Housing Satisfaction in the Suburbs: A Racial Comparison

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HOUSING SATISFACTION IN THE SUBURBS: A RACIAL COMPARISON

by

Amonda Stokes

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Submitted to the
Faculty of The Graduate College
in partial fulfillment of the
requirements for the
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Amonda Stokes
HOUSING SATISFACTION IN THE SUBURBS: A RACIAL COMPARISON

Amonda Stokes, M.A.
Western Michigan University, 1995

The primary focus of this study was to compare African Americans' and European Americans' satisfaction with housing in the suburbs. Previous literature suggests that African Americans are living in older suburbs, close to the central city, and in lower quality housing than European Americans.

The population of this study consisted of black and white households living in the suburbs. This was a national sample taken from the American Housing Survey (1991). Cross-tabulations were conducted to determine differences by race of affordability, age of housing unit, ownership, neighborhood satisfaction, and housing satisfaction. Multiple regression analysis was used to determine which variables were significant predictors of housing satisfaction.

Blacks did indeed pay a higher percentage of their income on housing cost, in addition, blacks were also less likely to own their home than whites. Nevertheless, even though race and affordability were insignificant, age of housing unit, tenure, and neighborhood satisfaction showed a significant relationship to housing satisfaction.
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CHAPTER I

INTRODUCTION

In the late 1940s and 1950s, the demand for housing created a rapid acceleration in suburbanization (Marshall, 1987; Stahura, 1986). After World War II, returning servicemen were able to secure housing loans guaranteed by the Federal Housing and Veterans Administration. This, along with high fertility rates, produced an increase in the demand for new housing (Stahura, 1986). In response to this demand, housing was constructed in areas where vacant land existed, known today as suburban tracts. The appeal of this housing was the fact it was owner-occupied single family dwelling units. Moreover, it was considered to be cheaper and superior to the available housing located in the central cities (Stahura, 1986).

This new suburbanization process was led by young, white middle-class families (Marshall, 1982). Blacks were excluded from this process by existing discriminatory practices, such as the institutional discrimination practiced by the real estate market, and the Federal Housing and Veterans Administrations (Stahura, 1986). The real estate market, which includes realtors and financial institutions, refused to show housing to blacks in white residential areas (Palen, 1995). During the interwar period, the Federal Housing Administration refused loans to blacks and whites in the same housing developments. They also encouraged attaching restrictive
covenants to deeds in new housing developments and provided documents with blank spaces to be filled in with the name of the group to be excluded (Marshall, 1982).

During World War II, the FHA refused to insure war-housing projects for black workers (Weaver, 1967). These regulations did not change until the Open Housing Act of 1968 which barred housing discrimination (Palen, 1995). However, Palen argues further, that this policy did not eliminate the practice of racial steering, where blacks were shown housing only in those areas with existing black populations.

It wasn't until after the civil rights legislation of the 1950s and 1960s that blacks gained momentum and began to migrate more rapidly into the suburbs (Stahura, 1986). Nevertheless, blacks continued to face institutional discrimination, such as redlining and exclusionary zoning. Redlining occurs when lending institutions refuse to approve mortgage loans in particular areas (Leven & Sykuta, 1994). Realtors screen prospective home buyers, and steer blacks and whites into separate respective areas. These areas that blacks are steered into are assumed risk related because of housing stock or racial composition (Stahura, 1983).

Exclusionary zoning ordinances included density controls on the number of units on a piece of land, minimum lot and housing sizes, housing codes, prohibition of trailers, and other policies that indirectly discriminated against low-income and black populations (Palen, 1995). These policies were very expensive to main-
tain and given the economic conditions of blacks, exclusionary zoning has operated to disproportionately exclude them (Stahura, 1986). For example, an exclusionary ordinance might require that new single-family housing construction must contain 2000 square feet of living space (Stahura, 1983). Therefore, because housing cost is determined by square foot, blacks and low-income populations could not afford to purchase this size of newly constructed suburban housing.

Most of the migration for the black population in the 1950s and 1960s, was to a small number of predominantly black fringe towns that existed before the postwar. These older satellite suburbs already contained some black population and were considered spillover ghettos of the central city (Stahura, 1986). During the 1970s there were major changes in minority suburbanization. The fair housing legislation of 1968 legally opened up the suburbs to middle-class minorities (Palen, 1995). Racial steering still continued; however the housing legislation meant that black suburbanization was no longer restricted to predominantly black suburbs (Farley, 1984; Palen, 1995). It wasn’t until the 1980s and 1990s that suburbs started to reflect more racial diversity. Nevertheless, black suburbanization in the 1980s and 1990s, still occurred predominantly in those areas with existing large black populations (Palen, 1995).

In theory, all Americans with financial means and a respectable demeanor can choose where they want to live. For over a generation, courts across the country have decreed that a person's race cannot be a reason for refusing to rent or sell a residence. However, the law seems to have had little impact on practice, since almost all residential areas are entirely black or white. Most whites prefer it that way. Some will say they would like a black family nearby, if only to be able to report that their area is integrated. But not many do. Most white Americans do not move in circles where racial integration wins social or moral credit (p. 40).

Regardless of institutional discrimination, black suburbanization has prospered over the last thirty years. According to Palen (1995), the Bureau of the Census reported that the white suburban population increased 13.1% during the 1970s while the black population increased 42.7%. This does not insinuate that the increase in black suburbanization has increased housing integration. This does imply that blacks are expanding rapidly beyond the central city boundaries. According to the 1980 census, 23% of the blacks were living in the suburbs and in the 1990 census, 27% of the blacks were suburbanites (Palen, 1995).

