

**The Single Female Homebuyer:
A Qualitative Analysis of Social, Psychological, and Behavioral Themes**

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ABSTRACT

According to the *State of the Nation's Housing* (Harvard, 2005) more than one in five homebuyers is a single woman and twice as many unmarried women as unmarried men are buying homes. Notably unmarried women make up more than one-third of the growth in real estate ownership since 1994.

The purpose of this study was to examine this cultural phenomenon. Utilizing an interpretative qualitative paradigm, in-depth interviews, social identity and reason action theories, this research explored the social, psychological, and symbolic meanings single, never-married, women in their 30s and 40s attributed to home buying as well as the design and purchasing behaviors they displayed.

In an effort to create and refine the questionnaire for this research, a five participant pilot study was conducted in southwestern Virginia. The main body of this work consisted of 12 in-depth interviews and included six participants from southwestern Virginia, five participants from northern Virginia and one from western Pennsylvania. The average age of the participants was 39.5 years, with a range of 29 – 48 years.

In total, 21 themes emerged in this study: 18 were strongly supported and mentioned by at least 50%, or six of the twelve, dissertation participants, while three received moderate support and were discussed by at least 25%, or three of the twelve, respondents. The themes were further divided into the following categories: behavioral

themes which answer the question of the how women approach the buying process; behavioral themes which answer the question of what women buy, psychological themes which answer the question of why single women buy; social themes which promote a sense of security or stability; and social themes which promote a sense of isolation.

The findings of this study can be used to enhance the residential construction industry and to assist housing professionals who routinely interact with female homebuyers. In addition, these findings suggest the continued need for home-buyer education and further research.

DEDICATION

“If I have seen further it is by standing on the shoulders of giants.”

Isaac Newton, English mathematician & physicist (1642 - 1727)

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“Gratitude is one of the least articulate of the emotions, especially when it is deep”

Felix Frankfurter (American Jurist, 1882-1965)

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CHAPTER 1. INTRODUCTION

Little girls love dollhouses. In fact, an Internet search for the term, dollhouse, yields 1,350,000 hits; pages and pages of websites each with its own unique product for sale. Thus perhaps it should come as no surprise that, according to the *State of the Nation's Housing* (Harvard, 2005) more than one in five homebuyers is a single woman and twice as many unmarried women as unmarried men are buying homes. In fact, unmarried women make up more than one-third of the growth in real estate ownership since 1994. While it is not known how many of these homeowners have been widowed or divorced, the US Census (2000) indicates that the proportion of the total population of homeowners including single, never-married women aged 20 to 24, had doubled between 1970 and 2000, increasing from 36 to 73 percent. Likewise, the number of women aged 30 to 34 who have never married had tripled during that same period, growing from 6 to 22 percent (US Census, Population Profile, 2000).

Throughout the 20th century, women entered the work force in record numbers. They fought for equal rights, equal pay, and equal access to credit. Many chose to delay marriage and currently outnumber men in colleges and universities. In fact, women receive more than half of all bachelors of arts diplomas and nearly half of doctorate, law and medical degrees awarded today and they have the paychecks to prove it (Gallagher, 2006; Kamara, 1994).

The Purpose of this Research

The purpose of this research was to examine the current cultural phenomena of never-married women in their 30s and 40s purchasing homes without husbands or partners. Through this qualitative phenomenological study I sought to explore the social,

psychological, and symbolic meaning these women attribute to the home-buying experience. In addition, this research highlighted some of the behavioral characteristics these women displayed when shopping for and purchasing a home.

Research Problem

Because married couples have historically dominated the housing market, new construction is typically designed for the intact nuclear family. Even as marriage plays a smaller and smaller role in organizing people's lives today, the idea remains a powerful cultural guide (Sarkisian, 2006). In fact, many authors agree that the relationship between home and family is heavily invested in popular imaginary (Bowlby et. al, 1997; Hooks, 1991; Leonard, 1980; Passaro, 1996; Wagner, 1993; Wardaugh, 1999). Those known in the literature as traditionalists suggest that the link between home and family is so strong that the terms are almost interchangeable (Oakley, 1981; Mallett, 2004). Others claim that without the family, a home is only a house (Gilman, 1980; Leonard, 1980; Mallett). In short, homeownership in the United States, and often in the housing literature, is premised on the middle class, heterosexual, intact nuclear family (Bowlby et. al, 1997; Leonard, 1980; Passaro, 1996; Wagner, 1993; Wardaugh, 1999).

Little research has focused on the unique needs of single, female homebuyers. Yet, this population is currently responsible for one out of every five homes being purchased today (Harvard, 2005). As a result, many questions remained unanswered. For example, what impact will single, female homeowners have on future housing trends in terms of design, construction, and sales? What does homeownership mean to these women? How do they behave during the buying process? Has owning a home altered their personal relationships?

Justification for the Problem

Since the great depression, the hallmark of United States housing policy has been the promotion of homeownership (Hayden, 1984; Shay, 2006; Wright, 1981). Despite predictions to the contrary, little evidence exists that this norm has changed over the past 50 years (Danes & Winter, 1990).

Clearly, the desire for homeownership in the United States is longstanding (Shay, 2006). Multiple studies have demonstrated that homeownership and the idea of a single family detached dwelling are the most powerful cultural norms for housing in the United States (Dillman, Tremblay, & Dillman, 1979; Morris & Winter, 1978, 1985). In fact, American's overwhelming desire for single-family homeownership is so well documented that it is frequently termed the "American Dream" (Gyourko & Linnemeyan, 1993; Luken & Vaughan, 2005; Shay, 1986).

For nearly a century, marriage has been the traditional path to homeownership, particularly for women. It was typical that in the early 1900s a woman's income would be low or nonexistent (Kamara, 1994). Thus, influenced by historical attitudes and beliefs, a young woman, upon marriage, would expect to move from her parent's home to her husband's with little or no time of financial independence (Coontz, 2005; Kamara, 1994).

According to the *State of the Nation's Housing* (Harvard, 2005), however, the number of single-person households has skyrocketed, reaching 26.5 million in 2000. Likewise, the share of married couple households today has fallen to about half of all households. Yet, married couples still define the traditional family and typical homebuyer for many people. Barrett and McIntosh (1982) state: "home belongs both materially and symbolically to the heterosexual couple who enacts and promotes

particular gendered roles and relationships” (p. 74). Madigan and Munro (1996) agree: stating that typical home design symbolizes accepted notions of the appropriate function of the home and preferred familial relationship.

Hayden (1984) notes a growing discrepancy between the real and ideal North American family. She writes: “While there is more housing space per capita in this country than anywhere else in the world – more rooms per person, more rooms per household and more land per household – the built environment now represents the wrong physical configuration for the society” (p. 174).

Saunders and Williams (1988) also recognize that the nuclear family is increasingly irrelevant in contemporary Western societies and that other household forms might be equally pertinent to the constitution of home. Likewise, some authors suggests that the nuclear family and the nuclear family house are of limited relevance to the meaning of home and family for many people (Mallett, 2004; Sarkisian, 2006).

Clearly, home and family are powerful and emotionally charged concepts. They shape the way we perceive and construct our physical surroundings. They play a crucial role in establishing an individual’s definition of self and often act as a dialogue between that individual and the community. Yet surprisingly little research has been done to examine the behavioral, social, psychological or symbolic component behind the current cultural trend of single female homebuyers. Without husbands and families, these women are breaking the normative mold and they are doing so in record numbers.

Research Questions

The current cultural phenomenon of unpartnered, never-married women in their thirties and forties purchasing homes without men was examined in terms of traditional

gender roles, norms and beliefs with an emphasis on exploring the behavioral, social, psychological or symbolic meanings of homeownership to these women. My research questions included:

- 1) How does buying a home without a partner affect, alter, or reflect traditional female norms, behaviors and attitudes?
- 2) Is there a relationship between traditional female roles, norms, and attitudes, and the act of purchasing a home without a partner?
- 3) How might a better understanding of the buying behaviors or behavioral characteristics of never-married, unpartnered women alter, or predict, future housing trends in terms of design, construction and sales?
- 4) What design elements, neighborhood attributes and physical characteristics are these women seeking in a home?

Goals of the Study

The goals of this study are:

- 1) To better understand the current trend of single, never-married women in their 30s and 40s buying houses without partners.
- 2) To explore traditional female gender norms during the home buying process.
- 3) To explore the purchasing behavior of the single female homebuyer.
- 4) To explore the purchasing attitudes of the single female homebuyer.
- 5) To explore housing design and availability issues as they pertain to the single female homebuyer.

Benefits to the Industry

This research will benefit and enhance the housing industry. With single women responsible for nearly one third of the recent growth in the housing market, they are clearly a population of importance. Innovative homebuilders will recognize that the American homeowner is no longer defined by the traditional nuclear family. With single women holding the second largest market share, developers must begin to design and construct homes to better meet their needs.

In addition, through an increased understanding of the social, psychological and symbolic meanings behind this growing trend, housing professionals who routinely interact with potential young female home-buyers, such as builders, real estate professionals, mortgage lenders and closing agents, will be better able to meet the needs of this growing population. Likewise, those interested in consumer behavior and protection will benefit from new insight into the single female homebuyer. And finally, the women themselves may benefit from an improved understanding of their own behavior and benefit from the knowledge that they are not alone.

Delimitation of the Study

This qualitative study was limited to non-partnered, never-married single female homebuyers between the ages of 29 and 50. The population studied was relatively homogeneous in that the participants were highly educated, English speaking, and primarily middle class. Race was viewed as a descriptor, rather than a definer, of participants. The typical home purchase price ranged between \$80,000 and \$350,000. Due to the nature of qualitative research and the use of a small homogenous sample with a restricted geographic distribution, the transferability of this study may be limited.

Definition of Terms

American Dream:

A composite of five individual dreams have become cultural norms or expectations associated with life in the United States. They include: the dream for religious freedom, the dream of independence, the dream of equality, the dream of upward mobility and the dream of homeownership (Cullen, 2003).

American Dream of Homeownership:

Research repeatedly demonstrates the desire of an overwhelming majority of Americans to own a single family detached dwelling with adequate space (no more than one person per room to be obtained with no more than 30% of one's income (Lodl & Combs, 1998; Morris & Winter, 1978; Tremblay & Dillman, 1983).

Built Environment:

A phrase used in architecture and environmental psychology, to represent buildings and their surrounding infrastructure. The term is used in contrast to the "natural environment." (Center for the Built Environment, 2008).

Constructivism:

Ask the fundamental questions of how have the people in this setting constructed reality? What are their perceptions, "truths", explanations, beliefs and world-view? (Patton, 2002, p. 96). Constructivism accepts that the human world is different from the natural world and that human's interoperate and construct their own distinct realities (Guba & Lincoln, 1994).

Cultural Norm:

The term used to refer to social standards of appropriate behavior. Cultural norms are an accepted and expected practice which may or may not coincide with laws and policies. Cultural norms refer to behaviors and shared values among a group of people (Pasick, 1997).

Gender Norms:

Traditional ideologies in popular culture about how men and women should express gender. Often seen as an endorsed acceptance of gender stereotypes; behavior is viewed as “normal” for an individual of that gender (Walsh, 2003).

Heteronormative:

A term used to describe situations where variations from heterosexual orientation are marginalized. The idea that human beings fall into two distinct categories: male and female. An implicit moral system or value framework that surrounds the practice of heterosexuality (Ozward, Blume, & Marks, 2005).

Homeownership:

For the purpose of this study, homeownership will be defined as owning a primary residence including a detached dwelling, townhouse, condominium, or duplex.

Housing Norms:

Homeownership and the idea of a single family detached dwelling are the most powerful cultural norms for housing in the United States (Beamish, Goss, & Emmel, 2001; Dillman, Tremblay, & Dillman, 1979). Other housing norms involve: adequate space, affordability, neighborhood quality, and housing quality (Morris & Winter, 1978).

Marital Norms for Homeownership:

Marriage has been the traditional path to homeownership (Coontz, 2005). In a post World War I society, mass-produced magazines flourished; women were promised fulfillment through their homes and the happiness of their husbands (Damon-Moore, 1994; Marchand, 1985). Suitable family housing was intrinsically linked to loyal citizenry (Shay, 2006; Wright, 1981).

Normative:

A term used to describe the effects of culture that regulate the function of social activity. Normative refers to popularly-endorsed beliefs and is used to describe actions intended to normalize something, or make it acceptable (Boss, 2002).

Phenomenological research:

Research in which the researcher identifies the “essence” of human experiences as described by the participants in the study: understanding the “lived experiences” (Creswell, 2003, p. 15).

Single Female:

For the purpose of this study, a single female is defined as a never-married woman who was not involved in a marriage or committed opposite sex or same sex partnership while purchasing her home.

Standard North American Family:

A married heterosexual couple residing with their biological children (Smith, 1993).

CHAPTER 2. LITERATURE REVIEW

The purpose of this study was to explore the current increase in single never-married women purchasing homes without partners. In this chapter, a foundation of theory will be laid, including: social identity theory (Tajfel & Turner, 1979) and reason action theory (Ajzen & Fishbein, 1980). Literature will be explored in the following areas: the American dream of homeownership, benefits of homeownership, government policies that promote homeownership, marriage as the path to homeownership, the development of gender, gender and the built environment, and the female homeowner. Previous works will be explored in each area.

Theoretical Overview

Housing is a complex process, affecting many areas of life. Steggell, Binder, Davidson, Hutton, and Rodecap (2001) state: “housing has been viewed as an object, a product, a process, a resource, an environment, a symbol, and even a state of mind” (p. 87). Although many theories have been developed regarding housing, one comprehensive theory does not exist. In social sciences, most of the ideas we have about the world are about relationships rather than things. The primary purpose of a theory is to explain in as logical a way as possible these relationships (Steggell, et al.). Several scholars have highlighted the lack of true housing theories. Steggell, Yamanoto, Bryant, and Fidzani (2006) for example, revealed that less than half of the housing research articles published between 1974 and 2003 explicitly used theories in their research. In addition, Steggell et al. (2006) found that 24% of the papers published in housing journals during that time frame have utilized one theory, Morris and Winter’s (1978) housing adjustment theory as the foundation for their research.

Social identity theory (Tajfel & Turner, 1979) has been used in housing research and is growing in popularity, particularly in terms of gender and cultural belongingness. Likewise, reasoned action theory (Ajzen & Fishbein, 1980) is often utilized to examine an individual's attitudes and subjective norms as they influence behavior.

For the purpose of this research, a combined theoretical approach will be employed. Social identity theory (SI) will frame and guide this study as it seeks to examine housing availability, appropriate design, selection, and fit. It will also provide the foundation for exploring gender and cultural norms as they relate to the symbolic meaning of home for the single female homeowner. Reasoned action theory (RAT) will serve to support this work as it investigates the attitudes, beliefs, and subjective norms single women hold regarding their home buying behavior and experience.

Social Identity Theory

Social identity theory attempts to explain how people answer the question of “who am I?” It deals with the concept of social categories – an individual being considered “in group” or “out of group” (Tajfel & Turner, 1979). Does this behavior, dress, or decision, for example, conform to the social norms of the group in which you seek to belong? Does the neighborhood you live in reveal your social class, education, or wealth?

Social identity theory was developed as a business theory and first applied to corporations by Tajfel and Turner (1979). From a business perspective, Tajfel and Turner sought to incorporate the concept of gender role enactment into decision-making and identity. For example, how does a man's choice of dress or behavior reflect his masculinity and the image of self he wishes to portray? These researchers believed that

the human personality is composed of multiple aspects and that people consciously choose to emphasize one aspect of self over another in order to belong to one particular social group.

