the person may not actually perform the behavior because of intervening environmental conditions. One of the greatest limitations is in situations where people have, or feel they have, little power or control over their behaviors. To balance these observations, Ajzen (1991) added a third element—*perceived behavioral control*—to the original theory (see Figure 2). The addition of this element has resulted in the *Theory of Planned Behavior (TPB)*, which was developed to predict behaviors in which individuals have incomplete volitional control.

Perceived behavioral control indicates that a person's intentions are influenced by his or her perception of how difficult the behaviors are to perform. Perceived behavioral control was hypothesized to affect both behavioral intentions (when it is high) and actual behavior (when it is low).

Returning to our example, Bob may perceive several potential difficulties in moving to Detroit. Primarily, the decision is not Bob's alone, but must be made in conjunction with his wife. Moreover, Bob would consider the difficulty of finding a good place to live in an unknown city. Finally, Bob may worry about the expense of the move. The more difficult Bob perceives the move to be, the less likely he is to decide to move. However, if Bob's company has offered to cover moving expenses and help his family find a place to live, the level of perceived difficulty would be reduced, and he would be more likely to make the move.

Several theorists have divided perceived behavioral control (PBC) into *perceived control*, the extent to which performing the behavior is up to the actor, and *perceived difficulty*, the extent to which performing the behavior is perceived to be easy or difficult for the actor (Armitage & Conner, 2001; Godin & Kok, 1996; Sparks, Guthrie, & Shepherd, 1997; Trafimow,

Sheeran, Conner & Finlay, 2002). Thus, Bob may feel that moving to Detroit is under his control (it's his decision to make) but that it will be a difficult process. Ajzen (in press) has argued that, because these two senses of PBC are highly correlated although distinct, perceived control and perceived difficulty are two separate factors comprising a higher-order factor of PBC. However, the implications of each are different: Lack of control may lead to giving up, whereas high levels of difficulty may result in trying harder.

Since Ajzen's introduction of TPB in 1991, hundreds of studies have been conducted that both tested and refined the specification of the theory and applied it to a wide variety of behaviors. Several reviews and meta-analyses have provided support for the TPB (e.g., Blue, 1995; Conner & Sparks, 1996; Godin, 1993; Jonas & Doll, 1996; Manstead & Parker, 1995; Sparks, 1994; Ajzen, 1991; Armitage & Connor, 2001; Godin & Kok, 1996; Hausenblas, Carron, & Mack, 1997; Trafimow et al., 2002; Van den Putte, 1991). These studies have shown that the Theory of Planned Behavior predicted intentions and behavior in a wide variety of domains, including health behaviors (smoking, dieting, condom use, self-examination, exercise, safer sex), household recycling, hunting, coping with homelessness, academic intentions and behaviors, blood donation, stock purchasing, choice of leisure activities, consumer behavior, family planning, and voting behavior.¹ For instance, Godin and Kok (1996) reported that attitudes, subjective norms, and perceived behavioral control (PBC) accounted for 41 percent of the variation in intentions in 76 applications, while intentions and PBC accounted for 34 percent of the variation in behaviors in 35 applications.

Adding a Goal Dimension to the Theory of Planned Behavior

TPB focuses on the cognitive determinants of behavior. According to TPB, behavior is determined primarily by behavioral intentions and these intentions in turn are determined by attitudes toward the behavior, subjective norms, and perceived behavioral control (which can also directly influence behavior in some situations). While there is little question about the

¹ The Social Science Citation Index listing of Theory of Planned Behavior generates 275 hits since 1990 and 102 since 2000.

value of TPB, doubts have been raised about its *sufficiency* in explaining behavioral intentions and behavior in cases where they are instrumental to the achievement of larger goals (rather than being ends in themselves). We have added the relevant concepts from an extension of TPB known as the Model of Goal-Directed Behavior (Bagozzi, 1992; Perugini & Bagozzi, 2001; Perugini & Conner, 2000).