Statement of the Problem and Purpose

The purpose of this research is to examine if a difference exists between black and white households regarding their satisfaction with their suburban housing. Previous research has confirmed that neighborhood satisfaction has a positive effect on housing satisfaction (Crull, Bode & Morris, 1991), and that housing satisfaction is a reflection of one's quality of life (Andrews & Withey, 1976; Campbell, Converse & Rodgers, 1976; Wish, 1986). Home ownership serves
to increase estimates of well-being which enhance positive features of the physical and social environment (White & Scholl, 1993). According to Romberg and Crull, the neighborhood is the first step outside of the household into the social world. Therefore, housing and neighborhood satisfaction are closely related. In order to determine if differences exist between blacks and whites perception of housing satisfaction, it must first be determined if differences exist in their perception of the social and physical environment.

According to St. John (1987), whites in Oklahoma City were more likely to give favorable descriptions of their neighborhoods than blacks. However, blacks living in lower quality neighborhoods (measured in objective terms) were only slightly less satisfied with their environments than whites in high quality neighborhoods. St. John's research also affirmed that blacks receive less return of objective neighborhood quality for their socioeconomic resources than do whites.

Because of the historical discrimination that blacks faced, are they currently fulfilling the "American Dream" by living in the suburbs? Moreover, are they satisfied with the housing they have found? Therefore, the research question underlying this thesis is whether inequality of housing exists among blacks and whites in suburbia.
CHAPTER II

LITERATURE REVIEW

Theoretical Perspective

Ecological Model

The ecological model of human ecology originated at the University of Chicago in the 1920s under the influence of Robert E. Park and Ernest W. Burgess (Bernard, 1982). This model was one of the earliest theories used to explain the processes by which territorial distributions of people and institutions were created and modified over time (Bardo & Hartman, 1982). This model is based on the idea that competition for land is a basic ecological process responsible for explaining the structure of a community (Bernard, 1982). The model consists of the following three stages. The first is invasion. This occurs when one or more groups move into the territory of an established population (Bardo & Hartman, 1982; Bernard, 1973; Ericksen, 1954; Palen, 1995). This results in a gradual invasion of an area already established and displacement of the host institutions or population groups. In residential invasion two groups of people are brought together; usually there is a difference in status between them. The differences may be economic, cultural, or racial (Ericksen, 1954).

Invasion is generally followed by competition. Unless the
new-comers are driven out both groups begin to compete for space and access to social institutions (Bardo & Hartman, 1982; Bernard, 1973; Ericksen, 1954; Palen, 1995). Competition was viewed by Park as the preliminary organizing process in which people distribute themselves functionally over the landscape. Competition is an abstract, impersonal, nonsocial process, he said, which not only serves to distribute people in space but also acts to organize them into groups through communication (Ericksen, 1995).

The third and final stage is succession. This occurs when the second group displaces the first and effectively takes over the area (Bardo & Hartman, 1982; Bernard, 1973; Ericksen, 1954; Palen, 1995). A good example of succession is white-flight. As the ratio of blacks to whites increased in a particular area, especially in the central city, white residents would abandon their homes and move to the suburbs, to be replaced by even larger numbers of black migrants (Bardo & Hartman, 1982).

The ecological model has been successful in explaining the invasion process of one white ethnic group by another. For example, one community changed repeatedly as Irish succeeded Germans, in turn were succeeded by Jews, then Italians, Greeks, and eventually by Blacks (Bernard 1973).

The ecological model, however, fails to fully explain the invasion process of one racial group by another. This appears to apply specifically to blacks who could not invade white neighborhoods because of discrimination. According to Bernard (1973), even black
families who could afford quality housing were not able to purchase homes in white neighborhoods. This racial discrimination, along with segregation, created a conflict rather than competition stage as suggested by the ecological model. Racial discrimination is the process of evaluating a person based on his/her race alone, and systematically denying them equal access to goods and services in the community (Brinkeroff & White, 1982). Segregation on the other hand, is the systematic exclusion of members of a racial, ethnic, or religious group from activities of the dominant group (Bardo & Hartman, 1982).

Bernard (1973) summarizes why the ecological model failed to explain the competition and invasion of one racial group by another.

Among whites, occupation, financial standing, and educational attainment were all positively related to vertical housing mobility; this was much less so in the case of nonwhites. Among them, education and occupation helped relatively little. This meant that even when education, occupation, and financial standing would normally have eventuated in upward residential mobility, such upward mobility was not occurring among black people. Those who could compete for good housing were not permitted to. Even if they could pay, they were prevented from buying or renting the house or apartment they wanted (p. 46).

It was this weakness in the ecological model that led to the emergence of conflict theory as the dominant model for explaining discrimination and segregation.

Conflict Model

The 1960s is often referred to as a decade of social unrest (Curran & Renzetti, 1993). It was a decade characterized by var-
ious social movements such as the civil rights movement, anti-war demonstrations, and the women's liberation movement. More importantly, it was a decade in which the public became aware of the fact that some Americans were systematically denied full participation in society and equal access to societal rewards solely on the basis of their race or other characteristics (Curran & Renzetti, 1993). It is ironic that this same decade, of course, included a reluctance on the part of white Americans to accept black Americans as residents in their communities.