Research utilizing social identity theory attempts to predict and explain how an individual will manipulate their household environment to express or convey their identity. Sadalla, Venshore, and Burroughs (1987) were the first to apply social identity theory to housing. These researchers demonstrated that people used particular attributes of their homes to communicate or express their social identity. Marcus (1995) furthered this notion by envisioning the house as a total representation of self. Utilizing a Jungian approach, Marcus encouraged her research participants to explore their relationships and symbolic associations with their homes. Marcus proposed that whether we are conscious of it or not, our home and its contents are very potent statements about who we are. In other words, according to Marcus, the house is an expression of the social identity we wish to communicate and a vehicle for communication.

Giuliani (1991) agrees and furthers this notion in claiming that people are motivated to seek out or create environments that are compatible with their sense of who they are. Acting upon and modifying the dwelling through the selection and manipulation of its external appearance, individuals communicate knowledge about their personal self. Giuliani states that the home is an object that enables the inhabitant to express his or her individuality and thus home becomes the custodian of one's history.

Likewise Dowling (1998) utilized social identity theory in her research on gender and its interplay with homeownership. She first identifies gender as a component of identity and later states that gender is intertwined with family, status, and the meaning of

homeownership. According to Dowling, homeownership draws upon and reproduces widely and long held notions of femininity and masculinity. Dowling's work seeks to highlight the differences in the social identity of gender associated with home. For example, Dowling states that men view homeownership as a means of attainment. They derive a sense of self from the feeling that they are adequately providing for their families (breadwinners). They seek to profit from their financial investment in the house and typically move to upgrade. And finally, Dowling states that men prefer houses in the suburbs. Women, on the other hand, prefer homes in urban areas. They desire the "family home" over the "fancy home" and see houses more as a form of financial security and a place of stability for the children. Women are more likely to move to acquire more space rather than simply for status (Dowling).

Home also acts as an important symbol of an individual's larger social identity and plays a crucial role in the definition of self, serving as a dialogue between the self and the community (Deprese', 1991). Cooper (1972) writes "the house façade and the interior design seem often to be selected so that they reflect how a person views himself both in individual psyche and in relation to the outside world. And how he wishes to present himself to family and friends" (Quoted in Doyle, 1992, p. 791). Tucker (1994) further suggests that home may be an expression of a person's subjectivity in the world. How then is the term house or home to be understood? Or how could home be understood? As Mallet (2004) concludes: it all depends. It is in this sense, that I contemplate the role homeownership plays in the identity of single female homebuyers.

There are no models associated with social identity theory. Instead, social identity theory predicts and explains only that an individual will react in accordance with

the statement of self they seek to make. In other words, an individual's reactions to objects, behaviors, and decisions are dependent upon the meaning (or symbolic relationship) that individual associates with the outcome.

While an increasing number of researchers have examined the meaning of home and house as a symbol of self through the use of social identity theory, most studies have focused on traditional households (Antony, 1997; Deprese', 1991). This study, however, will implement SI theory in exploring the phenomena of unpartnered, never-married women in their thirties and forties purchasing homes.

Theory Limitations

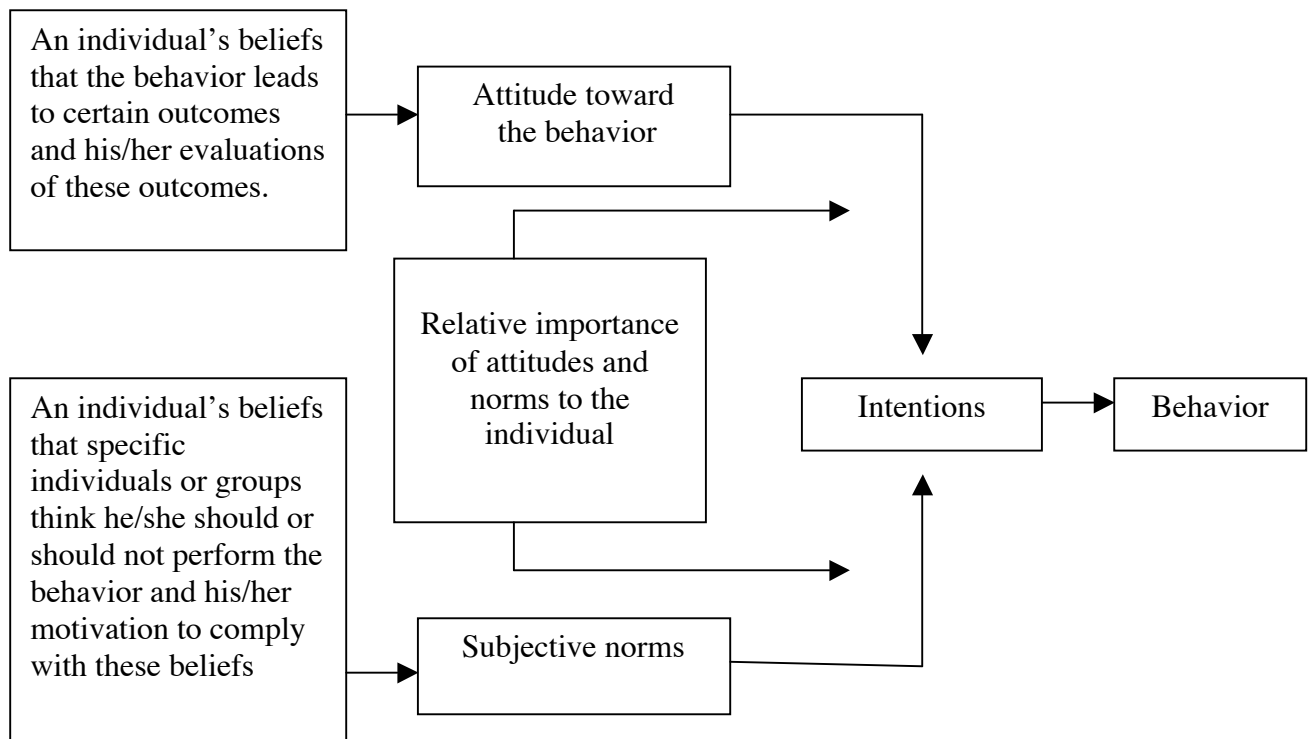
Social identity theory does have several limitations, particularly in terms of housing. For example, SI falls short in predicting the behavior of those who are forced to compromise due to a limited availability within the housing market (i.e. they can't find the type of home they are seeking). Likewise, many housing decisions are financially constrained. Social identity theory also assumes a general public awareness, understanding, or acceptance of the symbolism behind various housing attributes. A large two-story foyer, for example, or elaborate kitchen is often associated with the high-end buyer. However, individual buyers vary and housing trends may change devoid of a builder's awareness.

In general, I believe that social identity theory has much to offer housing scholars. As Shoemaker, Tankard, and Lasorsa (2004) point out, theory is used to summarize knowledge or impose order on unordered experiences.

Reasoned Action Theory

Reasoned Action theory (RAT) (Ajzen & Fishbein, 1980) will also be utilized as a partial foundation for this research. RAT examines the methods by which an individual weighs the consequences of their actions (the advantages and disadvantages) of a choice or behavior. It states that behavioral intention is determined by an individual's attitude toward the outcome of that behavior and by the opinions of others in the individual's social environment (Mykytyn & Harrison, 1993). In other words, Ajzen and Fishbein (1980) propose that a person's behavior is determined not only by an individual's intention to perform the behavior, but also by his or her attitudes and subjective norms.

Figure 1: The Reasoned Action Theory Model:



*Adapted from Reasoned Action Model – Ajzen & Fishbein, 1975

For the purpose of this model, **attitudes** are defined as the beliefs that an individual accumulates over his or her lifetime. Some beliefs are formed from direct experience, some are formed through outside information, and others are inferred or self generated. Not all beliefs are salient and only salient beliefs are likely to influence behavior (Ajzen & Fishbein, 1980).

Subjective norms are defined as beliefs about what others might think about the behavior. In RAT, two factors interplay to create a subjective norm: The perceptions about how family and friends will perceive the outcomes of the behavior (normative belief) and the degree to which this influences whether or not the behavior is carried out (motivation to comply) (Ajzen & Fishbein, 1980).

Intention is defined as a representation of the individual's cognitive readiness to perform a given behavior based on their attitude toward the behavior, their subjective norms and perceived behavioral control.

In short, reasoned action theory conveys that all individual choices are affected by attitudes and subjective norms, and that how the individual thinks others will interpret their choice will influence their decision.

Reasoned action theory best predicts behavior in situations where the individual must choose between specific alternatives. It has been applied, for example, in studies looking at voting behaviors, disease prevention, church attendance, family planning, birth control, smoking marijuana, the use of seat belts and in evaluating advertising and consumer purchasing strategies (Eagly & Chaiken, 1993).

Hubbard and Davis (2002) applied a somewhat modified version of reasoned action theory to housing research in a study on the social impact of homeownership. By adding the elements of goals and control to the original RAT model, these researchers examined the perceived financial, sociological, and psychological benefits of homeownership and claim that RAT provides a framework for understanding and measuring the process by which homeownership achieves its social impact.

This doctoral research is not a perfect fit for reasoned action theory as the participants of this study have already made the decision to purchase rather than rent a home. It is my hope, however, that reason action theory can essentially be employed to examine the decision-making process. In other words, this study will start with the behavior (purchasing a home without a partner) and work to investigate the attitudes and subjective norms that led to, or supported this behavior, as the decision to purchase a home was made.

Although this is admittedly an unconventional use of reasoned action theory, I believe that the emphasis of RAT on the role of attitude and subjective norms in evaluating behavior will be critical in examining the purchasing behaviors of my participants.

American Dream of Homeownership

The desire for homeownership is long-standing and a goal for the overwhelming majority of Americans (Rohe & Stegman, 1996; Shay, 2006; Tremblay & Dillman 1983). Multiple studies indicate that homeownership and the idea of a single family detached dwelling are the most powerful cultural norms for housing in the United States (Beamish, Goss, & Emmel, 2001; Dillman, Tremblay, & Dillman, 1979; Morris & Winter, 1985). In fact, American's overwhelming desire for single-family homeownership is so well documented that it is frequently termed the "American Dream" (Gyourko & Linnemeyan, 1993; Luken & Vaughan, 2005; Shay, 1986).

In 1922, then Secretary of Commerce, Herbert Hoover wrote "there is a primal instinct in us all for homeownership" (quoted in Altman, 1990 p. 288). Hoover went on to claim that men yearn for homes and would fight for such ownership, boldly proclaiming: "no man ever fought for a boarding house." Homeownership according to Hoover was a natural and universal desire (Altman, 1990).

Though individual families may establish their own housing norms, the most important housing norm in the United States is that the dwelling be owner occupied (Gyourko & Linnemeyan, 1993; Morris & Winter, 1978, 1985; Tremblay & Dillman 1983). Lesser norms involve the adequate provision of space (no more than one person per room) and that the unit be a single-family detached dwelling (Morris & Winters, 1978, 1985). Ideally, such a dwelling should be obtained by spending no more than thirty percent of one's income (Lodl & Combs, 1998).

Little evidence has been found that the cultural norms for housing in the United States differ substantially between social classes, racial, or ethnic groupings (Hinshaw &

Allot, 1972, Lodl & Combs, 1998). Owning a single-family detached unit, with a private outside space and conventional construction is a consistent goal across all aspects of American culture (Tremblay & Dillman 1983). Cullen (2003) stated that homeownership is not a native American, middle-class, or urban phenomenon, but rather an internationally known American phenomenon. Tremblay and Dillman (1983) suggested that the desire to own and live in a conventional single-family home is more than an American dream, it is a firmly held life expectation.

Although it is not clear who first pegged homeownership as an American ideal, some scholars trace its roots to the Homestead Act signed by President Lincoln in 1862 (Cullen, 2003, Wright, 1991). This act allowed any adult male, who was a citizen (or in the case of immigrants, a male who simply declared the intention to become a citizen) to claim 160 acres of land in the public domain. In return, the individual was to promise to live on the land for five years after which time, the title would be transferred to the settler (Cullen).

Cullen (2003) contends that the success of the American dream lies in its extraordinary resilience and versatility, claiming that there is not one American dream, but rather five distinct types of American dreams. They include: the dream of religious freedom; the dream of independence; the dream of equality; the dream of upward mobility (including the personal attainment of fame and fortune); and finally, the dream of homeownership.

No American dream has had broader appeal than that of homeownership and no American dream has been quite as widely realized (Cullen, 2003). Indeed, Americans, regardless of their race, religion, or nationality of origin, are united by the desire for

homeownership. Even in this, the twenty-first century, the American dream of homeownership remains a major element of our national identity.

The Role of Advertising in the Creation of the American Dream

Marchand (1985) states that historians of the future will not have to rely on the collections in museums to recreate an image of the American past, for a day by day picture has been vividly recorded in our newspaper and magazine advertisements. Many scholars agree and further suggest that advertising and media text plays an integral role in the organization of contemporary society, often serving to shape our culture (Cullen, 2003; Luken & Vaughan, 2005; Wright, 1981). The American dream of homeownership is no exception.

Mass distributed magazines in the 1800s, such as *Good Housekeeping*, *Ladies Home Journal*, and *Domestic Monthly*, quickly laid claim to their version of the American dream of homeownership. Recognizing that consumers responded to the desire for fantasy and wish-fulfillment, advertisers sought to promote the publicly preferred image of life as it ought to be. The mass distribution of idealized housing imagery exalted the nuclear family, homeownership, and the gendered division of labor (Luken & Vaughan, 2005). People are seeking escape, concluded one writer in *Advertising and Selling* in 1926. “They want to live in a more exciting world” (quoted in Marchand, 1985, pp xvii). Working under this assumption, advertisers sought to capitalize on public aspirations, rather than contemporary conditions. They mirrored popular fantasies and downplayed social realities.

Many magazines ruthlessly promoted idealized standards, proper gender roles, and the importance of product selection (Cullen, 2003; Damon-Moore, 1994; Marchand,

1985). Each touted their own version of housing expertise and harshly criticized readers who failed to comply. As advertisements proliferated particularly throughout the 1920s and 1930s, producers began to promote their products even more aggressively.

Advertisers insistently reminded women that they might lose the opportunity to embark on the “great adventure” of homemaking (Damon-Moore, 1994; Marchand). They exploited people’s fears of being out-of-date by displaying four-color ads of teenage children meeting friends at a speak-easy because their homes had the wrong kinds of furniture; or of business deals falling through when word got around that the Jones’s house needed a new paint job (Wright, 1981). Though some ads chastised husbands, most scolded the mother or housewife by challenging her choice of a product. Leading Hollywood ladies quickly claimed the largest role in the advertising tableaux. “Their qualifications for stardom were scarcely debatable: they made at least 80% of the consumer purchases” (Marchand, pp. 167).