The fundamental distinction between the Model of Goal-Directed Behavior (MGB) and TPB is that MGB recognizes that people often engage in certain behaviors as a means to achieving a larger goal. Goals are more abstract than specific behaviors. A given goal may require that several behavioral choices be achieved. For example, suppose Bob has the goal of having a successful career. Achieving that goal takes more than a move to Detroit, but a move to Detroit may be necessary to achieve it. Achieving that goal may require behaviors about which Bob has both negative attitudes and negative norms, but his positive orientation toward that goal may be enough to override those effects, and we would still perceive behavioral intention.²

MGB retains the basic constructs of TPB, but it also focuses on three key areas that have been relatively overlooked by TPB: goal orientation, affect, and previous behavior (see Figure 3). Moreover, MGB expands the understanding of behavioral intentions and behaviors by linking them directly with the goals toward which they are directed.

First, MGB adds several goal-related constructs, which we label *goal orientation*. Goal orientation includes the desirability or perceived value of the goal; the difficulty of achieving the goal; and attitudes and norms relating to the goal, as distinct from the specific behavior.

Second, MGB introduces *positive and negative anticipated emotions* that play a motivational role in goal setting and initiation of behavior-related processes. Perugini and Bagozzi (2001) specify that anticipated emotions refer to personal goals and are based on decision processes that take into account expected consequences of goal achievement and goal

² Alternatively, any given behavior may be implied by several goals. For example, people save and invest money as a means to achieve any number of goals: ensuring a comfortable retirement, financing their children's education, buying a home, etc.

failure. In Perugini and Conner's (2000) extension, two additional constructs were found to increase the power of MGB to explain behavioral intentions: *goal desirability* (the perceived value of a given goal) and *goal feasibility* (the ease or difficulty of achieving the goal).

The third additional construct of MGB is the role of *past behavior*. Past behavior is considered by some theorists to be a proxy for habit, which is a form of automatic, goal-directed behavior activated in the presence of appropriate environmental cues. Perugini and Conner (2000) argue that frequent past behavior leads to automatic habitual links between goals and instrumental actions and that recent behavior may carry implicit information about intentions beyond what the actor is consciously aware of. A recent meta-analysis of 64 studies found that past behavior has an impact on intentions and behavior independent of the TPB variables (Oullette & Wood, 1998).

A graphical synopsis of our modified TPB model is shown in Figure 3. The combination of goal and behavioral variables substantially increases the predictive power relative to the original TPB. Perugini and Conner (2000) found that whereas TPB explained 30 percent of the variation in behavioral intentions, MGB explained 75 percent (their study did not measure behavior).

How does all this differ from TPB? Returning to Bob, our model would say that he would first choose which of several competing goals he wants to pursue and choose the one he prefers (or weight them relative to their importance to him): advancing his career, spending more time with his family, providing a stable home for his children, and so on. Various positive and negative emotions are anticipated if he succeeds or fails to achieve his goal. These anticipated emotions, along with his attitudes, subjective norms, and perceived behavioral control determine his behavioral intent.

Furthermore, while it's unlikely Bob makes a habit of moving to Detroit specifically, we would consider Bob's history of residential mobility (i.e., has he engaged in this behavior regularly in the past?). This too will impact directly on his intention to move. His intent, along with his perceived level of control over the behavior and potentially his past behavior, predict his future behavior.

Implications for CAPS Survey Design

By using the Theory of Planned Behavior and the Model of Goal-Directed Behavior as the bases for our measurement approach, we will be able to address one of Rohe, McCarthy, and Van Zandt's (2000) specific criticisms of research on the social impact of homeownership. They found that the mechanisms for the impact of homeownership on social and behavioral outcomes were not clearly specified. This problem can be traced to the failure of previous research to embed perceived control into a stronger theoretical context.

Our use of the Theory of Planned Behavior and the Model of Goal-Directed Behavior grounds behavior in a clearly articulated nomological network of constructs (Cronbach & Meehl, 1955). This defines and measures behavior and its antecedents in the context of a validated theory of behavior that has been used extensively in a variety of behavioral research contexts. We apply this theory in an effort to more fully explain differences between homeowners and renters in savings behavior, parenting behavior, and community involvement.

By measuring how people enact goal-related behaviors in a longitudinal study that compares homeowners and renters, we can begin to answer important questions. We can see whether or not owners and renters differ in the goals they pursue. We can see if their attitudes differ, if they have different reference groups with different normative expectations, if their perceived control over behaviors is different. We can see if the reference groups of homeowners shift over time to include more neighbors and other homeowners, and we can see if their attitudes toward participating in the community change.