Conflict theorists began with the observation that American society is characterized by inequality. It is this inequality which gives rise to conflict. The conflict model emphasizes the stress and conflict within society, and how conflict contributes to social change (Brinkeroff & White, 1982; Flanagan, 1995). According to this model there is a consistent struggle between groups over scarce resources and power.

One common source of intergroup conflict is racial tension. For example, this sometimes took the form of reluctance on the part of whites to accept black residents into their neighborhoods. In some circumstances, in fact it led to violent acts against black families who have been accused of devaluing the real estate, and the prestige of neighborhoods (Kornblum, 1988). To white Americans, the mere presence of blacks appears to be associated with a high incidence of crime, residential deterioration, and lower educational attainment (Hacker, 1995). This inter-group conflict also contri-
buted to white flight, which is, the migration of middle-class white families into the suburbs which was provoked by the increase migration of blacks into the predominantly white area.

**Suburbanization, Tenure and Socioeconomic Status**

The ecological definition of a suburb, which is derived from the U.S. Census, includes all areas that are within a Metropolitan Statistical Area (MSA) or the more narrowly defined urbanized area, yet outside the central city. Suburbanization, in turn, is defined as the process through which an urban population spreads over an increasingly wide territory, which typically expands beyond the municipal boundaries of the central city (Lyon, 1987).

Blacks have not been completely excluded from moving into the suburbs or participating in the process of suburbanization. During the 1960s, there was modest growth in the number of blacks in the suburbs. However, due to the need to purchase housing rather than rent, blacks have been discouraged from entering the suburbs (Fitzpatrick & Hwang, 1990; Stearns & Logan, 1986). By the 1970s, and 1980s, black suburbanization grew rapidly. However, the black suburban population growth occurred primarily in those suburbs that contained an existing black population (Stahura, 1986). These existing suburbs were usually older, lower in overall socioeconomic status, relatively large in population size, and close to the central city in comparison to white suburbs (Stahura, 1986). Fitzpatrick and Hwang (1990) also found black suburbanization to be prevalent in
older MSA rings with higher population densities.

In a study conducted in 1982, Marshall found that middle-class black males did not locate in the suburbs for superior housing. Rather, most black males tended to move to areas where there were larger black populations, with access to jobs or services playing a secondary role. In Cuyahoga County from 1970 to 1980, racial composition and proximity to predominantly black areas were the strongest determinants of racial change (Galster, 1990). In the Northeast, black populations were disproportionately concentrated in suburbs with high initial proportions of black (Logan & Schneider, 1984). Wilson (1991) also found that due to discrimination, blacks tended to depend on second generation housing stock, which led to blacks living in housing that is older, lower in value, and located in highly black concentrated suburbs. This again implies that members of the black middle-class are moving into older suburbs with large black populations. Marshall (1982) found a moderate correlation between the size of the black population and the proportion of housing units built before 1950.

According to Stearns and Logan (1986), owner-occupied housing is the best predictor of population size, growth rate, and black proportion change. Carliner (1974) found that in 1970, 65% of all white households owned their homes, compared to 42% of all black households. In a study conducted in 1976, Hanna and Lindamond (1979) found that blacks in Montgomery, Alabama were less likely to live in owner-occupied and conventionally built single family homes.
than their white counterparts. Long and Caudill (1992) found that in 1986 the white-black homeownership gap explained by racial differences in household characteristics averaged 66.4%, and the residual portion averaged 33.59%. Therefore, race per se was only half as important in determining whether a household rents or owns as those characteristics that were merely concurrent with race. Long and Caudill argued further, that the ratio of black to white homeowner proportions had changed somewhat in recent decades. They found that in rural and suburban areas, it increased by 10% between 1970 and 1986.

Another positive predictor of black homeownership is socioeconomic status. The effect of race on the probability of home ownership is the difference in earned income, which was even greater (nearly $10,000) in the 1970s (Jackman & Jackman, 1980). Rothman (1993) found that in 1987 the median income was approximately $8,000 more for whites than blacks. Silberman, Yochum, and Ihlanfeldt (1982) found that white households had a greater endowment of household permanent income, schooling, and prior homeownership than black households, which increased whites probability of home purchase by 25.8%. However, an increase in household income raises the probability of homeownership more for blacks than for whites (Long & Caudill, 1992).

In an earlier study, Carliner (1974) reported that the 1971 median household income for whites was nearly $4,000 higher than blacks. They further report that this implied a difference in home-
ownership of 5.1 percentage points. Birnbam and Weston (1974) found that 72% of all black wealth is held in home equity, while whites invest only 39% of their wealth in their homes. Varady (1990) found that higher income families were better able to afford suburban housing. However, when income and education were controlled, blacks were less likely to suburbanize. His conclusion was that this reflects the effects of discrimination. Marshall (1982) found the relationship between socioeconomic status and suburban selection for blacks was actually stronger than that for whites. Fitzpatrick and Hwang (1990) found black suburban growth taking place predominantly in communities with moderate levels of socioeconomic status and less commonly in communities with high levels of socioeconomic status.

In sum, blacks have not been completely excluded from moving into the suburbs. However, blacks tend to migrate into those suburbs with existing large black population. These suburbs are usually older, lower in socioeconomic status, and relatively large in population size. However, due to the need to purchase housing rather than rent, blacks have been discouraged from moving into the suburbs.