The Suburban Ideal

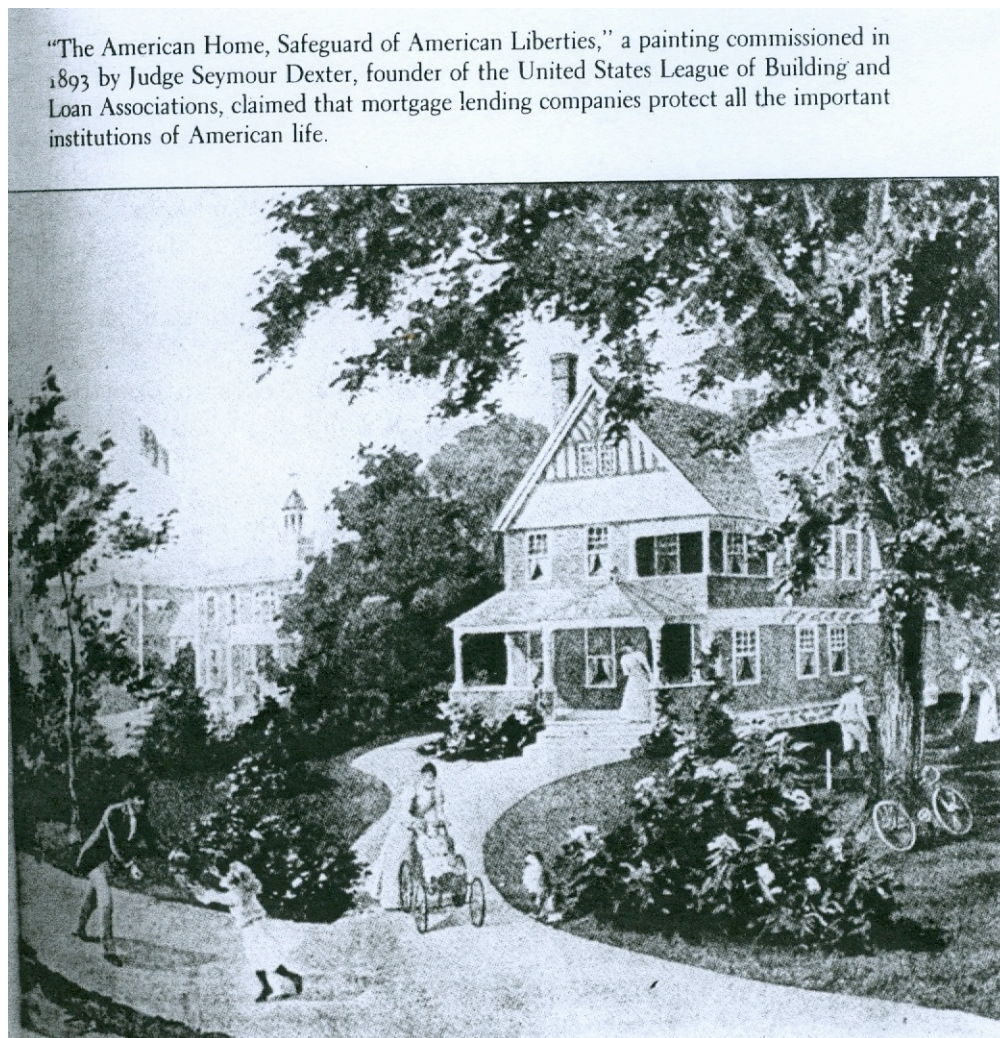
As technological and industrial advances flourished in the United States during the Victorian period (1860 to 1900) the residential construction industry prospered (Wentling, 1995). Aided by the rapid expansion of the railroad, two by four framing replaced heavier timbers and box-like houses gave way to more sophisticated forms. Boasting bay windows, narrow towers, and a variety of rooflines, the Victorian house, aided by changes in the manufacturing and transportation industries, made what was once available only to the wealthy, accessible to many (Wentling, 1995).

Early suburban communities can also be traced to the Victorian period. Designed around the railroad, these neighborhoods allowed city employees to commute to work

easily. Examples of early railroad suburbs include: Chestnut Hill, PA, founded in 1854 and Riverside Illinois, founded in 1869 (Wentling, 1995).

This suburban ideal was depicted in the official “Model American Home” painting commissioned in 1893 by Judge Seymour Dexter of Elmira, New York, (Figure 2: the Model American Home, Safeguard of American Liberties), Dexter, the founder of the United States League of Building and Loan Associations, sought to depict the exemplarily American home as an advertising symbol.

Figure 2: The Model American Home, Safeguard of American Liberties (1893)



(Wright, 1981, p. 101)

In the background, behind this happy healthy American family (complete with two children and a dog), stands their large single-family detached dwelling, a New England schoolhouse, a Protestant church, an American flag, and a village of other picturesque homes. In many ways, this Victorian dwelling embodied both an American ideal and its antithesis. These supposedly individualized homes depended on industry for their wide spread availability. New machinery accelerated production and employed workers (Duany, Plater-Zyberk, & Speck, 2000; Wright, 1981). And ironically many workers were attracted to industrial jobs by the promise of better housing.

The advertisement below (Figure 3) for example, was featured in *Homes For Workmen* in 1919, as a good example of how an industrialist could use improved housing to attract skilled workers (Wright, 1981). The logic was clear, corporate officials recognized that happy workers meant bigger profits and perhaps more importantly, workers invested in their homes, would not leave and would not strike (Hayden 1984). Although planned industrial towns had existed long before the fanfare of the early twentieth century, the creation of post-World War I industrial towns offered the professional urban planner unparalleled opportunities to carry out projects based on modern theories of urban organization (Wright).

Figure 3: The Connecticut Mills Company Ad (1919)

TAKE YOUR CHOICE



If you and your wife and your babies lived in this unhealthy hovel do you think you would work as cheerfully and well as you could if —



You all lived in this handsome modern home where you could hold up your head and your children would not be ashamed?

The Connecticut Mills Company in Danielson, Conn., offers you a beautiful, modern home at the same rental you often have to pay for tumble-down shacks in many mill-housing colonies. It offers better incomes.

It Is Called "The Village Beautiful"

It offers an opportunity for its operatives not only to work FOR the company, but WITH it!

(Wright, 1981, p. 179)

This configuration of ideological practices continued to promote the construction of the type of housing arrangement that organized the relations of gender and family living arrangements during the early 20th century (Deprese, 1991; Hayden, 2002; Luken & Vaughan, 2005; Madigan & Munro, 1996). This ideal vision of family provided a universal standard or category of femininity and womanhood in the 1920s. Husbands became the presider over and financier of the household, while wives became the manager and purchaser within the housing environment (Deprese; Hayden; Luken & Vaughan; Madigan & Munro). What's more, advertisers promoted the homeownership ideal as an individual and national economic asset (Luken & Vaughan).

The Own Your Own Home Campaign

Perhaps the best and most wide spread example of the US government's early endorsement of such advertising can be found in the *Own Your Own Home Campaign* (OYOH) sponsored by the Department of Labor and the National Association of Realtors™. Started in 1917, the federal government became involved in this mass media effort to promote homeownership in February of 1919. The *Own Your Own Home Campaign* utilized images created by Fremont Wood, which emphasized marriage as the primary path to homeownership. Through the heavy use of media imagery this campaign created standardized, normative gender and family relations for the working class household and the desire to own a single family detached dwelling quickly became an American family / marital norm (Luken & Vaughan, 2005).

Figure 4: Wood Illustration

(Source: National Archive and Records, Administration, College Park, MD)



**Figure 5. Wood Illustration
No. 3: A First Step**

Source: Own-Your-Own-Home
Section; Real Estate Division; U.S.
Housing Corporation, Record
Group 3; National Archives and
Records Administration, College
Park, MD.

Figure 5: Wood Illustration

(Source: National Archive and Records, Administration, College Park, MD)



**Figure 6. Wood
Illustration No. 4:
Symbols of
Marriage**

Source: Own-Your-Own-
Home Section; Real
Estate Division; U.S.
Housing Corporation,
Record Group 3; National
Archives and Records
Administration, College
Park, MD.

Note the woman in this picture holds her left hand out in a gesture that prominently displays her wedding band – behind her is a house with smoke rising from

the chimneys and a landscaped yard. Both the home and the ring are standard symbols of marriage (Luken & Vaughan, 2005). These idealized visions of family provided a universalizing standard category of femininity and womanhood for the 1920s.

Womanhood was defined in relationship to marriage, responsibility to children, and the home (Luken & Vaughan).

In addition, Luken and Vaughan (2005) demonstrated that a dominant theme of the OYOH marketing campaign was the organization of gender and family life within the home. The text accompanying most of Wood's prints portrayed women as managers of homes implying that homemaking was the proper career for women (Luken & Vaughan). It follows, therefore, that the man, who was increasingly productive at work, was to provide a house for his wife to manage. (Luken & Vaughan). While the man's proper sphere had been increasingly defined by life away from home, the women's sphere had assumed the character of a sanctuary at home (Marchand, 1985). In addition, focus was placed on the close-knit family, leading advertisements to claim that certain products would bring the family closer together.

To many potential buyers it seemed that all that was necessary was to purchase a home, move in, and live a happy life (Chapman & Hockey, 1999). Some embraced the dream of an instant home and instant happiness with such passion and enthusiasm that they actually purchased the model home, often complete with all the furniture and ornamentation that the decorator had put into place (Chapman & Hockey).

Consistent across all advertising mediums, the suburbs were presented as a healthy and morally superior environment for women and children. Suburban life was secure, controlled, and offered a space of "individual domesticity and group monitored

respectability” (Thompson, 1982, p.8). Painted with a sense of nostalgia, advertisements depicting suburban homes utilized symbols of the past, communities, stability, and security (Duany, Plater-Zyberk, & Speck, 2000; Forty & Moss, 1980; Madigan & Munro, 1999; Marchand, 1985). Thus, “to many Americans purchasing a suburban house seemed the only way to provide or insure a good family life. This was what the government, builders, bankers, and advertisers told them, and many believed it – or felt they had to” (Wright, 1981, p. 258).

Emerging from the depression and World War II, President Harry Truman, further expanded the notion of homeownership as a celebration of the suburban family ideal when he told participants at the 1948 White House Conference on Housing and Family Life, that “children and dogs are as necessary to the welfare of this country as is Wall Street and the railroads” (quoted in Wright, 1981 pp. 246). Likewise, in the 1949 State of the Union address unveiling the Fair Deal, Truman again observed that: “Five million families are still living in slums and firetraps. Three million families share their homes with others.” He went on to proclaim: “A decent standard of housing for all is one of the irreducible obligations of modern civilization” (Woolley & Peters, n.d.).

And indeed, Truman was not alone in this belief. Research has shown that the governments of advanced capitalist countries, such as Britain, Australia, Canada and New Zealand, often actively promoted the concepts of house, home, and family as a part of a broader ideological agenda aimed at increasing economic efficiency and growth (Mallett, 2004). Madigan and Munro, (1999) took this notion one step further and suggested that not only has the government played a role in shaping the American definition of home, but other institutions (religious, business, and environmental groups) have also promoted

an ideological trinity of family, home, and community. Like the federal government, these institutions have a vested interest (material, economic, social, spiritual) in defining the types and expressions of ideal family relationships (Watson & Austerbury, 1986).

Benefits of Homeownership

Findings that homeownership is beneficial to both the owners and society are extensive in housing research (Delgadillo, 2001). In fact, in the United States, homeownership has been associated with increased financial wealth (Colton, 2003; DiPasquale & Glaeser, 1999; Elsinga & Hoekstra, 2005; Hubbard & Davis, 2002; Rohe & Steward, 1996; Rossi & Weber, 1996; Saunders, 1990), better citizenship and increased social capital (Colton; DiPasquale & Glaeser; Hubbard & Davis; Saunders), physical and psychological security relating to personal control, (Cooper-Marcus, 1995; Dupuis & Thorns, 1998; Elsinga & Hoekstra; Rohe & Steward; Saunders), and finally, self-esteem and success (Colman & Rainwater, 1978; Dupuis & Thorns, 1998; Hubbard & Davis; Rossi & Weber; Saunders). Clearly, the benefits associated with homeownership in the United States expound.

Increased Social Capital

Operating under a Jeffersonian vision and seeking to develop a country of small stake-holders, the United States government and housing policy has long been associated with the promotion of homeownership. Based on the assumption that homeowners make better citizens, the federal government has utilized tax incentives, policy, and advertising to encourage and support this aspect of the American Dream. Advertisements, like the one pictured in Figure 6, dominated the media during the federally supported *Own Your Own Home Campaign* of the early 1920s.

Figure 6: Government supported advertising funded by the Own Your Own Home Campaign



Figure 7. Philadelphia OYH Committee: A Successful Man

Source: Own-Your-Own-Home Section; Real Estate Division; U.S. Housing Corporation, Record Group 3; National Archives and Records Administration, College Park, MD.

(Source: National Archives and Records, Administration, College Park, MD)

Touting the homeowner as a “real American” it is no wonder many post World War I veterans were eager to get onboard. Likewise, as women returned home from the factories, after World War II, homeownership was again embraced as an important social symbol of the countries return to traditional values and norms (Cullen, 2003; Luken & Vaughan, 2005; Marchand, 1985).

Better Citizens

Researchers have shown that homeowners demonstrated greater participation in voluntary organizations and local politics (Hubbard & Davis, 2002; Rohe, Van Zandt, & McCarthy, 2002). DiPasquale and Glaeser (1999) found that homeowners are more politically active. In fact, they are 9% more likely to know the members of their local school board, 10% more likely to know their US representative, and 15% more likely to vote. Homeowners were also found to be 6% more likely to work to solve local problems. In addition, they are more likely to garden and attend church more regularly than renters.

DiPasquale and Glaeser (1999) demonstrated that homeownership creates barriers to mobility and therefore gives individuals incentives to improve their communities. As the length of tenure increases, so too does the individual's investment in the community. These authors found that a large portion (nearly 50%) of the noted advantages of homeownership come from decreased mobility rates.

Hubbard and Davis (2002) utilized reason action theory to again confirm that homeowners are more likely to be involved with their neighbors and the community; participating in informal interactions with neighbors or "neighboring" more than renters (DiPasquale & Glaeser, 1999; Rossi & Weber, 1996; Hubbard & Davis). Several studies have also demonstrated that homeowners are more likely to invest in home maintenance, upkeep, and property repair (Hubbard & Davis; Rohe & Stewart, 1996; Galster, 1987).

What's more, the children of homeowners are more likely to graduate from high school and less likely to become pregnant than the children of renters (Green & White, 1997; Hubbard & Davis, 2002).

Financial Benefits

In the housing and financial planning literature, homeownership is credited with providing the owner with an incentive to save, an improved credit rating, and multiple tax advantages. In fact, many studies demonstrate that homeowners are not only better off financially than renters, but home equity is the primary source of wealth for the majority of Americans (Danes & Winter, 1990; Delgadillo, 2001).

Housing researchers consistently noted a positive correlation between homeownership and both income and wealth (Danes & Winter 1990). Numerous tax credits, the opportunity for low interest home equity lines, the availability of reverse mortgages, and the potential for capital gains, lead many scholars to view housing as a solid financial investment (Colton, 2003, DiPasquale & Glaeser, 1999; Saunders 1990). Durpuis and Thorns (1998) reconfirmed the widely held American belief that paying rent is throwing money down the drain.

Self-esteem and Personal Success

Homeownership conveys high social status in American society and owning a home serves as a symbol of status and success (Cooper, 1972; Hubbard & Davis, 2002; Saunders, 1978, 1990). Several researchers believe that the social status associated with owning a home naturally leads to an increase in the self-esteem of the owner (Rakoff, 1977; Rohe & Stegman 1994).

Homeownership is clearly a goal for the overwhelming majority of Americans (Rohe & Stegman 1994; Tremblay & Dillman, 1983). Achieving this goal makes a major contribution to one's overall satisfaction. In essence homeownership becomes a sign that one has "made it" (Coleman & Rainwater 1978; Rohe & Stegman, 1994; Saunders

1990). Rohe and Stegman further explain this phenomenon by demonstrating that because self-esteem is often obtained, or maintained, through the reflected appraisal of others, social comparison can be used to explain how homeownership may increase or contribute to a person's self-esteem.

Likewise, in an international study, Elsinga and Hoekstra (2005) found that in seven out of eight developed countries, homeowners were happier and more satisfied with their housing situations than renters. Rossi and Weber (1996) found owners are not only happier but also in better physical condition than renters; a finding repeated by several researchers (Easterlow, Smith & Mallinson, 2000; Hubbard & Davis, 2002). It is important to note, however, that the majority of these studies were conducted during a period of economic growth and expansion, during which homeowners experienced significant gains on their housing investments.