We expect that some of the renters in our sample will become homeowners over the course of the study. This group will be especially interesting because we can see if they differ in some way from renters who do not buy homes. We can also see how the change in status from renter to homeowner corresponds with changes in their attitudes, beliefs, and behaviors.

Using this theoretical approach has several benefits:

- *It provides an explicit description of how homeownership may influence relevant behavior.* By identifying specific aspects of how influence takes place (for instance, by increasing the homeowner's sense of control over behavior in important areas or

leading the owner to use other homeowners as a reference group), we can make stronger causal inferences.

- The resulting explanations can make it *easier to draw policy-related conclusions* based on the results of the research. Because the research emphasizes how people set goals, make choices, and take action, it will allow policymakers to make decisions that affect people's involvement in their communities.
- This approach also allows us to use theory to guide *development of specific questionnaire items*. It indicates which constructs to measure and how they should be measured.

III. Measurement

Our approach to measurement in the CAPS homeowner and renter surveys will be to apply our theoretical approach (described above) to measure specific goals and behaviors in the areas of finances and saving, parenting, and community participation. In each of these areas, we will ask additional questions designed to measure actual behavior and allow us to compare results to other surveys.

Because proper measurement of the TPB constructs requires several questions for each specific behavior, constraints on the number and type of questions that can be answered in a telephone interview restrict us to applying the theory to only a small number of goals and specific behaviors. Our goal is not to explain the process that underlies each and every social outcome that may be impacted by homeownership. Our goal is to show how the theory works for a small set of specific goals and behaviors as a means of spurring further research.

We have chosen three goal/behavior combinations, each corresponding to a major area of previous research on the social impacts of homeownership. For financial outcomes, we are interested in savings behavior. However, a family may have any number of reasons (goals) for saving. Therefore, we will randomly rotate a set of goals that might lead a family to save \$2,000 per year. That is, each respondent will respond to one set of randomly chosen set of goal questions, followed by a universal set of behavior questions (see Table 1). We will look at the four following goals: saving for retirement, saving for emergencies, saving for a vacation or other large expense, and saving for child's education (parents only). For renters only, we will

apply our TPB questions to the goal of buying a home within the next two years and the behavior of saving \$2,000 towards a down payment (see Table 2).

In the area of social capital and community involvement, we are interested in assessing the degree to which participants want to become more involved in their community and whether they intend to take the steps to do so. We will randomly rotate three goals: volunteer for a charitable group, volunteer for neighborhood watch, and volunteer with neighborhood children. The behavior associated with these goals is “donate at least one evening or weekend day per month” (see Table 3).

For families with children, we wanted a behavior related to child outcomes. However, since our respondents are not the children but their parents, we cannot apply TPB directly to child outcomes but we can apply it to parental behavior. We assume that every parent has the goal of being a good parent, which means we do not need to measure the goal orientation or the anticipated emotions. For parenting behaviors, we have chosen to look at reading to the child (for children 0-3+), paying for music/dance lessons or athletic equipment (children 4+), buying a computer for the child (children 4+), or attending parent-teacher meetings (older children). (See Table 4). We will ask parents these questions with regard to a randomly chosen child in their household (assuming there are more than one).

An important construct within TPB is the perceived norms regarding appropriate behavior. This concept is crucial because it is the way in which social influence is included as a determinant of behavior. It is important to know who the people are who influence homeowners and renters regarding their behaviors. We hypothesize that the process that differentiates homeowners and renters involves a change in the reference groups of homeowners toward people in their neighborhood and other homeowners. Consequently, we will ascertain the extent to which respondents’ important reference persons are people who are neighbors, homeowners, or have other characteristics. We will measure reference groups using a method based on Reingold, Van Ryzin and Ronda’s (2001) analysis of data from the Multi City Study of Urban Inequality.

Annual Core Questions

As mentioned in the beginning of the paper, the longitudinal design of CAPS provides us with the opportunity to assess changes in social measures over time. This will allow us a richer comparison of owners and renters than in previous studies of the social impacts of homeownership. Consequently, we will include several questions and scales found in other studies to cover topics not directly covered by our TPB questions.