Homeownership and socioeconomic status are the best predictors of black population growth rate and black proportion change in the suburbs. The effects of race on homeownership is in the difference of earned income, which was approximately $8,000 in 1987. However, the relationship between socioeconomic status and suburban selection was stronger for blacks than for whites. Nevertheless, regardless
of socioeconomic characteristics, location or family composition, the probability of ownership for blacks remains 10% lower than it is for whites (Long & Caudill, 1992).

Neighborhood and Housing Satisfaction

The measurement of satisfaction can be based on two levels. The global preferred state (overall life satisfaction) can be assessed directly or through a combination of satisfactions. Within the global level, well-being can be assessed objectively or subjectively. Objective measures are actual levels of well-being achieved, and satisfaction with the levels achieved are the subjective measures (Morris & Winter, 1978). The measurement of subjective well-being is based on the reference persons perceived satisfaction. On the other hand, objective measurements are based on the existence of unmet needs. According to Morris and Winter (1978), there are likely to be psychological variations in housing conditions which could produce variations in satisfaction. However, it is the subjective reaction to the objective measures that serve to improve well-being.

One subjective measurement of housing satisfaction is neighborhood satisfaction. Lake (1980) found that the distribution of responses on overall ratings of the housing unit and the neighborhood were essentially identical. Therefore, housing and neighborhood satisfaction should be discussed together. Lake argued further, that black units formerly occupied by whites, in comparison
to black units formerly occupied by blacks, were more likely to receive satisfactory ratings of housing and neighborhood quality. In a study conducted by Casey (1980), he found that white homeowners (91.4%) evaluated their homes extremely positive, in comparison to 76.8% of black homeowners. Casey also found similar results in the evaluation of neighborhood quality, (90% for whites, and 70% for blacks). According to Casey, these differences that exist could be related to the differences in socioeconomic status.

According to Stipak and Henster (1983), people of different races and socioeconomic statuses do not evaluate their neighborhoods in the same way. For example, Campbell et al., (1976) found that blacks were less satisfied with their housing than whites, and that the difference was greater for housing satisfaction than for neighborhood and community satisfaction. Ha and Weber (1991) found that race and affordability were not significant in rating residential quality. Haitt, Gruber, and Shelton (1987) found that socioeconomic status characteristics accounted for a larger percentage of explained variability in neighborhood satisfaction than race.

Blacks and whites do differ significantly in their satisfaction with the general attractiveness of their neighborhoods. Blacks report lower levels of satisfaction with spaciousness, quietness, the neighborhood as a good place to raise children, their nearness to neighbors, and friendliness of people, as compared to whites (Haitt et al., 1987). St. John and Clark (1986) found that blacks tend to consider neighborhood characteristics pertaining to children
as more important than do whites.

According to Cook and Bruin (1993), the absence of bothersome features, such as poor maintenance and crime, increased neighborhood satisfaction for elderly and black single-parent households in New Orleans. Campbell et al., (1976) found that nonwhites and lower income groups were considerably more negative about the condition of the houses in their neighborhood and the safety of walking the streets at night.

In sum, housing satisfaction and neighborhood satisfaction should be discussed together. Neighborhood satisfaction is a subjective measure of housing satisfaction. Black and white homeowners evaluated their housing and neighborhoods essentially the same. However, blacks were less satisfied than whites with their housing and neighborhoods. Previous researchers have argued that socioeconomic status explained a larger percentage of variability in neighborhood satisfaction than race. However, nonwhites and lower income groups were considerably more negative about the safety, and the condition of the houses in their neighborhoods than whites.

Literature Summary

From the review of the literature, it appears that there are five key concepts that are consistently discussed in the study of race and housing in the suburbs. The first concept is the obvious household characteristic of race. Because household income and housing costs appear to be related to satisfaction, affordability
(the percent of income spent on housing) is the second key concept. The two housing concepts of age of housing unit and tenure are additional key concepts found in the literature to have influenced differences in housing satisfaction. The final key concept, neighborhood satisfaction, was also found in the literature to be a strong influence on housing satisfaction. The six key concepts can be related to housing satisfaction in a five step model. The conceptual model starts with the household concept of race, continues with the combination household-housing concept of affordability, then adds each of the housing concepts of age of housing unit and tenure, and finally includes the neighborhood satisfaction to explain housing satisfaction. The Conceptual Model for Housing Satisfaction: Race -> Affordability -> Housing Characteristics -> Neighborhood Satisfaction -> Housing Satisfaction.

Hypotheses

The following hypotheses were constructed with direction from previous research and the conceptual model to examine the current relationships between race and housing satisfaction in the suburbs. The first six hypotheses are bivariate and the last two are multivariate. The multivariate hypotheses are used to test all six key concepts in one analysis which had not been done in the studies reviewed.

1. Blacks are likely to pay a higher percentage of their income on housing than whites.
2. Blacks are more likely to reside in older dwelling units than their white counterparts.

3. Blacks are less likely to own their homes than whites.

4. Blacks are more likely to be less satisfied with their housing than whites.

5. Homeowners are more likely to be more satisfied with their housing than renters.

6. Residents living in older units are more likely to have less housing satisfaction than residents living in newer units.

7. The intervening variables of affordability, tenure, age of dwelling unit, and neighborhood satisfaction will be the primary factors influencing housing satisfaction.