Physical Security and Personal Control

Homeownership offers an individual the freedom to remodel or improve his or her environment (Delgadillo, 2001; Rohe & Stegman 1994). Literature on the significance of homeownership often concludes that it is a source of personal identity and status (Madigan, Munro, & Smith, 1990), as well as a source of personal and family security (Dupuis & Thorns, 1996).

Saunders (1986) stated that homeownership offers individuals a sense of ontological security in their everyday lives. According to Saunders, home is where people feel in control of their environment, free from surveillance, at ease, and free to be themselves.

Dupuis and Thorns (1998) further this notion by establishing the role of the environment in the development of ontological security. These authors argue that the environment is a source of security, or a site through which ontological security can be attained; however, true ontological security lies in the meanings attached to it. Dupuis and Thorns further explored the home as a source of security in terms of everyday routines, control, and a site of consistency in the otherwise uncontrollable social and material environment. Several authors agreed that compared to renters, homeowners have a greater sense of control over their lives. Owners may assert control over who enters their unit, any changes to the dwelling or the grounds, and the circumstances that might force them to move (Rohe & Stegman, 1994; Saunders, 1978).

Criticism of the Ownership Ideal

Rossi and Weber (1996) believe most studies involving homeownership have inadvertently examined a self-selecting population. Homeowners as a group tout strong demographic differences, such as higher education, financial status, race, and family composition when compared to non-owners. Though these authors found support for some social and individual benefits of homeownership, most were supported only weakly.

Likewise, Delgadillo (2001) suggested that homeownership is not for everyone. She encourages potential buyers to undergo financial counseling to ensure housing affordability throughout their tenure. Delgadillo also suggested that each situation is unique and place-to-place differences must be incorporated into the recommendation of ownership.

Kemeny (1981) agreed stating that public policies favoring homeownership are “dependent on sustaining myths concerning the superiority of homeownership over other forms of tenure” (pp. 11). Similarly, Rohe and Stegman (1994), claimed that government assisted homeownership programs (such as the Affordable Housing Act, Section 235, and the Hope program) falsely perpetuated the idea that homeownership is superior to renting. The authors go on to state that homeownership can inadvertently tie low-income people to declining areas where the number of good jobs are dwindling. In addition, homeowners risk losing their equity in a foreclosure and foreclosure can be a traumatic experience. Thus, these authors and others proposed that low-income owners may actually feel more insecure than low-income renters (Doling & Stafford, 1989; Hoffman & Heistler, 1988; Rohe & Stegman 1994). Quercia, McCarthy, & Wachter (2003) emphasized that obtaining homeownership is not only about the ability to save enough money for the down payment, but also about the ability to afford continuing payments and make the necessary repairs after a purchase. This ongoing concern can prove stressful to low-income homeowners.

Government Policies that Promote Homeownership

Since the great depression, the hallmark of US housing policy has been the promotion of homeownership (Hayden, 2002; Shay, 2006; Wright, 1991). In fact there is little doubt among policy scholars that the US government has played a major role in shaping American housing norms. With the achievement of independence and an abundance of unsettled land, the United States quickly became known as a frontier state (Cullen, 2003). Thomas Jefferson was perhaps the first to envision a country of small stakeholders but he was not alone in promoting this ideal. Many American presidents

have taken full advantage of homeownership as a tool to stimulate the economy, increase consumption, encourage production, and improve American's housing conditions (Carliner, 1998; Shay 2006).

Homeownership is often promoted in four ways: 1) through policies that make homeownership financially advantageous, such as mortgage interest deductions and capital gains exclusions, 2) through policies that encourage investment in homes such as Federal Housing Administration (FHA) insurance, the Community Reinvestment Act, and Fannie Mac and Freddie Mac, 3) programs which make housing available to all Americans, such as the Fair Housing Act, and 4) through programs that target homeownership, such as financial assistance for home purchases or rehabilitation (setting aside down payments, lease-purchases and loan guarantees) and homebuyer education and counseling opportunities (Green & Malpezzi, 2003; Schwartz, 2006).

DiPasquale and Glaeser (1999) state that the mortgage interest deduction is among the most important features in the US tax code and according to these authors, the rationale for this deduction has often been that homeowners make better citizens. Deprese' (1991) states that homeowners have been able to deduct mortgage interest and real estate taxes from their gross income since 1913. Moreover, profits on the sale of a house go untaxed as long as the seller buys another home of equal or greater value within two years (Checkoway, 1980; Deprese'). As a result, real outlays on housing have increased virtually every year since data were first collected in 1962 (Green & Malpezzi, 2003).

In addition, the residential standards related to the eligibility of new homes for federally-secured mortgages also served to increase the popularity of the single family

detached dwelling as an American ideal. By establishing minimum requirements for lot size, setback from the street, separation for adjacent structures, housing size, and other limits on the types of homes which would be eligible for financing with a federal insured mortgage, the federal government has encouraged suburban growth and established a foundational design standard (Deprese', 1991; Wright, 1981).

Land-use policies and zoning ordinance have also favored the development of residential suburbs and promoted the growth of single family detached homes (Duany, Plater-Zyberk, & Speck, 2000; Wright, 1981). First introduced in 1916, these policies were designed to limit congestion and protect residential interest (Deprese', 1991).

Although land and the promotion of homeownership have been heavily utilized as instruments of government policy (Cullen, 2003), homeownership policy in the United States has not been about imagining the unattainable, but about creating the expectation of owning one's own home. Historically, government and financial incentives for homeownership have sought to allow the fulfillment of the uniformly accepted housing norms which drive people to buy their own homes (Jackson, 1985; Shay, 1986).

Many government and financial incentives for homeownership have served to promote the fulfillment of uniformly accepted housing norms (Shay, 1986). Federally secured mortgages introduced in the 1930s were clearly aimed at boosting the residential construction industry during the great Depression. By lowering down payments on FHA loans and spreading payments across a 30-year period, homeownership surged (Clark, 1986). Now accessible to a greater proportion of North American households, the middle class suburban family with the new house and the federally-secured 30-year mortgage quickly became a stereotype in the United States (Jackson, 1985).

Levittown

The dream of homeownership became a reality for over 75 thousand American families by the late 1940s thanks to the introduction of the federally secured mortgage and the determination and fortitude of William J. Levitt and his sons. Noted as the most important name in post World War II development, Levitt applied the assembly line production methods developed by Ford car manufacturing to housing. Through his streamlined 27-step production process and the use of non-union labor, Levitt's suburban houses were often more affordable than renting (Cullen, 2003; Wright, 1981). Each offered 750 square feet of living space with a 60 by 100 lot. In addition, Levitt's houses came complete with a refrigerator, washing machine, and white picket fence.

Figure 7: Levittown and The Post-War Dream



Retrieved from: <http://www2.warwick.ac.uk/fac/arts/cas/undergraduate/modules/am401/essays/levittown.jpg>

By providing landscaping and community swimming pools, Levitt made his development even more attractive and his strategy worked: On opening day, in March of

1949, Levitt and Sons closed on fourteen hundred building contracts (Wright, 1981).

Levittown allowed many young couples to move out to the suburbs in hopes of finding their “dream house” and the “dream life” they had thought about so often during the war (Wright).

Figure 8: Levittown and The Post-War Dream



Retrieved from: <http://obsessivejew.com/blog/wp-content/uploads/image/levittownny.jpg>

Through the creation of new policy and government sponsored advertising and marketing campaigns, homeownership in the United States became a family ideal, a symbol equivalent to citizenship (Shay, 1986; 2006). Buying a single family detached dwelling through the establishment of a debt relationship with a bank was in essence a political right seemingly more popular than voting (Perin, 1977; Shay 2006).

Homebuyer Education and Counseling Services

In recent years the U.S. government’s promotion of homeownership and the America dream has been expanded to include numerous counseling and educational

opportunities. These programs, often developed and funded by the Department of Housing and Urban Development (HUD), seek to improve homeowner education. In addition, HUD seeks to develop a reliable stream of funding for public and private counseling agencies (Homes & Communities, U.S. Department of Housing and Urban Development website, n.d.).

Individuals and families, who are tenants, homeowners, or homebuyers, are eligible to receive counseling from HUD approved and HUD funded agencies. Although these programs are not specifically geared to women, they encompass many of the special circumstances women face (Garbarine, 1996).

A typical homebuyer workshop may include information about some or all of the following topics: budgeting to buy a home, neighborhoods, finding your first house, home inspections, shopping for a mortgage loan, the mortgage process, credit scores and credit reports, loan closings, and being a homeowner. Many counseling providers, however, develop their own curriculum and educational materials. Thus workshops can differ on to the topics covered, resources available, and the breadth and dept of instruction (McCarthy & Quercia, 2000; Carswell & James, n.d.).

HUD is not alone in sponsoring homeowner education or counseling workshops. Many private agencies have also begun offering classes for first time homebuyers. For example, the coalition agency, *Homeownership Opportunities for Women*, is made up of 32 private groups and Federal agencies. This organization alone received \$250,000 in start up funding by HUD to offer counseling programs and aid to first time homebuyers (Garbarine, 1996). Through funding programs, like the *Homeownership Opportunities for Women* coalition, HUD hopes to create a new social expectation in which counseling

becomes an integral part of the home buying process (Homes & Communities, U.S. Department of Housing and Urban Development website, n.d.).

Although there is currently no universally accepted measure for a successful housing counseling interventions (Carswell & James, n.d.), some studies have shown that purchasing and family budgeting behavior among counseled borrowers are in fact, modified after having complete a counseling intervention program (Shelton & Hill, 1995; U.S. Department of Housing and Urban Development, 1975, 1977).

As a result, the role of housing counseling agencies, has grown as many affordable lending initiatives are choosing to include homeownership counseling or education as a fundamental component of their programs (McCarthy & Quercia, 2000; Carswell & James, n.d.). In addition, many community development organizations are now including housing counseling opportunities in their standard menu of services (Carswell & James, n.d.).

Marriage as the Path to Homeownership

The link between homeownership and marriage was already a well-established cultural norm by the mid 1800s. In 1857, *The Saturday Review*, declared: “men do not like and would not seek to mate with an independent woman,” (Quoted in Coontz, 2005, p. 170). Likewise, Henry Harrington, an author in the *Ladies’ Companion* of 1838 stated that women who attempted to use their heads for more than love were “only semi-women, mental hermaphrodites” (Quoted in Coontz, 2005, p. 170). Prospective partners were judged against a gender yardstick leaving little room for individual deviation. Sadly, “a woman who failed to conform to the expected conventions of femininity was ineligible for its privilege and was often considered fair game for abuse” (Coontz, p. 88).

The post WWI *Own Your Own Home Campaign* sponsored by the Department of Labor and the National Association of Realtors™ which ran from 1917-1922, also emphasized marriage as the primary path to homeownership. Through the heavy use of media imagery, the desire to own a single-family detached dwelling quickly became an American family / marital norm.

Clearly, as we have seen from the previous literature, the US government, housing policy, media, and advertising campaigns have played a vital role in establishing the cultural connection between marriage and homeownership (Cullen, 2003; Luken & Vaughan, 2005; Shay, 2006; Wright, 1981). The union of these paradigms became socially and economically advantageous as the country struggled to rebuild post World War II. Women, called to work during the war, were suddenly called upon to relinquish their jobs (Coontz, 2005; Wright, 1981; Yalom, 2001). Homeownership became a tool to stimulate consumption (Shay, 2006) and the post-war economy flourished. Birthrates climbed. With the promise of affordable housing and federally insured, long-term amortized loans, families migrated to the suburbs and automobiles became a middle-class norm (Duany, Plater-Zyberk, & Speck, 2000; Wright, 1981). As mass-produced magazines flourished, women were promised fulfillment through their homes and the happiness of their spouse (Coontz, 2005; Damon-Moore, 1994; Marchand, 1985). Traditional gender roles and the importance of homeownership through marriage quickly became synonymous with good citizenship (Luken & Vaughan, 2005, Shay, 2006; Wright, 1981).

With lending policies that favored married couples and strong social support for marriage, homeownership remained a culturally embedded marital norm, and perhaps

even more importantly, a point of practicality. Unable to purchase a home of her own, a young woman of the 1900s was expected to move from her parent's home to her husband's with little time of financial independence (Coontz, 2005; Kamara, 1994). Women who failed to marry by the age of 30, often had no choice but to move in with relatives (Coontz; Yalom, 2001). In short, the marital home was an escape, a "sanctuary of domestic love," an "oasis," a "hallowed place," a quiet refuge from the storms of life (Coontz, 2005).

The Development of Gender Roles

Feminist and gender research has repeatedly demonstrated that gender is produced and maintained through our everyday activities (Ferree, 1990; West & Zimmerman, 1987). Margaret Mead (1955) argued that gender behaviors are largely cultural formations and definitions rather than natural or genetic endowments. Her work strongly suggests that gender practices are relative to their cultural context. West and Zimmerman (1987) agree. Like Mead, they theorize that gender does not reside within individual identities or roles, but is accomplished through social interactions. In other words, the very experience of being male or female is socially constructed (White & Klein, 2002) and that appropriate behavior for both men and women is defined through their self-concepts, beliefs, and expectations (Thompson, 1992).

Numerous studies have demonstrated the prevalence of strong cultural influences on gender perceptions, roles, and behaviors (Deutsch, Roksa, & Meeske, 2003; Komter, 1989; Mead, 1955; Pyke, 1994; West & Zimmerman, 1987; Zuo, 1997). These authors remind us, as Naples (2001) stated, that "how we do gender and whether we follow a

normative model or not, is shaped by material as well as cultural practices that are often invisible to us” (p.33).

From a gender theorist perspective, Zvonkovic, Greaves, Schimiege and Hall (1996) suggests that household expectations and responsibilities are not passively stepped into, but are negotiated and renegotiated throughout our interactions. In other words, gender is continuously constructed and reconstructed (Zvonkovic, et al.).

Most family scholars agree that the family of origin is tremendously important in launching children into adult life with the attitudes, behaviors, and skills that facilitate future gender roles (Busby, Gardner, & Tamiguchi, 2005). In addition, the quality of the parent’s relationship was found to be strongly related to adult attitudes, particularly for females (Busby, et al.). Likewise, Arditti, Godwin, and Scanzoni (1991) found that a mother’s parenting behavior, particularly in terms of encouragement and control, was strongly related to their daughter’s gender role traits.

According to West and Zimmerman (1987), doing gender involves “creating differences between girls and boys and women and men” it also involves “engaging in behavior at the risk of gender assessment” (p.13). Lorber (2000) calls for an overall deconstruction of gender with the long-term goal of doing away with binary gender divisions altogether. Lorber writes: “From a social constructionist structural gender perspective, it is the ubiquitous division of people into two unequally valued categories that undergrids the continually reappearing instances of gender inequity” (p. 79).

Clearly, gender extends beyond daily cultural performance. As Thorne (2002) points out, gender penetrates deep into our unconscious minds and shapes our emotions –just as it extends outward into our social structure and material interest.

Studying gender in housing research first requires the assumption that gender is an important dimension both in understanding the meaning of home and the patterns of use (Hayden, 2002; Madigan & Munro, 1999; Mallet, 2004). Through the use of gender analysis, however, new insights can be achieved into the way in which households are designed and organized (Madigan & Munro, 1996).