Information to be covered each year includes:

- Updated demographic information.³ This will allow us to monitor the progress of children in school, changes in household composition (births, deaths, divorces, and so on), and employment histories (including the number and duration of unemployment spells);
- Questions about major life events, such as hospitalizations or serious injuries of family members or pregnancies, and major repairs to the house;
- Questions about household debt and finances.

Social Capital Module

Measurement of neighborhood involvement will occur on a rotating basis. This will involve measuring participation in neighborhood organizations, the extent of contact with neighbors, levels of cohesion and trust among neighbors, and the extent to which neighbors cooperate with each other. Measuring participation in more formal organizations is important because it represents an important element of social capital. We plan to measure respondents' current levels of participation in neighborhood and community organizations such as neighborhood watches, block organizations, and school-based groups. We will also measure respondents' perceptions of important community issues. In addition to allowing us to compare with other surveys, these questions will enrich our TPB questions on community involvement.

³ The baseline questionnaire included measures of household composition, employment of respondent and spouse/partner, medical insurance, emergency assets, other housing costs, new debt, predatory lenders targeting, payment delinquency, and household finances. There were also questions about finding a lender, number of borrowers, the down payment, homeownership education, characteristics of previous residence, and characteristics of current and previous neighborhoods.

We believe that it is important to measure individual-level social capital in CAPS. For our purposes, we will emphasize involvement in the surrounding community by measuring the number and extent of contact with neighbors, cooperation with neighbors, perceptions of collective efficacy, and participation in local organizations. In measuring social contacts, we will collect summary measures (number of contacts with neighbors) of both strong ties and weak ties. We are interested not only in the number of social contacts within the neighborhood but also the degree of interaction among neighbors. For this purpose, we will adapt a measure of informal integration with neighbors developed by Saegert and Winkel (1998).

In addition to organizational participation and social contacts, another approach to social capital emphasizes collective efficacy. Sampson, Raudenbush & Earls (1997) found that collective efficacy, defined as social cohesion among neighbors combined with informal social control (willingness to intervene on behalf of the common good), was linked to reductions of neighborhood violence. We plan to adapt their measurement of collective efficacy for use in our survey by using brief scales to measure these constructs. We will use the same measure of cohesion and trust, but we will adapt their informal social control to include forms of cooperation other than sanctioning deviates. Because research by Sampson et al. (1998) focused on crime and social problems in distressed neighborhoods, we thought the emphasis of their questions was too narrowly focused on social problems for a broader survey of a more general population, like ours.

Parenting and Child Outcomes Module

The effect of homeownership on child outcomes has been attributed to behaviors such as monitoring, to the stability associated with owning a home, and to the physical and cognitive environments of owner-occupied homes. Our survey will include measures of the cognitive home environment (the Home Observation for Measurement of the Environment, short form, from the Caldwell and Bradley HOME Inventory (Caldwell & Bradley, 1984)). We will also administer the Supervision Questionnaire – Primary Caregiver scale (Li et al., 2000; Doyle & McCarty, 2000). This scale measures parental supervision and involvement by asking questions about daily activities, curfews, and peer influence.

Measures of household mobility/stability will be collected as a matter of course. We also plan to collect measures of parental behavior (the Participation in Child's Education scale from NLSY, the Parental Monitoring adapted from Li et al., 2000, and the Aggravation in Parenting from the JOBS child outcomes study) as well as measures of parental perceptions of the child (Social Problem, Delinquent Behavior, and Aggressive Behavior subscales from the Behavioral Problems Index from the NLSY and the Positive Behavior Scale, Quint et al., 1997 – both scales were used in the Panel Survey of Income Dynamics: Child Development Supplement). Finally, we will ask questions about the educational and employment aspirations that parents have regarding their children.

This module must be fielded to the "primary caregiver," the parent most responsible for the care of the child. In cases where this is not the primary respondent, we may have to contact the household twice within a calling period and an additional incentive may need to be offered to the respondent. This module will also be fielded on a rotating basis.

Savings, Investment, and Debt Module

We will ask questions about experiences, beliefs, attitudes, and opinions in the area of debt and finances based on the work of Lea and Webley (Lea, Webley & Walker, 1985; Lea, Webley, & Levine, 1983) regarding the economic psychology of consumer debt. These will include questions about attitudes toward debt, money management skills, time horizons, and economic socialization. We expect to field this module only once.