8. The regression model will be more powerful in determining the effects of housing satisfaction for the urbanized area than for the urban suburbs or other metro areas.
CHAPTER III

PROCEDURES

Data Sources and Analysis

The data analyzed in this research were taken from the 1991 American Housing Survey. This is a national sample of about 50,000 head of household interviews which are conducted every other year by the Bureau of the Census for the United States Department of Housing and Urban Development (American Housing Survey, 1991). The survey is a longitudinal project that studies to the same housing units year after year.

Analyses were weighted to reflect the U.S. population with whole weights rather than fractional weights. Therefore, the number of cases reported in the tables are the estimated number in thousands that represents the actual population census. The unweighted sample base of 20,286 households represented 41,775 thousand households in the weighted estimates for metropolitan suburban areas in the United States in 1991.

Both bivariate (crosstabulations) and multivariate (regressions) are used in the analysis. The bivariate analysis is used to test the relationship of the household characteristic race with a household-housing combination concept of affordability and two housing characteristics, tenure and the age of the housing unit. The multivariate analysis incorporates all of the household and housing
characteristics into a model with quality of life indicators, neighborhood and housing satisfaction. For the multivariate analysis of housing satisfaction, the household characteristic race was entered in first, affordability, age of housing unit, tenure, and neighborhood satisfaction entered each in turn.

Measurement of Variables

Dependent Variable

Housing Satisfaction

Housing satisfaction, a quality of life indicator, was measured on a 10-point scale of the respondent's satisfaction with his/her dwelling unit. With one being the least satisfied, and 10 being the most satisfied, the respondent's satisfaction was recorded.

For the multivariate analysis housing satisfaction was used as a 10-point continuous variable. However, for the bivariate analysis, housing satisfaction was recoded into three categories: "very satisfied" which was coded as one (1) if the reference person reported a score of 9 or 10, "somewhat satisfied" which was coded as two (2) if the reference person reported a score of 7 or 8, and "less satisfaction" which was coded as three (3) if the reference person reported a score of 6 or below. The following categories of housing satisfaction were formulated in accordance to the frequency distribution. For example: scores of 9 and 10 contained 53.4% of the cases, scores of 7 and 8 contained 34.7% of the cases, and scores of
6 and below contained only 11.9% of the cases. Therefore, due to the low percentage, scores of 6 and below were collapsed into one category.

**Intervening Variables**

**Affordability**

The concept affordability is a combination of a household and a housing characteristic. Affordability was calculated by dividing the monthly expenditure for the household by the total monthly household income. Monthly housing expenditure was a variable calculated by HUD and included expenditures for mortgage, taxes, rent, utilities, and insurance. Although 30% of income is commonly used (Bogdon, Silver & Turner, 1993), 35% was used here in a conservative attempt to adjust for some of the income and cost error found in the American Housing Survey data (Casey, 1992).

**Tenure**

The housing concept of tenure was measured by whether the dwelling was owned or rented by the occupant. A housing unit was owner occupied if the owner or co-owner lived in the unit (and coded 1) even if it was mortgaged or not fully paid. All other occupied units are classified as renter occupied, and were coded 0.

**Age of Housing Unit**

Age of housing unit is a housing concept measured by recording
the decade in which the structure was first constructed. This variable was a continuous variable for the multivariate analysis. For the bivariate analysis, age of housing unit was recoded into three categories: (1) 1990-1970, (2) 1969-1940, and (3) 1939-or less. The first category reflected post civil rights construction, the second category reflected post war construction and the remaining category reflected older construction.

Neighborhood Satisfaction

Neighborhood satisfaction is a quality of life concept. The resident's satisfaction with his/her neighborhood was determined by a 10-point scale with 1 being the least satisfied, and 10 being the most satisfied. For the multivariate analysis, neighborhood satisfaction remained a ten point continuous variable.

Independent Variable

Race

Race is the household characteristic that is the main focus of this investigation. Race is a dichotomous variable which was determined by the reference person's own self-classification. If the respondent reported his or her race as black the characteristic was coded (1). If the respondent reported his/her race as white, then it was coded (0). Household occupied by members of other races were omitted from this research.
Exogenous Variable

Suburb

A suburb includes all of those areas that are within a Metropolitan Statistical Area (MSA) and yet outside of the central city. Three types of suburbs will be individually analyzed in the multivariate analysis. The first, urbanized area suburbs, are made up of the central city and its surrounding settled urban fringe, which together have a population of 50,000 or more and density of usually at least 1,000 people per square mile (American Housing Survey, 1991). The second, other urban suburbs, are those suburbs located outside of the urbanized area that have more than 2,500 people (American Housing Survey, 1991). Finally, other metro areas, are defined as those housing units that are not classified as urbanized or other urban suburbs, but are classified as rural housing within the metro county (American Housing Survey, 1991).
CHAPTER IV

RESULTS

Race was the major independent variable in this study. The primary focus was to examine the differences in housing satisfaction between white and black households living in the suburbs. The idea tested is that blacks are less satisfied than whites due to the historical overview. Previous research has suggested that there are differences and similarities between blacks and whites perception of housing satisfaction. However, researchers have also suggested that these differences between blacks and whites are primarily due to the differences in socioeconomic status, tenure, and neighborhood satisfaction.

It has also been suggested that blacks reside in older suburbs close to the central city (Fitzpatrick & Hwang, 1990; Stahura, 1986). These older suburbs contain second generation housing stock, and are low in value and quality (Wilson, 1991). Therefore, age of the dwelling unit was added to the analysis to determine if blacks occupied older dwelling units than whites and if this affected housing satisfaction.