Gender and the Built Environment

Married couples with children have historically dominated the housing market and American homes are typically designed for the intact nuclear family (Hayden, 1984, 2002; Shay, 2007). Although their numbers have dropped by nearly 50%, the traditional heterosexual couple with children remains the template for most new construction and housing design (Hayden, 2002). In other words, the American home belongs both materially and symbolically to the heterosexual couple who enacts and promote particular gender roles and relationships (Barrett & McIntosh, 1982; Wright, 1981). Saunders and Williams (1988) argue that the nuclear family and the nuclear family house are increasingly irrelevant in today's society, yet many contend that without the family, a home is only a house (Gilman, 1980; Leonard, 1980). Even as marriage plays a smaller and smaller role in people's lives today, the nuclear family ideal remains a powerful cultural norm and continues to define the typical American homebuyer for most people (Hayden, 2002).

Hayden (2002) noted the growing discrepancy between the real and imagined homeowner. She states:

“While there is more housing space per capita in this country
than anywhere else in the world – more rooms per person,

more rooms per household and more land per household –
the built environment now represents the wrong physical
configuration for the society” (p. 175).

House forms cannot be separated from their physical and social context (Hayden 1984). Madigan and Munro (1996) reinforced this idea and stated that our homes embody culturally accepted norms regarding appropriate household function and family relationships. They illustrated concern for the impact of societal factors, such as male and female roles in everyday life and professional status, power and ideology on the use of a dwelling (p. 93).

Housing is not only a technological product, but also a product of culture and gender relationships (Shrestha, 2000). Deprese’ (1991) and Gallagher (2006) further explored this concept in demonstrating that gender and family roles are often designed and built into the house itself. Dowling (1998) agreed and stated that homeownership draws upon and reproduces widely and long held notions of femininity and masculinity.

Clearly American houses are far from being gender-neutral products (Shrestha, 2000). In fact, according to Shrestha, the physical form of a house is not the result of any single factor, but the consequence of a whole range of socio-cultural factors.

To this author, power or gender relationships, shape the very form of the house just as gender differences affect the structure of the house. Shrestha argued that the structure of the house not only revealed but also perpetuated existing hierarchies and differential access to opportunities.

Many authors have seen home as a basis for women’s inequality and the stage set for the effective sexual division of labor (Coontz, 2005; Hayden, 1984; Shay, 2007;

Wright, 1981; Yalom, 2001). Hayden (2002) wrote: “One can describe suburban housing as an architecture of gender” (p. 17). In other words, the typical house design symbolizes accepted notions of the appropriate function of the home and preferred familial relationship. According to Hayden, the house provides settings for women and girls to be effective social status achievers, desirable sex objects, and skilled domestic servants. Men and boys, on the other hand, are to be executive breadwinners, successful home handy men, and adept car mechanics (Hayden, 1984, p. 17).

Several scholars took this notion one step further and noted that houses and towns do not exist independently, but represent the physical expression of socio-cultural beliefs and practices (Coontz, 2005; Shrestha, 2000; Wright, 1981). In other words, American houses and housing developments are thought to embody our religious beliefs, family systems, social organizations, and most importantly perhaps, the relationships between people (Hayden, 2002; Shrestha).

Gender Design and Preferences

Gallagher (2006) equates a poorly designed house to a garment that’s three sizes too large, in a color you hate, and a fabric that scratches. She believes our houses reflect our personal style, and either fit and function well, or do so poorly. Discussions about the physical design of the house and its impact on a woman tend to present women in very conventional roles: “mothers with prams facing flights of stairs; housewives with young children negotiating roads, elderly women with heavy shopping bags and a long walk to the bus. When we discuss kitchen design with the assumption that women are the primary users, are we recognizing the inequality of domestic labor or reinforcing stereotypes of women in the kitchen?” (Madigan & Munro, 1991, p. 118).

Feminist researchers have long examined social factors, gender roles, and the meaning of home. They have questioned the idea of the home as a “haven” and the perception of women as homemakers (Mallett, 2004). Many second wave feminist writers (of the 1970s and 1980s) identify home as a site of oppression, tyranny, and patriarchal domination of women. In other words, many feminist see “home” as the crucible of gender domination (Saunders & Williams, 1988; Mallett 2004) and perhaps with good reason.

Despite great advances in domestic technology, women’s work in the home has not been reduced, but is instead being directed towards even higher standards of cleanliness (Damon-Moore, 1994; Marchand, 1985). In fact, among married couples, wives spend almost twice as much time as their husbands, engaged in household chores and child care (Coltrane, 2000). Contemporary housing designs also raises questions about the assumptions made in relationship to domestic labor (Madigan and Munro, 1991). For example, does the modern kitchen isolate or include the cook?

Ironically, women have been expected to shape the interior of the house so that it expresses their own personality, enables a comfortable family life, exhibits good taste, and displays her skills as a consumer (Madigan & Munro, 1991). “Women bear the responsibility for the impression of order and comfort that is given to visitors. Yet at the same time, married women often have real difficulty knowing what if anything is their own territory. In one sense a woman controls the whole house, but in another, she may feel she owns nothing personally but her side of the wardrobe.” (Whitehorn, 1987, as quoted in Madigan & Munro, 1991, p. 127). Better equipped houses have a study or workroom for men, even children possess their own bedrooms or playrooms, but women

rarely have space of their own. Indeed, many authors agree that despite home being generally considered a feminine, nurturing space created by women themselves, they often lack both authority and space of their own within this realm (Madigan, Munro, & Smith, 1990; Madigan & Munro, 1999).

Similarly, some researchers argue that cities, communities, and neighborhoods have been designed to contribute to women's isolations and segregation and to reinforce previously determined gender roles (Hasell & Peatross, 1990; Marcus, 1995; Sarkissian, 2006; Wright, 1981). While men may prefer sprawling suburban boxes, for example, women are typically seeking smaller, more functional homes in safe urban areas (Doyle, 1992). Marcus (1995) agreed, pointing out that even as children, little girls tend to prefer small-enclosed areas in contrast to the wide-open play spaces sought out by boys. For men, the privacy and quiet of owning a home in the suburbs more than made up for the stress of commuting. For women, however, the suburban dream failed to make up for their distance from work, friends, childcare, and cultural stimulation (Marcus, 1995). Clearly, traditional housing forms and styles fail to accommodate the female buyer. As more and more women enter the housing market, builders will soon need to recognize this demographic trend.

The Female Homebuyer

As we have seen, unable to purchase a home of her own, a young woman of the 1900s was expected to move from her parent's home to her husband's with little time of financial independence (Coontz, 2005; Kamara, 1994). Women who failed to marry by the age of 30, often had no choice but to move in with relatives (Coontz; Yalom, 2001). Thus for many women, the marital home became an escape (Coontz, 2005).

While the Housing Act of 1949 promised a decent home and suitable living environment for every American family – family appeared to be the key word. As the promotion of homeownership became a government battle cry, US housing policy focused heavily on the Standard North American Family (SNAF) – perhaps best described by Smith (1993) as a married heterosexual couple residing with their biological children. The association between home and family has been noted by many researchers (Bowlby et. al, 1997).

Critics contend that this association of home and family is ideologically laden and premised on the white, middle class heterosexual nuclear family (Bowlby et. al, 1997; Leonard, 1980; Passaro 1996; Wagner, 1993; Wardaugh 1999). Saunders and Williams (1988) agree, stating that the nuclear family is increasingly irrelevant in contemporary Western society. The literature on cross-cultural notions of kinship, place, and belonging also suggest that the nuclear family house is of limited relevance for many people (Mallott, 2004), yet marriage and the nuclear family remain powerful norms of homeownership.

The United States is clearly a society of diverse cultures and household types, yet for the last four decades most American housing space has been built around a simplistic prescription for satisfaction (Hayden, 2002). Historically, American cities and American homes have been designed to satisfy a nation of predominantly white, young nuclear families with father a breadwinner, mother as housewife, and children reared to emulate these same limited roles (Hayden, 1984, 2002).

With lending policies that favored married couples dominating the mortgage industry and strong social support for the marriage, homeownership, for women,

remained culturally embedded in marital norms. Until the Housing Act of 1968, the Equal Credit Act of 1973, and the 1990 Fair Lending Law, women remained disadvantaged in achieving homeownership. And those who achieved it, often through inheritance, spinsterhood, or the death of a spouse, were clearly breaking the normative mold.

As divorce rates rose through the mid '70s and early '80s, the stage was set for a dramatic increase in the number of female-headed households. Throughout the '80s women began to delay marriage, attend college, postpone motherhood, and once again enter the workforce in record numbers. As homeownership and tenure remained strong cultural norms, women began to purchase homes in record numbers.

American households today are becoming smaller - down to 2.3 persons per household (Wentling, 1995), - older, and less traditional. Household compositions are also changing – the traditional married family is shrinking both in size and as a percentage of the total US households – with only 25% of all households are now considered traditional. Nontraditional households, including childless couples, single parents with children, people living alone and with roommates, comprise 74% of all US households (Wentling, 1995).

The number of women attending college in the United States tripled between 1890 and 1910, with forty thousand women enrolled in 1880, representing a third of all students (Coontz). Today women make up 56% of the student population and that number continues to rise.

Just as single women have outnumbered men in colleges and universities, so too have they outpaced them as homebuyers. In fact, according to the *State of the Nation's*

Housing (Harvard, 2005) single women are currently responsible for one out of five homes purchased today. Likewise, while only 9% of single men buy houses (often preferring to invest in the stock market), 22% of single women purchase homes (Harvard, 2005).

Fair lending laws, access to equal credit, and improved divorce and child support practices, (not to mention the women's rights movement and equal employment opportunities) have allowed women to move not only into the work force, but also into the housing market. No longer dependent on a man for homeownership, women can now reap the multiple financial benefits associated with owning a home - including the availability of reverse mortgages, low interest home equity lines, and numerous tax deductions. The house is often an individual's largest source of equity and provides a "forced" savings plan with the potential for significant appreciation (Danes & Winter, 1990; Delgadillo, 2001). Post WWII social, political, and economic trends have enabled a record number of women to participate in this aspect of the American dream and enjoy the benefits of becoming a homeowner.

This research, conducted as an in-depth qualitative study, will provide rich and meaningful insights into this growing market segment and their home buying experience. Because as Gallagher (2006) writes "our homes are increasingly not about shelter, but all kinds of lifestyle issues..." (p. 84).

Clearly home and family are powerful, emotionally charged concepts. They shape the way we perceive and construct our physical surroundings. They play a crucial role in establishing an individual's definition of self and often act as a dialogue between that individual and the community. Surprisingly little research has been done to examine

the social, physiological or symbolic component behind the current cultural trend of single female homebuyers. Without partners and traditional families, these women are breaking the normative mold and they are doing so in record numbers.

Summary

This chapter has provided an overview of the literature and theory behind the current trend of single females in their thirties and forties buying homes without partners. A historical foundation of the American Dream of homeownership, the benefits of homeownership, government policies that promote homeownership, marriage as the path to homeownership, gender development, gender and the built environment, and the female homeowner were discussed. A theoretical overview of social identity theory (Tajfel & Turner, 1979) and reasoned action theory (Ajzen & Fishbein, 1980) was also provided.

CHAPTER 3. METHODOLOGY AND DATA COLLECTION

The purpose of this work was to explore the current cultural phenomena of un-partnered, never-married women in their thirties and forties purchasing homes without husbands or partners. This research sought to examine the roles of traditional female norms, behaviors, and attitudes associated with home buying. In addition, this work highlighted some of the behavioral characteristics these women displayed when shopping for and purchasing a home. This study was designed as a qualitative phenomenological study utilizing a constructivist paradigm. A five participant pilot study was conducted to determine and refine the interview questions and process. Then the data were collected through twelve in-depth face-to-face interviews.

Establishing a Research Paradigm

A qualitative methodology was used for this study as the research questions required a holistic approach and the use of ongoing emergent analysis (Taylor & Bogdan, 1998). This work sought to understand the real-life human experience of single women as homebuyers rather than just the objective rationale behind their actions. Qualitative research was appropriate for this goal as it seeks to uncover the deeper meaning and symbolism behind this phenomenon by asking the questions of how, what, and why (Hesse-Biber & Leavy, 2006).

Qualitative research acknowledges that objective reality can never truly be captured and is instead known only through its representations (Denzin & Lincoln, 2005). Denzin and Lincoln stated: “there is no clear window into the inner life of an individual. Any gaze is always filtered through the lenses of language, gender, social class, race and ethnicity” (p. 31). Thus the presence of an interpretative or constructivist paradigm is

acknowledged as the lens of this research. Adopting qualitative practices and guided by an interpretative paradigm, this work uncovered the deeper symbolic and social meanings behind the growing phenomena of home buying among single women.

All research paradigms involve four major interrelated guiding beliefs: ontology, epistemology, axiology, and methodology (Bailey, 2007; Rossman & Rallis, 2003), and each has interacted to frame my research in some way. Ontology is concerned with the nature of reality. Its questions include: do laws exist that can explain the relationships between things? Is there one “truth” and can it be known? Likewise, can reality be discovered through good research (Denzin & Lincoln, 2003)? Epistemology, on the other hand, is concerned with the relationship between the knower and the known. What is knowledge? Is it, as Bailey (2007) asks and Plato suggested, a combination of beliefs and truths? If so, how can each be revealed? Is what is known dependent on the researcher? Likewise, axiology pertains to values and ethics. Its questions include: what is the role of values in the research process? Should researchers act as disinterested scientist or be emotionally engaged in their research? (Bailey; Creswell, 2003, 2007). And finally the question of methodology focuses on the design procedures chosen by a researcher. Methodology questions encompass the entire research design and provide the overall framework of how social reality will be known.

Paradigms are developed and supported by the adoption of particular configurations of these four major beliefs. As defined by Guba and Lincoln (1994) “a paradigm represents a worldview that defines for its holder the nature of the ‘world,’ the individual’s place in it, and the range of possible relationships to that world and its parts” (p. 107). The most commonly applied paradigms include: positivist, interpretive, and

critical. The positivist paradigm provides the dominant model for all scientific research. Positivists typically ground their research in theory and formulate a testable hypothesis through deductive logic. For the positivists, there exist only one objective reality; a reality that exist independent of the researcher. Thus, from a positivist perspective, the researcher must remain objective, emotionally detached, and value neutral. Positivist methodology prioritizes the concepts of reliability, validity, and generalizability (Bailey, 2007, Creswell, 2003, 2007; Patton, 2002).

An interpretive paradigm, on the other hand, accepts the presumption that one objective social reality does not exist. Instead multiple realities, each one context specific, fluid, and historically situated, are shaped in conjunction with the researcher (Guba & Lincoln, 1994). Researchers are interested in the meanings, symbols, beliefs, ideas, and feelings attached to objects or events by participants. They do not emphasize objectivity, but instead believe that what is learned from the participants depends, in part, on the researcher's own status, characteristics, values, and beliefs (Bailey, 2007). In other words, the axiology of this paradigm rejects the idea that value neutrality is essential to the research process. The methodologies associated with this paradigm vary greatly and often involve extensive interactions with the participants. The final manuscript is typically written as a first-person account.

A critical paradigm typically seeks to empower people and works towards evoking social change (Neuman, 2000). It's ontological position holds that there is no single reality. Instead, multiple realities exist and are shaped by historical, social, political, cultural, and economic factors, as well as by ethnic, racial, and gendered structures (Bailey, 2007; Creswell 2003, 2007). The researcher, therefore, is again not

independent from the research, in fact, his or her values are not only important, but clearly articulated in the work. The methodology of a critical paradigm often takes a macro approach as the researcher seeks to evoke change beyond the research setting.

This study was conducted from an interpretative paradigm, thus the ontology resided in relativism, thereby allowing for multiple realities. The focus was on the mechanisms and processes which members use to navigate or create their social worlds (Bailey, 2007). Of primary interest were the meanings, symbols, beliefs, ideas, and feelings these women attached to homeownership. In other words, rather than seeking only the superficial or rational explanations single women offered for purchasing rather than renting a home, this study sought to understand the deeper social and emotional meanings attached to homeownership.