In conclusion, the CAPS study gives us the opportunity to contribute to the literature in several unique ways. With data over time and the comparison group of renters, we will be able to more thoroughly isolate the impact of homeownership, net of other potential causes of social-psychological change. Furthermore, by following renters who become owners, we will be able to assess the determinants of homeownership and address the question of whether the assumed social outcomes of homeownership are, in fact, antecedents.

Finally, and most importantly, the Theory of Planned Behavior provides a framework that helps us understand and measure the process by which homeownership achieves its social

impact. By focusing on three areas – savings/investment, community involvement, and parenting – we will address the primary areas of interest to housing researchers.

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Table 1: SAVINGS/INVESTMENT

GOAL: Save for Retirement

BEHAVIOR: Open an IRA/put \$2,000 in IRA over next year

PRECURSOR QUESTION: Do you currently have an IRA? If no, then TPB questions ask about opening an IRA within next year; if yes, then they ask about putting \$2,000 in it over next year.

CONSTRUCT	QUESTIONS On a scale from 1 to 10 where 1 means “strongly disagree” and 10 means “strongly agree,” please rate your agreement with the following statements....
Goal Desirability	You want to save enough money to retire comfortably by age 65.
Goal Feasibility – Control	Whether or not you can save enough money to retire comfortably is out of your control.
Goal Feasibility – Difficulty	It would be difficult for you to save enough money to retire comfortably by age 65.
Goals: Anticipated Emotions	If you are able to retire comfortably, you will be happy. – positive emotions If you have to continue working past age 65, you’ll be disappointed. – negative emotions
Goal-related Attitudes	For you to not save enough money for your retirement would be foolish.
Goal-related Subjective Norms	People who are important to you would approve of you saving for your retirement. Planning for your retirement is important because it reflects the kind of person you are.
Goal-related implementation intentions	You have made plans to save for your retirement.
Attitudes toward behavior	It would be smart for you to open an IRA within the next 12 months. It would be smart if you put \$2,000 in your IRA within the next year.
Subjective Norms toward behavior	People who are important to you would approve of you opening an IRA. Having an IRA is important because it shows you’re a responsible person. People who are important to me would approve of me putting \$2,000 in my IRA over the next 12 months. Not putting \$2,000 in your IRA this year would be irresponsible.
PBC: Control	Whether or not you can open an IRA within the next year is entirely under your control. Whether or not you can put \$2,000 in your IRA within the next year is entirely under your control.
PBC: Difficulty	It would be difficult for you to open an IRA within the next year. It would be easy for you to put \$2,000 in your IRA this year.
Behavioral implementation intentions	NOT APPLICABLE You have made plans to put money into your IRA each month.

Table 2: HOMEOWNERSHIP FOR RENTERS

GOAL: Own a home within 2 years

BEHAVIOR: Save \$2,000 towards a down payment

CONSTRUCT	QUESTIONS On a scale from 1 to 10 where 1 means “strongly disagree” and 10 means “strongly agree”, please rate your agreement with the following statements....
Goal Desirability	You want to buy a house within the next two years.
Goal Feasibility – Control	Whether or not you buy a house within the next two years is entirely under your control.
Goal Feasibility – Difficulty	It would be difficult for you buy a house within the next two years.
Goals: Anticipated Emotions	If you bought a house within the next two years, you would feel satisfied. – positive emotions If you failed to buy a house within the next two years, you would feel discouraged. – negative emotions
Goal-related Attitudes	For you to buy a house within the next two years would be smart.
Goal-related Subjective Norms	People who are important to you would approve of you buying a house within the next two years. Whether or not you own your own home is important because it reflects the kind of person you are.
Goal-related implementation intentions	You have made plans for buying a house within the next two years.
Attitudes toward behavior	It would be foolish if you did not save \$2000 toward a down payment so you can buy a house within the next two years.
Subjective Norms toward behavior	People who are important to you would approve of you saving \$2000 toward a down payment on a house within the next two years. Whether or not you save \$2000 toward a down payment on a house within the next two years is important because it reflects the kind of person you are.
PBC: Control	Whether or not you save \$2000 toward a down payment so you can buy a house within the next two years is out of your control.
PBC: Difficulty	It would be easy for you to save \$2000 toward a down payment so you can buy a house within the next two years.
Behavioral implementation intentions	You have made plans to save money each month to reach \$2000 toward a down payment so you can buy a house within the next two years.