Based on the previous research eight hypotheses were formulated. The hypotheses were constructed in order to determine the impact of race on housing characteristics and the impact of race, housing characteristics and neighborhood satisfaction on housing
satisfaction. A comparison of means (ANOVA) was used as the statistic to test the first bivariate hypothesis. Chi-square was used as the statistic in the other five bivariate analyses. Regression was used in the multivariate analysis to determine which blocks of variables were the most powerful in determining housing satisfaction.

Separate regressions were run for the three types of suburbs (urbanized suburbs, urban suburbs, and other metro area suburbs) to see if the model changed for any of the areas. The result for the first hypothesis is illustrated in Table 1.

Table 1
Race and Housing Affordability

<table>
<thead>
<tr>
<th>Percent of Income Spent on Housing</th>
<th>White Percent</th>
<th>White N</th>
<th>Black Percent</th>
<th>Black N</th>
</tr>
</thead>
<tbody>
<tr>
<td>33.5</td>
<td>36,270</td>
<td>51.6</td>
<td>2,742</td>
<td></td>
</tr>
</tbody>
</table>

F Ratio significant at greater than .001 level

The first hypothesis was blacks are more likely to pay a higher percentage of their income on housing than whites. Table 1 indicates that indeed blacks averaged 51.6% of income on housing cost while whites averaged 33.5% of their income on housing. Overall, blacks averaged 18.1% more of their income on housing than whites. Therefore, affordability was found to be related to race and the
research hypothesis was supported.

The second hypothesis was blacks are more likely to reside in older dwelling units than their white counterparts. According to Table 2, approximately half of the white population (47.6%) and the black population (47.8%) lived in dwelling units built between 1970 and 1991. More than one-third of both populations lived in dwelling units constructed between 1940-1969, (blacks 40.8%, and whites 38.2%). There was a small difference of 2.6% in favor of the black population. Therefore, a vast majority of both whites (85.8%) and blacks (88.6%) lived in dwelling units constructed between 1940 and 1991. For housing built during the years 1939 and earlier, whites occupied 14.2% while blacks occupied 11.4%. In this instance, the difference of 2.8% was in favor of the white population. Therefore, the year the dwelling unit was built was not consistently related to race. However, the research hypothesis was supported in for the dwelling units built in the years 1970-1991 and 1940-1969, and was rejected for dwelling units built in the years 1939 or earlier.

The third hypothesis was blacks are less likely to own their homes than whites. Table 3 shows that only 27.2% of the white population rented in comparison to 50.9% of the black population. Approximately three-fourths of the white population (72.8%) own or are buying their homes as compared to only 49.1% of the black population. In comparative terms this difference in homeownership is 23.7%. Therefore, tenure was found to be related to race and the research hypothesis was supported.
Table 2

Race and Age of Housing Unit

<table>
<thead>
<tr>
<th>Year Dwelling Unit Was Built</th>
<th>White Percent</th>
<th>N</th>
<th>Black Percent</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970-1991</td>
<td>47.6</td>
<td>18,519</td>
<td>47.8</td>
<td>1,386</td>
</tr>
<tr>
<td>1940-1969</td>
<td>38.2</td>
<td>14,852</td>
<td>40.8</td>
<td>1,183</td>
</tr>
<tr>
<td>1939 or earlier</td>
<td>14.2</td>
<td>5,506</td>
<td>11.4</td>
<td>329</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>38,876</td>
<td>100</td>
<td>2,899</td>
</tr>
</tbody>
</table>

Chi-square significant at greater than .001 level.

Table 3

Race and Tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>White Percent</th>
<th>N</th>
<th>Black Percent</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>27.2</td>
<td>10,578</td>
<td>50.9</td>
<td>1,476</td>
</tr>
<tr>
<td>Own or Buying</td>
<td>72.8</td>
<td>28,298</td>
<td>49.1</td>
<td>1,423</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>38,876</td>
<td>100</td>
<td>2,899</td>
</tr>
</tbody>
</table>

Chi-square significant at greater than .001 level.

The fourth hypothesis was blacks are more likely to be less satisfied with their housing than whites. According to Table 4 approximately half of the white population (53.9%) and the black population (46.5%) were very satisfied with their housing. There was a difference of 7.6% in favor of the white population. More than a
third of both populations were somewhat satisfied (blacks 37.6%, and whites 34.5%). Therefore, a vast majority of both whites (88.4%) and blacks (84.1%) were either very or somewhat satisfied with their housing. However, for the less satisfied category, there was difference of 4.3% in favor of the black population (blacks 15.9%, and whites 11.6%). Therefore, housing satisfaction was related to race and the research hypothesis was supported.

Table 4

<table>
<thead>
<tr>
<th>Housing Satisfaction</th>
<th>White Percent N</th>
<th>Black Percent N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>53.9 20,816</td>
<td>46.5 1,336</td>
</tr>
<tr>
<td>Somewhat Satisfied</td>
<td>34.5 13,312</td>
<td>37.6 1,084</td>
</tr>
<tr>
<td>Less Satisfied</td>
<td>11.6 4,484</td>
<td>15.9 456</td>
</tr>
<tr>
<td>Total</td>
<td>100 38,612</td>
<td>100 2,876</td>
</tr>
</tbody>
</table>

Chi-Square significant at greater than .001 level.