The epistemological belief was transactional/subjectivist and thus created as the investigation proceeded (Guba & Lincoln, 1994). Consistent with an interpretative paradigm, the role of the researcher was to orchestrate and facilitate the process through which knowledge was created (Guba & Lincoln). I freely acknowledge that what I was able to learn from the participants depended, in part, on my values and behaviors (Bailey, 1996).

Likewise, the criteria for judging and axiology followed an interpretative paradigm. Trustworthiness was measured in terms such of credibility, transferability, dependability, confirmability, and authenticity, as I sought to acknowledge my own values and my role in creating the research outcomes (Guba & Lincoln, 1994).

Choosing the research design, for example, as well as guiding the interview and follow up questions, placed the researcher in the unique role of becoming a “human instrument”

(Hoepfl, 1997). Thus, to aid in the judging the value of this work, readers are encouraged to look for consensus among the findings and interpretations. Are the results, for example, consistent with their own experiences and the evidence presented? Is the study useful in helping to understand a situation that would otherwise be mysterious or confusing? Was the research process trustworthy? Yet, admittedly, as with any qualitative design, particularly one utilizing an interpretative paradigm, judgments about usefulness and credibility of this research is left up to the researcher and the reader (Hoepfl).

Clearly ethics are also intrinsic to this paradigm. Ethical decisions were guided by Instructional Review Board approval and confidentiality agreements. In addition, reflexivity was important throughout this work (Charmaz, 2006).

Pilot Study Project

In order to better develop the research topic, interview questions, and methodology for this study, a pilot study consisting of five semi-structured preliminary interviews was conducted during the summer of 2007. The goal of this brief study was to gather informational data and expose relevant themes pertaining to single female homeownership. Throughout the pilot study process, the interview process and questions were revised and refined. The need for further research was also established. For a complete description of the pilot study protocol and results, see Chapter 4.

Methodology

Consistent with an interpretative paradigm, the methodology for this research was hermeneutical and dialectical. In other words, I sought to personally interact with participants in an attempt to cultivate my understanding of their perspective. I sought to

uncover and appreciate the social and cultural forces that had influenced their outlook (Patton, 2002). Using a phenomenological approach, I conducted 12 semi-structured in-depth and audiotaped interviews with single women in their thirties and forties who have purchased a home without a partner. Although objective reality can never truly be captured (Denzin & Lincoln, 2005), this work uncovered the emotional or normative identity aspect of this growing cultural trend. Fontana and Frey (1994) state: “informal interviewing is more: honest, morally sound, and reliable because it treats the respondents as an equal, allows him or her to express personal feelings, and therefore presents a more ‘realistic’ picture than can be uncovered using traditional interview methods” (p. 371). Creswell (2007) seconds this notion: “The more open-ended the questioning, the better as the researcher listens carefully to what people say...” (p. 21). This notion of mutual discovery is also consistent with the epistemological belief of an interpretative paradigm, thus this methodology was well supported by the literature.

Though no one definition of this interview strategy exists, this work utilized the guidelines provided by Taylor and Bogdan (1998). They state that the important reality is what people perceive it to be. I was committed to understanding this social phenomenon from the single woman’s perspective and to examining how the home buying experience had been internalized for her. This methodology enabled me to interact with each individual participant in a manner that allows the interviewer to truly hear her unique story.

Taylor and Bogdan (1998) suggest the following seven guidelines:

- 1) Follow a flexible research design, beginning with only vaguely formulated questions.

- 2) Operate within a theoretical framework – making sure that the theory comes first, then the data and not vice versa.
- 3) Look at the settings and people holistically.
- 4) Remain concerned with how people think and act in their everyday lives.
- 5) Interviews should be modeled after normal conversations rather than formal questions.
- 6) All perspectives are worthy of study.
- 7) Emphasize the meaningfulness of/in your research.

Hoepfl (1997) also emphasized the importance of utilizing open-ended questions in qualitative interviews, which naturally allow for individual response variation. She details three types of commonly used interview styles: structured, semi-structured, and informal conversational interviews. In this research, semi-structured interviews were utilized as I posed open-ended questions to the participants and allowed them to guide the course of the interview with their responses. The findings, therefore, were created interactively between the participants and myself as I strove to derive a consensus construction (Guba & Lincoln, 1994).

Interview Questions

For the purpose of this doctoral research, 12 semi-structured in-depth interviews were conducted in a conversational style. Rather than follow a specific or standardized interview protocol, when necessary, one interview was allowed to be very different from the next (Rossman & Rallis, 2003). In keeping with qualitative methodology and an interpretative research design, the unique responses of the individual participants occasionally guided the interview in directions not previously anticipated by the researcher.

Similarly individuals who were difficult to talk to or slow to warm up required that more time be spent on lighter, less personal question. Likewise, emotionally open individuals often dove to the heart of the matter leaving little room for chitchat. Thus, rather than attempting to follow a specific, standardized, or ridged interview protocol, the presentation of questions remained fluid (Guba & Lincoln, 1994; Patton, 2002; Rossman & Rallis).

However, each interview attempted to follow a six part framework:

- 1) Opening conversation
- 2) Questions regarding the purchase experience and process
- 3) Questions regarding what the individual was looking for in a house, and any changes the individual made to her home
- 4) Questions pertaining to changes in relationships and friendships as a result of homeownership
- 5) Questions regarding the symbolic meaning of home
- 6) Reflections and closing remarks

(See Figure 9 at the end of this chapter for sample interview questions.)

Opening conversation began with broad and impersonal questions, allowing the participant to initiate the conversation in a direction most comfortable for her. The researcher might have said, for example: “So, tell me about your house.” From there specific question were asked regarding the type of home purchased, its location, and the buying process. For example: Did you use a real estate agent? Was the agent male or female? How would you describe your relationship with your agent? Did anyone else accompany you during the buying process? How long were you looking? Was your family involved in your search? What about your friends?

Next, questions regarding the house itself were posed. For example: Were you able to find the type of house you were looking for? Did you make compromises? What is your favorite thing about the house? Was there anything you were looking for that you were unable to find? Have you made changes to your home? Depending on the conversational flow, this section may extend into detailed discussions of home repairs, decorating dilemmas, buying frustrations, or a variety of topics not anticipated by the researcher.

The fourth area of interview questions pertained to changes in relationships, friendships, and how the individual has come to see herself as a homeowner. Its questions may have included any or all of the following. How do you feel homeownership has changed you? Has it changed any of your personal relationships? What about the men in your life; has your status as a homeowner changed your relationships with them? What does homeownership symbolize or represent to you? If there is one word that described what owning a home means to you, what would it be? And finally, what does owning a home say about you? Again, depending on the participant's responses this line of questioning took many unforeseeable directions.

The final section of the interview protocol encompassed the notion of marriage. It is here that I hoped to uncover the deeper cultural symbolism internalized by women regarding traditional female norms. Questions concerning the participant's relationship status at the time of her home purchase, as well as her hopes for the future were asked. Those who appeared open to the idea were confronted with the topic directly. I might have said, for example, "What were your thoughts on marriage?" while those who are less personable were asked more discreetly about their hopes and dreams for the future.

In addition, through the context of conversation, basic demographic information was obtained pertaining to the age of the participant, her occupation, the type of home purchased, and its location.

Sample Selection and Size

The sample for this study was intended to capture the experiences of single, never-married, women in their thirties and forties who have purchased a home without the involvement of a husband or partner. According to the 2000 US Census, the average age of a first time home-buyer in the United States has been steadily increasing from 28 years in 1976, to 32 years in 1999. Likewise, according to the National Association of Realtors™ 2006 Demographics, the typical age of a homebuyer is 41 years, while first-time buyers are much younger with a median age of 33. Thus the age range of thirty to forty was selected for the participants of this study.

This sample was not randomly selected. Instead, participants were recruited through researcher initiated contact, word of mouth, and snowball referrals. Potential participants were screened and selected according to the established research criterion of age, location, and single homeowner status. In addition, an effort was made to ensure variation among the participant's educational levels, occupations, types of dwelling purchased, and the length of residency, as it is especially important to collect data from respondents who are likely to have divergent views (Bailey, 2007).

Twelve participants were interviewed in two waves. The first wave of interviews was conducted in June of 2008 and included six participants from southwestern Virginia. The second wave of interviews was conducted in July of 2008 and included five participants from northern Virginia and one from western Pennsylvania. (For a complete

description of the participants in this sample, please see Table 2.1 Participant Demographics on page 97 of this document.)

Location

The participants for this study were primarily from two geographic regions in the southeastern United States: southwestern Virginia and northern Virginia, with one participant from western Pennsylvania. The emphasis was on obtaining a varied sample population from mid-sized metropolitan areas. Meeting locations were chosen by the participant, and included coffee shops, area restaurants, private homes and offices.

Time Frame

Data collection for this study began in June of 2008 and concluded in July of 2008.

Data Collection, Transcription and Coding

All interviews with the participants of this research were transcribed verbatim. Each transcript was read upon completion and read again as the initial, or open coding, process was performed (Anfara, Brown, & Mangione, 2002). During open coding, the first stages of grouping for analysis began. Key words or phrases were highlighted and/or written in the margin, contradictions and congruencies were noted, and the foundation for emergent meanings and themes was laid. As the transcripts were read a third and fourth time, axial, or focused, coding began (Hoepfl, 1997). During this stage of analysis, I attempted to further reduce the data by identifying and combining the initially coded data into larger categories that include multiple codes (Bailey, 2007). Additional categories, subcategories, and possible themes were created as they emerge. Likewise,

throughout the coding process, the use of memoing was included as I continued to ask questions, pose hypotheses, and seek answers grounded in the data (Bailey, 2007).

Consistent with an interpretative paradigm and ontology of relativism, the inevitable role of the researcher was freely acknowledged in creating qualitative research outcomes (Guba & Lincoln, 1994). As Creswell (2007) suggest researchers must “recognize that their own backgrounds shape their interpretation, and position themselves in the research to acknowledge how their interpretation flows from their own personal cultural and historical experiences” (p. 21). Thus, I feel that is important to acknowledge myself as the primary researcher. I am a divorced, single, female homeowner in my early forties. In 2004, I purchased a home of my own and began to wonder about the unique experiences of other single female homeowners. What types of homes were these women seeking: were they available? Post-divorce, purchasing a home for my children meant recreating what I had lost. But what does it mean to a women who had never married and never owned a home before? Had they given up on the idea of marriage?

It was my hope that my being a single female homeowner of a similar age would provide common ground between my participants and myself. Clearly I was able to relate to many of the struggles, fears, and concerns surrounding the act of purchasing and maintaining a home alone. Indeed, many of the women I interviewed for the pilot section of this doctoral work, appeared to find comfort in our commonalities and were eager to share their unique and often very personal stories.

Having been married, however, I was far from understanding the cultural or emotional symbolism behind never-married homeownership. In fact, my husband and I owned, built, and restored a half-dozen homes together. Thus, in many ways, I was not

only familiar with the home-buying process, but had long ago come to visualize myself as a homeowner. In this sense, I had little or no preconceived notion or insight into the stories my participants revealed.

Here again, in keeping with an interpretive paradigm, I have substituted the concept of trustworthiness for that of validity as suggested by Guba and Lincoln (1994). The research is presented here with great attention to detail, particularly in the method's section, to convince the reader that the research is trustworthy. Member checking was used during the pilot interview stage. As many of my pilot interviews were conducted with well-educated participants, often holding graduate degrees, their feedback and insights into my interview questions and overall research design proved highly beneficial. (See Chapter 4 for a complete description of the pilot study methods and results.) Much of the feedback obtained from these pilot participants through member checking was evaluated and incorporated into the interview questions. However, due to the nature of the main interviews and the distance traveled to obtain them, member checking was not utilized in the main body of this work. And no member feedback has been incorporated into the final analysis. Instead, I relied heavily on peer debriefing and expert review during this stage. Peer debriefings began early in the research process and occurred frequently as I met with my advisor, committee members, and peers to discuss the continuing progression of interviews, coding, and analysis. Expert reviews remained ongoing. Bi-monthly meetings with my doctoral advisor and regular committee meetings help to insure the trustworthiness of this research.

In addition, I sought to establish and maintain the criterion of credibility throughout my methodology. For credibility to exist, it is understood that the methods

used to collect and analyze the data must be appropriate and rigorous and the content of the final manuscript must be shown to have been derived from the data (Bailey, 2007; Lincoln & Guba, 2005; Patton, 1999). By providing detailed quotes from my participants, including snapshots of my analytical memos, and a coding matrix, I further establish the credibility of this work.

Likewise, generalizability can be difficult to achieve and perhaps even counterproductive to the goals of qualitative research (Hoepfl, 1997). Instead, this work sought to create transferability or naturalistic generalizability as suggested by Stake (1995), by allowing each reader to draw his or her own conclusions and obtain individual pertinence or meaning from the work. Direct quotes from participants enable readers to confirm my analysis or perhaps draw conclusions of their own. In addition some element of analytic generalizability has been demonstrated through the extensive inclusion of theory and literature.

Reliability, or the ability to illicit consistent responses from multiple participants is also not typically a product or goal of qualitative research (Bailey, 2007). However, in providing thick, rich descriptions, creating an audit trail, and a detailed account of the entire research process, (ie. utilizing the criterion of dependability), I believe I have demonstrated a strong correspondence between the methodology and conclusions.

Sensitizing Concepts

According to Charmaz (2006), sensitizing concepts provide the researcher with a point of departure, or a starting point, on which to base their initial interview questions. In this study, for example, the construct of the American dream of homeownership is a loosely operationalized notion that presents itself as a sensitizing concept. In other

words, as a researcher, I entered the field assuming that homeownership was a positive thing – that the homeowners I encounter had fulfilled a dream by achieving this ideal. Although I was not held to this notion, or limited by its presence, I clearly brought this initial guiding framework to this work. Thus, I was likely to subconsciously compose interview questions that assume homeownership had played a positive role in the participant's life.

Patton (2002) proposes that sensitizing concepts often stem from the researcher's social or cultural values. In accordance with this definition, my work may have reflected the following sensitizing concepts: relationship status (my preconceived beliefs, notions or emotions regarding divorced, widowed, or never-married participants), social power (or ethnicity), education, class, or the use of social programs (such as welfare) that may carry a stigma.

Revealing sensitizing concepts should help to inform the reader of the framework behind our data analysis or reasoning explaining why, for example, certain codes or categories were created.

Significance of Findings

Unlike quantitative research, there is no specific test for significance or predetermined level of significance in qualitative methodology. Instead both Patton (2002) and Guba and Lincoln (1994) state that the significance of qualitative research should be left up to the reader who is encouraged to ask themselves: Is the work in line with the existing literature? Does it contribute to the knowledge in the field? Is it well supported by existing theory? Does it offer suggestions for the creation of new theory or aid the reader in understanding the phenomena as a whole?

Because Type 1 and Type 2 errors can occur in qualitative research (Patton, 2002), providing thick, rich descriptions and creating an audit trail helped to establish the dependability (or reliability) of this work (Anfara et al., 2002). Peer examination and the code and re-code process further supported this goal. A strong correlation between the methodology and conclusions has again served to support and confirm the emergent themes.

Presentation of Results

In keeping with an interpretative approach, this manuscript has been written as a first person account of my immersion in the interview process. At times the presentation of results and underlying purpose of inquiry has deviated slightly from a typical interpretative or constructivist paradigm. For even as I present the findings with the voice of a passionate participant, I occasionally utilize the voice of the expert as I write, and relay my experiences to others.

By adopting qualitative practices, guided by a interpretative paradigm, this work sought to uncover with great depth the meaning behind the cultural phenomena of homeownership for single women.