Table 3: COMMUNITY INVOLVEMENT

GOAL: Become more involved with neighborhood group (Rotate the nature of the group)

BEHAVIOR: Volunteer one evening a month

PRECURSOR QUESTIONS: ask about current volunteering for community groups (like Neighborhood Watch or the Boy/Girl Scouts) or charity (like a church group or youth mentoring program).

CONSTRUCT	QUESTIONS On a scale from 1 to 10 where 1 means “strongly disagree” and 10 means “strongly agree,” please rate your agreement with the following statements....
Goal Desirability	You would like to become more involved in your child’s education. You would like to become more involved in your neighborhood.
Goal Feasibility – Control	Whether or not you become more involved in your child’s education is entirely under your control. Whether or not you become more involved in your community is entirely under your control.
Goal Feasibility – Difficulty	It would be difficult for you to become more involved in your child’s education. It would be difficult for you to become more involved in your neighborhood.
Goals: Anticipated Emotions	Becoming more involved in your child’s education/community would make you happy. – positive emotions You will be discouraged if you do not become more involved in your child’s education/neighborhood. – negative emotions
Goal-related Attitudes	It would be beneficial to your child’s education if you became more involved. It would be beneficial to the community if more people became involved.
Goal-related Subjective Norms	People who are important to you think you should become more involved with your child’s education/neighborhood. Being a part of your child’s education/community shows people the kind of person you are.
Goal-related implementation intentions	REDUNDANT
Attitudes toward behavior	Attending school board meetings this year is a good idea. Volunteering 10 hours per month for a neighborhood group or charity would be a good thing for you.
Subjective Norms toward behavior	People who are important to you would approve of you meeting with your child’s teacher. Meeting with your child’s teacher shows you’re a good parent. People who are important to you often volunteer their time to neighborhood groups and charities. Volunteering one evening a month would be a good thing for your neighborhood.
PBC: Control	There are lots of opportunities to meet with [child]’s teacher.

CONSTRUCT	QUESTIONS On a scale from 1 to 10 where 1 means “strongly disagree” and 10 means “strongly agree,” please rate your agreement with the following statements....
PBC: Difficulty	<p>There are lots of places where you can volunteer.</p> <p>It would be easy for you to attend school board meetings.</p> <p>It would be difficult for you to volunteer 10 hours per month.</p>
Behavioral implementation intentions	<p>You have specific plans to attend school board meetings this/next year.</p> <p>You will arrange your schedule so you can volunteer one evening a month.</p>

Table 4: PARENTING BEHAVIOR

GOAL: Being a good parent – assumed true for everyone, so no goal questions

BEHAVIOR: Reading to child/meet with teacher/support sports/arts activities

PRECURSOR QUESTION: Randomly selected child. If less than 3 years old, then ask read to child questions. If 4+, then either meet with teacher or support sports/arts (take to practices, go to games/recitals, pay for lessons).

CONSTRUCT	QUESTIONS On a scale from 1 to 10 where 1 means “strongly disagree” and 10 means “strongly agree”, please rate your agreement with the following statements....
Attitudes toward behavior	Reading to [child] is good for him/her. Paying for a year’s worth of music lessons for [child] would be foolish. Buying a computer for [child] would be a smart thing to do.
Subjective Norms toward behavior	People who are important to you think reading to young children is a good thing. Reading to their children is an important thing for parents to do. Your parents/guardians read to you often when you were young. People who are important to you think music lessons for children are a good thing. People with musical skill are admired. People who are important to you think it would be a good idea if you bought a computer for [child]. Having access to a computer is important for a child’s future.
PBC: Control	NOT APPLICABLE Whether or not you can pay for music lessons for [child] is entirely under your control. Whether or not you can buy a computer for [child] is entirely under your control.
PBC: Difficulty	It would be hard for you to read to [child] on a regular basis. It would be difficult for you to pay for music lessons for [child]. It would be easy for you to buy a computer for [child].
Behavioral implementation Intentions	You have thought about the best time to read to [child]. You have thought about how to fit the cost of music lessons into your household budget. You have thought about ways you can afford to buy a computer for [child] within the next two years.