The fifth hypothesis was homeowners are more likely to be more satisfied with their housing than renters. Table 5 indicates that indeed homeowners, or those in the process of buying their home, were very satisfied with their housing (60.4%) than renters (36%). However, renters were more somewhat satisfied with their housing (41.6%) than homeowners (32%). In addition, renters were also the least satisfied with their housing (22.4%) in comparison to home-
owners (7.6%). Overall, 92.4% of all homeowners were either very or somewhat satisfied in comparison to 77.6% of renters. Therefore, housing satisfaction was related to tenure and the research hypothesis was supported.

The sixth hypothesis was residents living in older units are more likely to have less housing satisfaction than residents living in newer units. Table 6 shows that the residents living in dwelling units built in the years 1970-1991 (57.5%), 1940-1969 (51.4%), and 1939 or earlier (44.8%) were very satisfied with their housing.

### Table 5

**Tenure and Housing Satisfaction**

<table>
<thead>
<tr>
<th>Housing Satisfaction</th>
<th>Renter Percent N</th>
<th>Own or Buying Percent N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>36.0 4,309</td>
<td>60.4 17,844</td>
</tr>
<tr>
<td>Somewhat Satisfied</td>
<td>41.6 4,972</td>
<td>32.0 9,424</td>
</tr>
<tr>
<td>Less Satisfied</td>
<td>22.4 2,686</td>
<td>7.6 2,254</td>
</tr>
<tr>
<td>Total</td>
<td>100 11,967</td>
<td>100 41,489</td>
</tr>
</tbody>
</table>

Chi-Square significant at greater than .001 level.

There was 6.1% difference between residents living dwelling units built in the years of 1970-1991 and 1940-1969, and 12.7% difference between residents living in dwelling units built in the years 1970-1991 and 1939 or earlier. Both of these difference was in favor of residents living in dwelling units built in the years of 1970-1991.
Table 6
Age of Housing Unit and Housing Satisfaction

<table>
<thead>
<tr>
<th>Housing Satisfaction</th>
<th>1970-1991</th>
<th>1940-1969</th>
<th>1939-or earlier</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent N</td>
<td>Percent N</td>
<td>Percent N</td>
</tr>
<tr>
<td>Very Satisfied</td>
<td>57.5</td>
<td>51.4</td>
<td>44.8</td>
</tr>
<tr>
<td></td>
<td>11,392</td>
<td>8,170</td>
<td>2,590</td>
</tr>
<tr>
<td>Somewhat Satisfied</td>
<td>33.4</td>
<td>35.4</td>
<td>36.9</td>
</tr>
<tr>
<td></td>
<td>6,620</td>
<td>5,643</td>
<td>2,133</td>
</tr>
<tr>
<td>Less Satisfied</td>
<td>9.1</td>
<td>13.2</td>
<td>18.3</td>
</tr>
<tr>
<td></td>
<td>1,793</td>
<td>2,093</td>
<td>1,055</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>19,805</td>
<td>15,906</td>
<td>5,778</td>
</tr>
</tbody>
</table>

Chi-square significant at greater than .001 level.

More than a third of the residents living in dwelling units built in 1970-1991 (33.4%), 1940-1969 (35.4%), and 1939 or earlier (36.9%) were somewhat satisfied. For less satisfied, residents living in dwelling units built in the years of 1970-1991 were 9.1% less satisfied compared to 13.2% for residents living in dwelling units built in the years of 1940-1969, and 18.3% for residents living in dwelling units built in the years of 1939 or earlier. Therefore, housing satisfaction was related to the year dwelling unit was built and the research hypothesis was supported.

The first multivariate hypothesis was that the intervening variables of affordability, tenure, age of dwelling unit, and neighborhood satisfaction will be the primary factors influencing housing satisfaction. The regression of housing satisfaction for all metro-
politan suburbs (see Table 7) had an overall R Square of 27%. Results presented in Table 7 indicate that race and affordability alone, although significant, did not explain much variance in housing satisfaction (0.3%). With the addition of age of housing unit, the variables continued to be significant but the R Square remained small. Including the year that housing was built only raised the response to 1.7%. However, the proportion of explained variance increased to 8.6% with the addition of tenure. Also, with the addition of tenure, affordability became insignificant. With the addition of neighborhood satisfaction, a total of 27% of the variance in housing satisfaction was explained by the combination of all variables. With the final variable entered, race and affordability were insignificant. The most powerful determinants, based on the standardized beta weights, were neighborhood satisfaction, age of housing unit and tenure. Neighborhood satisfaction was clearly the most powerful predictor of housing satisfaction. The significance of age of housing unit, tenure, and neighborhood satisfaction supported the hypothesis.

The second multivariate hypothesis states that the regression model will be more powerful in determining the effects of housing satisfaction for the urbanized area than for the urban suburbs or other metro areas. The regression analysis for each individual suburb (see Table 8) indicate similar results as Table 7.

The most powerful determinants of housing satisfaction for each suburb, based on the standardized beta weights, were neighbor-
hood satisfaction and tenure. For each suburb the variance in housing satisfaction explained by a combination of all variables, was 31% for urbanized, 26% for other urban, and 21% for other metro suburbs. The regression for urbanized suburbs had more explained variance than urban suburbs (5%), and other metro suburbs (10%).