Figure 9: Interview Questionnaire

Some or all of the following questions were asked in a conversational style:

- 1) Opening conversation:
 - So, tell me about your house.
 - What type of home did you purchase?
 - Where is it located?
- 2) Questions regarding the purchase experience and process:
 - Did you use a real estate agent?
 - Was the agent male or female?
 - How would you describe your relationship with your agent?
 - Did anyone else accompany you during the buying process?
 - How long were you looking?
 - Were your family and friends involved in your search?
 - How did you finance your house?
 - Why did you decide to buy a home?
- 3) Questions regarding what the individual wants and needs in a house:
 - Were you able to find the type of house you were looking for?
 - Did you make compromises?
 - What is your favorite thing about the house?
 - Was there anything you were looking for that you were unable to find?
 - Have you made changes to your home?
- 4) Questions involving the meaning and impact of homeownership, and changes in relationship dynamics:
 - How do you feel homeownership has changed you?
 - Has it changed any of your personal relationships?
 - What about the men you in your life, has your status as a homeowner changed your relationship with them?
 - What does homeownership symbolize or represent to you?
 - If there were one word that described what owning a home means to you, what would it be?
 - What does homeownership say about you?
- 5) Questions regarding marriage:
 - What were your thoughts or ideas about marriage when you purchased your home?
- 6) Reflections and closing remarks
 - What are your hopes and dreams for the future?

CHAPTER 4. PILOT STUDY

Research Paradigm

As with the main body of this research, the pilot study was conducted utilizing a qualitative interpretative paradigm. In-depth interviews and social identity theory were utilized to explore the social psychological and symbolic meanings women attribute to home buying. Purchasing behaviors and desirable design features were also discussed. The interview process and resulting data analysis employed a similar methodology to the primary study, with the exception of member checking which was utilized to increase credibility and provide feedback during the pilot study process.

Methods

In order to better develop my research and interview questions, five semi-structured preliminary interviews were conducted over lunch, breakfast, or coffee with single women in southwest Virginia. Instructional Review Board (IRB) approval was obtained and four of the five interviews were recorded with the participant's knowledge and consent. The first pilot interview was unable to be recorded due to technical difficulties, thus detailed field notes were heavily utilized. Each of the recorded interviews was transcribed verbatim and coded in accordance with the study methodology. All five pilot interviews were scheduled in advance, and expected to last approximately one hour. Every effort was made to maintain the flow of dialogue in the form of a casual conversation between the participant and myself. Thus, as suggested by Bailey (2007), some questions were altered, added, or skipped entirely as the interview progressed. Occasionally questions that had been planned for late in the interview were asked earlier and vice versa. In general, the pilot interviews were conducted, transcribed,

coded, and analyzed according to the protocol outlined in the methodology section of the previous chapter.

Data Analysis

As with the main body of this study, interviews were transcribed verbatim and the words of the participants became the raw data for this study. Axial or focused coding was conducted; categories began to emerge and were written in the margins. As data analysis continued, categories were incorporated into analytical memos and potential themes emerged. Data analysis in qualitative research is reflexive and ongoing (Bailey 2007), thus as the research progresses, some themes naturally fell away as others grew stronger.

Participants

All five of the women who participated in pilot interviews were in their thirties or forties and had purchased a home without a husband or partner. However, one of the five participants had previously owned a home while married. It is noted, therefore, that the stories of this participant is filtered through the experience of marital homeownership.

Time Frame

This study was conducted during the summer of 2007.

Pilot Interviews

For clarity and organizational purposes, each pilot interview will be discussed in terms of the social, psychological, and symbolic meaning of homeownership for these women and then in terms of their buying behavior and the design characteristics these participants were seeking in a home.

Pilot Interview #1

Pilot Participant 1 (PP1) is a 34-year-old graduate student at a large southeastern university. She has lived and traveled internationally and is fluent in several languages. Pilot Participant 1 was engaged to be married when her fiancé called off the wedding, just prior to deciding to purchase her home. Though she herself reported no correlation between the two events, she did state that she felt resentful or jealous of her married peers who were able to purchase bigger and more elaborate homes with the help of their spouses. This participant commented that her married friends felt they had shared a common experience in purchasing their first home, yet Pilot Participant 1 felt that her experience was far from similar. While her friends had the support and comfort of a husband, she had purchased her home alone – applied for the mortgage, moved in, and completed all the necessary repairs or updates alone. To Pilot Participant 1, her experience, and that of her friends, was very different.

Based on the insight provided by this individual, I quickly realized that to fully understand the home buying experience for single women, it may be necessary to inquire about the affect of home buying on, and the status of, interpersonal relationships. Perhaps the termination of an intimate relationship is a catalyst for home buying?

In addition, Pilot Participant 1 stated that having female role models, both friends and family who had purchased a home without a man, allowed her to see homeownership as an achievable goal. She relied heavily on the guidance of these individuals and further enlisted the help and support of an uncle who was knowledgeable in home construction. This participant also highlighted the support of her parents, particularly her mother, in encouraging her to take risks and live independently. Based on this data, I recognized that

support systems and role models are perhaps an important factor in single women's decisions to purchase rather than rent their home.

Design and Buying Behavior. In terms of desired design characteristics and home buying behaviors, PP1 emphasized that owning a single family detached dwelling was a priority for her. However, in order to purchase a single family home, she was forced to compromise on many of the design aspects she had wanted. For example, her current two-bedrooms house does not have a dining room or a garage. In addition, it has only one full bath which, according to PP1, is a major inconvenience when entertaining guests. PP1 did enjoy having ample closet space, high ceilings and a small yard. Though she continues to long for a dining room and garage, PP1 states: "I simply can't afford it on my own."

Pilot Interview #2

Pilot Participant 2 (PP2), purchased her first home in July of 2006, at the age of 33. She holds a Ph.D. in Education and has been teaching at a small university for the past five years. She, too, had recently broken up with a longtime boyfriend prior to purchasing her home. Throughout the interview, Pilot Participant 2 reflected on the home as a symbol of marriage and family and her desire to obtain both goals:

"I thought I had to get a house... I thought that's what I was missing. But it's not what I'm missing."

Have you found out what you're missing?

"More of a family. It doesn't really matter having a house... I mean... I thought I'm going to buy a house – this is where my

life's going to be – and I'm going to be settled. It hasn't really worked out that way.”

Pilot Participate 2 later commented:

“Yeah, I thought if I had a house it would make me feel more settled - as if I had a family – a house represents family... I thought I'd be happy in this house no matter what – even if there is someone else there, or not, but it's a little lonely... I feel stuck – nothing's changed – nothing's really changed at all.”

And later:

“But I wonder what is the best route – do you go that route? (*buy the house*) as if.. I mean do you hope that the pieces will fall together?”

As Pilot Participant 2 spoke, I was reminded of the words of Kate Whouley (2005) in *Cottage for Sale: Must be Moved*: “Wishing for a cottage, wishing for a man. Hoping the man would come if I made room for him.” (p. 257). A similar theme is echoed in the popular film *Under the Tuscan Sun*, (Mayers, 2004) when the main character, a single woman in her early thirties, after an encounter with a wayward snake in her newly purchased villa in Tuscany, states:

“What am I doing all alone in this house? Don't you think it's strange, me, all alone in this big house? ...this house has three bedrooms, what if there is never anyone to sleep in them? And the kitchen: What if there is never anyone to

cook for? I do, I wake up in the middle of the night thinking you idiot, you're the stupidest woman in the world; you bought a house for a life you don't have."

"Why did you do it then?"

"Because I'm sick of being afraid: Because I still want things. I want a wedding in this house. I want a family in this house."

Through the words of Pilot Participant 2, I realized that perhaps the concept of homeownership as an agent of change, means obtainment, or fulfiller of dreams, is an important area of inquiry. Did the act of purchasing a home meet the participant's expectations? Are women purchasing homes in hopes of creating the feeling of family? Do they believe either unconsciously or consciously, that if they establish the framework of family, a family will come? Ikea, the Swedish firm that produces trendy furniture for the masses, asks, "Can you shop for a better life?" (Gallagher, 2006, p. 67). Although the verdict may still be out on that one, perhaps that's exactly what these young women are attempting to do. Thus, after meeting with Pilot Participant 2 and coding the interview transcript, questions about the symbolism and expectations of homeownership were added to my framework.

Design and Buying Behaviors. Participant 2, like PP1, also enjoyed having a yard: "I just love a little yard... I like trees, plants and flowers." In fact, when asked about her home's best interior feature, she cited a window looking out at the backyard. PP2 also noted that she wished her home was more centrally located, closer to a downtown area or restaurants. She states: "I wish I could walk to stuff from my house."

PP2 was the first of three participants to comment on the speed at which she moved from contemplating to purchasing her home. She stated: “I think as soon as you qualify for a loan you think, oh my gosh, I should get a house.” The use of the term *should* in this statement was also noted by the researcher in terms of traditional female gender roles.

Clearly PP2 hoped to feel settled or grounded after purchasing her home and spoke of that desire more than of the financial benefits of homeownership. When asked about the house as an investment, PP2 appeared almost shocked to have forgotten to mention this aspect. She states: “Oh, yeah, I thought it would be a good investment too.”

Pilot Interview #3:

Pilot Participant 3 (PP3), is a 45-year-old doctoral student at a large university. Majoring in consumer economics, she was by far the most investment oriented of the women I interviewed. However, when asked specifically about investments, Pilot Participant 3 stated that the stock market just wasn’t for her: it wasn’t a safe investment. Thus, she was by far more comfortable investing in real estate.

Like Pilot Participants 1 and 2, Pilot Participant 3 stated that her parents were very supportive of her decision. In fact, she quoted her father as having said: “Just do it and if you get into trouble we’ll help you.” In addition, although PP3 had purchased her home alone, she stated: “...I have very supportive friends. Wonderful people who were just really there for me.”

Yet, despite this support, Pilot Participant 3, in reference to her first home buying experience, repeatedly stressed fear in taking on so much debt. She states: “I was so scared. I laid awake every night worrying, I mean how am I going to make this

payment?” Like Pilot Participant 1, she also expressed resentment towards married friends who had both the emotional and financial support of a spouse.

“People who are married really upset me a lot – they really frustrated me a lot when they act like what I’m doing and what their doing is the same thing. Cause it’s not. When you have a second income – that’s huge. Even if that person isn’t working you have the capability of having a second income so you don’t have all this on your back on your own.”

And again in reference to her financial stress:

“It’s not the same experience when you’re alone. When you’re lying in bed every night worrying how you’re going to make that mortgage, than if you have someone else you can rely on to help you with that. It’s not the same experience knowing that you could loose your house or that you have to find a mover or you have to move your furniture and it’s just you.”

Though she revealed several times during the course of the interview that she was proud of herself for having the gumption and confidence to purchase a home without a husband, Pilot Participant 3 obviously felt very alone. Our nearly two-hour interview was flooded with anger, negativity, criticism, and angst. References to: having to carrying the burden alone, being alone, being stressed, or having the responsibility of a “mortgage on your back,” were nearly continuous.

Interestingly, Pilot Participant 3 was also the first to express guilt at having been so fortunate in her life. She states:

“But I have a friend who can’t afford to buy anything and she really wants to. And I felt really bad about that. It’s not competitive but I just feel... bad about it.” (*Do you feel guilty?*) “Yeah – I do feel guilty – it sounds really weird, doesn’t it?”

And later:

“... I do feel guilty. I feel really guilty. Sometimes when I go to McDonalds and I see someone my age working there and I think how good my life is – you know, I mean... that makes me feel really guilty.”

Yet despite the guilt and angst she so freely acknowledged throughout the interview, Pilot Participant 3 also felt that homeownership was in many ways a requirement of successful adulthood. Something one *should* or *had* to do.

“We were just raised to believe that if you didn’t get married and have kids – blah blah, you know that whole thing. You’re suppose to own something. And if you don’t you almost feel like a failure.”

In addition, for this participant, and several others (PP2 and PP5), homeownership was equated with a feeling of being grounded or committed to something.

“There’s something so grounding about owning something. You don’t feel so transient – you feel more connected if you own something. I’ve seen it in my friends – they need that, that connection.”

Likewise, when asked what homeownership symbolized to her, Pilot Participant 3 stated that it was a sign or symbol of success. It means you are “not a failure.” She later added: “It’s a symbol of achievement, responsibility, and commitment. But it’s also a symbol of grounding”

Design and Buying Behaviors. In terms of design and home-buying behaviors, Pilot Participant 3 was highly concerned with safety, particularly in terms of parking accessibility. She spoke of a past apartment where she was required to park far from the entrance to her home. With poor lighting and over grown bushes, PP3 became so concerned that she simply stopped going out at night.

In addition, Pilot Participant 3, like several others (PP1 and PP4), felt that cost or affordability was a big issue in selecting her home. She states: “ I really wanted a house, but there was just nothing available.” She also commented on how quick she was to act. So quick in fact that her parents were unable to accompany her as planned: “my parents couldn’t even get here – I bought it so quickly... I bought the only thing that was available that day.”

Based on my discussion with Pilot Participant 3, my interview questions were again enhanced and refined. The question of what homeownership symbolizes to the individual was added. More specifically, I routinely began asking: “If you could describe what homeownership symbolizes, represents, or means to you in one word, what would it be?”

In addition, I wondered if Pilot Participant 3 was alone in her feelings of guilt, or if others were affected by this concept as well. Though no specific questions were added in response to this area of inquiry, I began to listen for expressions of guilt or a sense of being

undeserving in future interviews. Much to my surprise these themes were echoed loudly in both pilot interviews 4 and 5.

The concept of guilt has long been familiar to women. In fact, by the early 1920s clever advertisers used guilt, failure, and anxiety to sell products. A woman who failed to use Listerine mouthwash, for example, was “often a bridesmaid, but never a bride” (Otnes & Pleck, 2003, p. 44). But purchase the product and your problem is solved. Post WWI manufacturers also capitalized on a woman’s susceptibility to guilt by routinely utilizing fear, guilt, and anxiety in their advertising campaigns. Faced with the disgrace of not completing household tasks fast enough, women were encouraged to purchase modern appliances and thereby relieve their guilt and angst (Hayden, 1984).

Pilot Interview #4

Pilot Participant 4 (PP4), was a woman in her early forties. She had recently purchased a townhouse and was currently working as a professor at a small southeastern university. Her specialty is reading education. Previously married, she did not meet the full criteria for my research sample; however, the information she provided was equally helpful in guiding the formation of my interview protocol.

Like the previous participants, Pilot Participant 4 conveyed the support of family and friends and described her relationship with the real estate agent as a pleasant one. In short, she was thrilled with her purchase and loved the many amenities her townhouse offered. Yet, Pilot Participant 4 was also quick to echo a familiar sense of guilt in being fortunate enough to afford a home, particularly a larger home than she felt she deserved. In response to my comment: “Oh, you have a three story townhouse?” She replied: “ Yeah, not that as one person I should need all that space,” And later: “Sometimes I think I’m a little too

happy.” Though I struggle to see how anyone can be too happy, I could not help but notice the correlation between this statement and that of PP3 in comparing herself (a 45-year-old doctoral student who had recently left a high paying professional job) to a McDonalds worker. I believe this theme will be an important area of consideration in future interviews. Do successful young women feel truly guilty for their success, for being able to do alone what once required a man? Or have we finally turned the tables on the Feminine Mystique? As previously demonstrated, the concept of guilt is not new to women, nor is the economic necessity of obtaining the financial support of a man. Throughout history, single women have long viewed marriage as an alternative to destitution, prostitution, or becoming dependent on relatives. In the absence of job security, a woman who was not married by her thirties was typically left with no choice but to move in with relatives (Coontz, 2005).