Table 7

Regression Analysis of Housing Satisfaction in Metro Suburbs

<table>
<thead>
<tr>
<th>Variables</th>
<th>Standardized Betas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Race</td>
<td>-.053*</td>
</tr>
<tr>
<td></td>
<td>-.052*</td>
</tr>
<tr>
<td></td>
<td>-.055*</td>
</tr>
<tr>
<td></td>
<td>-.019*</td>
</tr>
<tr>
<td></td>
<td>-.001</td>
</tr>
<tr>
<td>Affordability</td>
<td>-.024*</td>
</tr>
<tr>
<td></td>
<td>-.023*</td>
</tr>
<tr>
<td></td>
<td>-.004</td>
</tr>
<tr>
<td></td>
<td>-.005</td>
</tr>
<tr>
<td>Age of Housing Unit</td>
<td>-.119*</td>
</tr>
<tr>
<td></td>
<td>-.113*</td>
</tr>
<tr>
<td></td>
<td>-.091*</td>
</tr>
<tr>
<td>Tenure (own)</td>
<td>.266*</td>
</tr>
<tr>
<td></td>
<td>.196*</td>
</tr>
<tr>
<td>Neighborhood Satisfaction</td>
<td>.440*</td>
</tr>
<tr>
<td>R2</td>
<td>.0028</td>
</tr>
<tr>
<td></td>
<td>.0034</td>
</tr>
<tr>
<td></td>
<td>.0174</td>
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<tr>
<td></td>
<td>.0863</td>
</tr>
<tr>
<td></td>
<td>.2742</td>
</tr>
</tbody>
</table>

*Significant at the .05 level

The results indicate that there is a decline in the predictive power with the increase in distance from the central city. Therefore, the regression model was more powerful in determining the effects of housing satisfaction for the urbanized suburb and the research hypothesis was supported.
## Table 8
Regression Analyses of Housing Satisfaction in Metro Suburbs

<table>
<thead>
<tr>
<th>Variables</th>
<th>Urbanized Suburbs</th>
<th>Urban Suburbs</th>
<th>Other Metro Suburbs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>-.006</td>
<td>.017</td>
<td>-.002</td>
</tr>
<tr>
<td>Affordability</td>
<td>-.010</td>
<td>.017</td>
<td>-.003</td>
</tr>
<tr>
<td>Tenure (own)</td>
<td>.201*</td>
<td>.202*</td>
<td>.188*</td>
</tr>
<tr>
<td>Age of Housing</td>
<td>-.067*</td>
<td>-.087*</td>
<td>-.148*</td>
</tr>
<tr>
<td>Neighborhood Satisfaction</td>
<td>.474*</td>
<td>.425*</td>
<td>.374*</td>
</tr>
<tr>
<td>R2</td>
<td>.3104</td>
<td>.2593</td>
<td>.2118</td>
</tr>
</tbody>
</table>

Significant at the .05 level.
CHAPTER V

SUMMARY AND CONCLUSIONS

The purpose of this research was to examine if a difference existed between black and white households regarding their satisfaction with suburban housing. Bernhard (1973) felt the ecological model failed to explain the unsuccessful invasion of blacks into white suburbs. Instead, conflict by means of discrimination blocked blacks from living in white neighborhoods. Inequality, a component of the conflict model, reinforced the segregation of neighborhoods. After, the civil rights movement in the 1960s, blacks slowly migrated into the suburban areas around the central city.

Based on the housing literature, eight hypotheses were constructed to examine the relationship between race, housing variables, and housing satisfaction. Four of the five bivariate hypotheses were fully supported. Using the 1991 American Housing Survey, analysis showed that blacks averaged 18% more of their income for housing costs than did whites. Also, 24% more whites than blacks were homeowners. However, the analysis did not support the hypothesis that blacks were more likely to live in older dwelling units than whites.

The bivariate analysis also showed that more whites (53.9%) than blacks (46.5%) were very satisfied with their housing. In addition to the housing satisfaction analysis, more owners (60.4%) than renters (36%) were very satisfied, and more residents living in
dwelling units built in 1970-1991 (57.5%) were very satisfied compared to residents living in dwelling units built in 1940-1969 (51.4) and 1939 or earlier (44.8%).

Generally, both multivariate hypotheses were supported. Regression analysis supported the hypothesis that tenure, age of dwelling unit and neighborhood satisfaction would be the primary intervening factors between race and housing satisfaction. Only affordability was not a significant intervening variable. The full regression model explained 27% of the variance. Therefore, much variance remains unexplained and additional variables need to be added to the model. The final regressions showed that the satisfaction model explained more variance for the urbanized area suburbs than for the urban and other metro suburbs which indicated a decrease in predictive power with an increase in distance from the central city.

Results from the analyses indicate that race is not a primary indicator of housing satisfaction. Housing variables of tenure and age of dwelling and the quality of life variable, neighborhood satisfaction, are the primary indicators of housing satisfaction regardless of the race of the householder. Future research should continue to expand the housing satisfaction model to include more intervening variables and also explore the indicators for neighborhood satisfaction.

The implications from this research are that policy should encourage home ownership especially for blacks since they are currently less likely than whites to be owners. Another implication is
that more attention needs to be directed toward the social environment that may have physical aspects. It appears from this analysis, that neighborhood and age of housing are important determinants of housing satisfaction. Neighborhood satisfaction was the most powerful variable in the housing satisfaction model.
BIBLIOGRAPHY