Also of interest is the fact that Pilot Participant 4 clearly presented herself as a visual buyer. Both in describing the significance of pictures on her walls and in commenting about the decorating style of her sellers: “I loved all their paint colors.” She stated: “I want to redo a bathroom, but I loved all their paint colors and the carpet” In addition, as PP4 states:

“It’s sort of a reflection of me and who I am. You know, the things I enjoy and the places I’ve been. Sort of a safe haven and also just an expression of who I am.”

Words like *reflection* and *expression*, to this researcher, represent visual cues. Likewise, her description focuses on the symbols and objects the house contains – she refers to “the things I enjoy” or the symbolism of “a safe haven.” Likewise, PP4 later describes her home as “my little nest.” In transcribing this section of the interview, I was reminded of

the marketing slogan recaptured by Delores Hayden (2002) in her book, *Redesigning the American Dream*: “To her it’s a nest; to him, a nest egg.”(p. 73). And once again I began to question the extent to which traditional gender norms remain embedded in the psyche of the modern women. Here again, I could not help but ponder the marketing implications for those individuals seeking to attract unmarried women to their housing developments.

Perhaps for many women, the continued existence of traditional female norms, coupled with the need to see one’s self in a home prior to purchasing it, serve as a catalyst for the formation of an escape or contingency plan in the event of marriage. Three out of five of the pilot study participants (PP3, PP4, and PP5) expressed having such a plan. For example, PP4 stated: “In my mind I guess if I would ever get married again and move somewhere else, I’ll probably keep my townhouse and rent it. I think I had that in mind when I bought it.”

The ability for a woman to be able to “see herself there” or “see a way out “ in the case of marriage may be an important factor in successfully marketing housing to single women. Although again, no specific changes to the interview protocol were made based on this information, I became increasingly aware of the presence of visual clues and longstanding cultural beliefs and behaviors.

Design and Buying Behavior. Like Participants 2 and 3, Pilot Participant 4 expressed the desire for a single family detached dwelling, but stated that she simply could not afford such a purchase. She also commented that a male friend was looking out for her financially and encouraged her to purchase a home in a specific area where he felt resale values would surely increase: “He was just trying to make sure I made a smart

decision.” She, like several others (PP1, PP2, and PP5), had her mother accompany her to showings.

As for amenities and favorite features of her home, Pilot Participant 4 pointed to the walking trails in her neighborhood: “...having access to the trails over there – the amenities over there – I like those better than my house.” She also commented on the importance of safety, in stating: “I guess the biggest issue for me was safety. I wanted to be in a place that I felt safe.” And later when asked to describe her home, PP4 referred to her townhouse as “a safe haven.”

Pilot Interview #5

Pilot interview 5 (PP5), is a 49-year-old science activity coordinator at a science museum. Like Participant 4, she quickly revealed herself to be a visual buyer. Statements such as: “I just never pictured myself coming back.” provide strong evidence for this assumption. This participant clearly needed to visualize herself in the home before making a purchase, even to the point of viewing the previous owners furniture as a potential drawback to a home. “She stated: “(mother) was with me when we saw the one (townhouse) next door, but it had really weird furniture in it and I didn’t like it.” And later: “She called me about another townhouse and said that she thought I’d really like it – the furniture was really nice.”

In addition, like many of the previous participants, PP5 was highly dependent on her real estate agent for guidance and support. For example, comments such as: “she should have guided me better” or “I made it clear to her that this was my first time – you know lead me by the hand.” flooded the first quarter of her transcript. And finally:

“I was just relying on her – I didn’t have anyone I was asking. I wasn’t asking friends or relying on other people. I wasn’t reading books. I was just relying on her – she was my source of information.”

Interestingly only one of these highly educated women, (PP2), stated that she had read a book about home purchasing prior to beginning the process. PP5 joined in relying on a friend, family member, or real estate professional as her sole source of guidance and information.

Like several other participants (PP2 and PP3), Pilot Participant 5 was decisive and quick to act when purchasing her home. So quick in fact that she states: “You know, I did this fast” almost as if she herself did not believe it happened. She later states:

“I made this decision to move back... kinda all real quickly – you know, saw this townhouse and ... I was just home on the weekend just for fun and...”

In reference to her reasons for purchasing a home, Pilot Participant 5 commented on wanting to feel settled or grounded. She stated: “I guess I just wanted to feel settled about something or... where I lived, or like... just committed to something – some place – some location that felt like home ...” And later: “I’ve got a grounding place, you know?”

Like participants 2 and 3, Pilot Participant 5 had given up on the idea of marriage prior to purchasing her home. In the following quote she alludes to having relinquished this ideal: “I started thinking this is what my life is going to be. I started thinking I’ll just make it as happy as possible.” And later, when directly asked if she had given up on

meeting Prince Charming, she stated: “yeah, yeah I did.” Though she, like many of the other participants, clearly maintains a contingency plan for marriage.

Pilot Participant 5, however, was unique in that she could clearly articulate a conscious awareness of the historical norms long associated with homeownership for single women. Seemingly out of the blue, she readily acknowledges that her purchase may be viewed as a reflection of her lost potential for marriage. When asked if she felt that men were threatened by the fact that she owned her own home, she stated:

“I used to think that when I was younger and maybe that’s why I never bought a house in Austin. I used to think well - but see I was always.. I had a long-term boyfriend... But I guess I looked at other women my age, you know who were single but had bought a house, that means they just decided to not ever have a guy. If they’re going to have a house – they must not want to get married. And maybe that’s why I continued to rent myself.”

Perhaps the most striking aspect of my interview with Pilot Participant 5, however, was her willingness to partake in traditional care-taking behavior. Although she freely acknowledges that she is unaware of her mother’s true financial state, she readily took on the financial burden of supporting her.

“Yeah that was part of it. Basically I’m supporting her – I don’t really know what her financial situation is. Cause she doesn’t talk about it, but she’s just appeared to me to never have any money. So I don’t know.. but uh...”

A decision she now regrets: “God, I’m living with my mother – what was I thinking?” or “It’s not something I would do again. My life wasn’t over.”

Again, throughout this interview, I was reminded of the continued presence of traditionally normative roles. Although Pilot Participant 5 had been successfully living and working in a large metropolitan area for over four years, the decision to purchase her first home, a townhouse in another city, and care for her mother, felt right.

Guilt was also a subtle theme throughout this interview. Unfortunately however, it was not clearly articulated until after the tape recorder had been turned off. In her closing remarks as we were exiting the restaurant, PP5 revealed that she felt guilty for having inherited money from her aunt, and remarked that it would have been selfish of her to buy a house for herself. Thus, she chose to “give the money back” to her family by purchasing a home for her mother. Ironically, at the time of this interview, PP5 was considering keeping the townhouse for her mother and renting a smaller home for herself. Similarly, the comment was made that having a stock fund was just not right for a woman; that it felt wrong somehow – too selfish perhaps? But for this participant, putting the money into real estate was an acceptable option.

After transcribing this interview, I began to further speculate about the notion of homeownership for women in the 21st century and the hidden power of traditional historical norms in our culture. Pilot Participant 5, although clearly educated, independent, successful, and financially secure, appeared to cling to many of the gender norms common to our grandparent’s generation. The expression of guilt over having inherited money, for example, or being uncomfortable or undeserving of good fortune, the notion that she somehow needed to justify or minimize her financial security, are all

reminiscent of traditional female norms.

Betty Friedan's 1962 groundbreaking work, entitled *The Feminine Mystique*, first exposed the long-standing relationship between women and the "unselfish joy of service." Friedan's pages boldly revealed the frustrations and social entrapments common to women in the 1950s and 1960s. In short, women were expected to willingly sacrifice themselves on behalf of their husbands, children and relatives (Otnes & Pleck, 2003). But, are we sure that this expectation has changed?

Clearly, assessing future transcripts for traditional normative behavior will be important, as is inquiring about the concepts of guilt, marriage, and the Prince Charming myth. Although no questions were added in response to this participant, clearly observing for the continuation of this trend will be important throughout this research.

Results of the Pilot Study

Supported themes quickly emerged through the course of this pilot study. (See Tables 1 and 2.) For the purpose of this analysis, supported themes are defined as concepts, or constructs, which occurred in at least three of the five pilot interviews. These themes can be further divided into two categories as demonstrated below. Eight total themes emerged pertaining to female home-buying behavior. Answers to the question of what women are looking for, what motivates them to buy, and how they approach the buying process, are revealed. These findings, if confirmed in a larger study, will inevitably prove invaluable to builders, real estate agents, and developers wishing to design and market housing to women. These themes include:

Behavioral Themes

- 1) Women are visual buyers – they need to see themselves in the property.

- 2) Outside space, walking trails, and views are important, but safety is the most important factor.
- 3) Participants wanted a single family detached dwelling, but could not afford one.
- 4) When looking to purchase a home, women mobilize support of friends and family or place the real estate professional in the role of the trusted guide.
- 5) Home-buying women are generally decisive and quick to act.
- 6) Women buy homes to feel settled, grounded, committed to something.
- 7) Words like “should buy” or “should own” a house or “need to buy” “need to own” a house were used frequently.
- 8) Women are generally not purchasing homes for financial reasons. In fact, the idea of purchasing a home as a investment was often discussed as an after thought – typically not coming up until late in the conversation. Likewise, financial aspects were frequently presented with somewhat circular logic or misinformation.

Social Norms and Marriage

The second major results category of this pilot study is comprised of information pertaining to traditional social norms and marriage. This section provides insight to the social and emotional state of the modern single career woman. Although the feminist movement has made undeniable progress since the early 1900s, this research demonstrates that longstanding cultural norms regarding gender stereotypes and traditional feminine behaviors have far from vanished. On the contrary, it would appear that the concepts of guilt, traditional care taking behavior, and hope for marriage, are alive and well in the 21st century.

Emergent themes pertaining to traditional social and marital norms include:

- 1) Women can feel guilty about being able to afford a house without a partner – even expressing the idea that they are too happy or that they don't deserve this.
- 2) Women, at the time of purchasing their home, have often given up on the idea of marriage.
- 3) Women often have a contingency plan for marriage.
- 4) Most women expressed that the men they dated were not threatened by their homeownership. In fact, one participant felt men liked the idea. (PP3)

Minor Themes

In addition, two minor themes emerged. Both PP2 and PP5, for example, implied they were burdened by their homes and wished to “be lighter” or “get out” of their current situation. Likewise, two participants (PP1 and PP3) expressed resentment towards their married peers who were able to purchase larger homes with the added financial and emotional support of their husbands. Although these concepts failed to qualify as themes by the current definition, one or both may prove to be significant or reemerge in the larger study.

**Table 1: Pilot Study
Supported Themes Pertaining to Home Buying**

Supported Theme:	PP1	PP2	PP3	PP4	PP5
Women are visual buyers – they need to see themselves in the property.		X		X	X
Outside space, walking trails, and views are important, but safety is the most important factor.		X	X	X	
Participants wanted a single family detached dwelling but could not afford one.	X		X	X	
Women utilize or mobilize support systems either in friends and family or place the realtor in the role of the trusted guide.	X	X		X	X
Home-buying women are generally decisive and quick to act.		X	X		X
Women buy homes to feel settled, grounded, committed to something.		X	X		X
Words like “should buy” or “should own” a house or “need to buy” – “need to own” were used.	X	X			X
The idea of the home as a financial investment is often discussed as an after thought –often not coming up until late in the conversation.		X		X	X

Table 2: Pilot Study
Supported Themes Pertaining to Traditional Social Norms and Marriage

Supported Theme:	PP1	PP2	PP3	PP4	PP5
Women can feel guilty about being able to afford a house – even expressing the idea that they are too happy or that they don’t deserve this.			X	X	X
Women at the time of their home purchase have often given up on the idea of marriage.		X	X		X
Women often have a contingency plan for marriage.			X	X	X
Women expressed that owning a home was not threatening to men.	X		X	X	X

Minor Themes Supported by Two Participants:

Women can feel resentful of their married peers who are able to purchase homes with the support of their husbands.	X		X		
Implied that they were burdened by their homes and wished to be lighter – or to “get out.”		X			X

Limitations of the Pilot Study

Clearly this five participant pilot study was not intended to produce concrete or transferable data, instead it was conducted as a means of identifying potential discussion topics and to assist in the creation and refinement of my interview questions. To that accord, it has served its purpose well. In addition, through the pilot study process, I feel I have mastered the art of the interview, and have become much more skilled in extracting pertinent information while maintaining an open, friendly, and relaxed conversational tone. It has also given me the opportunity to practice my skills in transcribing, coding, and chunking information.

This is not to say, however, the pilot study failed to provide valuable insights in to the current cultural phenomena of female homeownership. In fact, I am shocked and encouraged by the sheer number and strength of the themes that emerged. In retrospect, however, I am also concerned about a possible sampling bias that may have inadvertently affected my results. In arranging the pilot interviews, I failed to inquire about the participant's occupation, focusing instead on the pre-established criteria for age and homeownership. Unfortunately, as luck would have it, three of my five pilot participants were somehow connected to the field of education; two employed as professors of education at differing local universities and one as a science and activities coordinator for a science museum. It is only in retrospect that I have begun to ponder the significance of this oversight. Is it possible, for example, that women working in the field of education more readily embrace historically feminine values? Is there a connection between normative gender constructs and the choice of a traditionally feminine career? In other

words, would a sample of nurses and teachers yield different results than one comprised of truck drivers, construction workers, mathematicians, and engineers?

Although I do not believe that this potential flaw discredits my preliminary findings, it may greatly limit their transferability. Perhaps a larger sample will demonstrate the existence of two distinct types of women: those who continue to possess somewhat traditional values and would, if given a choice, prefer to follow longstanding gender roles, and those who do not.

Summary of Pilot Study

The strength and sheer number of themes that emerged from the pilot study left me eager to conduct this research on a larger scale. Now, understanding the potential effects of geographic and career limitations, I have made every effort to draw participants for the main study from several demographic locations and more diverse educational and career backgrounds. In addition, throughout the pilot interviews, I strove to refine the questionnaire and interview protocol. See Chapter 3, Figure 9: Interview Question, on page 70, which contains the final questionnaire derived from the pilot interviews.

CHAPTER 5. RESULTS

The purpose of this research was to examine the current cultural phenomena of never-married women in their thirties and forties purchasing homes without husbands or partners. This work sought to explore the social, psychological, and symbolic meaning these women attribute to their home-buying experiences. In addition, this research highlights some of the behavioral characteristics these women displayed when shopping for and purchasing a home.

Description of the Sample

A total of 12 single female homebuyers were interviewed for this study: six from southwest Virginia, five from northern Virginia, and one from western Pennsylvania. The average age of the participants was 39.5 years, with a range of 29 – 48 years. The average number of years since purchase was six, with a range of 1 to 12 years. Five participants had purchased single-family homes, five had purchased town homes, and two had purchased apartments. The education level of the participants varied with four holding Ph.D.s, one holding a master's degree, six having earned bachelor's degrees, and one had an associate's degree. Eleven participants were white/ Caucasian; one was Korean. (See Table 3)

The interviews were conducted in two waves during the summer of 2008. The first wave was conducted throughout the month of June and consisted of six interviews with participants from southwestern Virginia. The second wave was conducted in July of that same year. It included five participants from northern Virginia and one from western Pennsylvania.

As a group, the participants from southwestern Virginia were highly educated with four out of six holding PhDs. This group had a mean time since purchase of 2 years, with only two of the six participants falling outside this timeframe (Dissertation Participant (DP) 5 had purchased her home four years ago; DP 6 had purchased 12 years ago.) In addition, four of the participants in this cohort had purchased single-family homes. Interestingly, two of the six wave one participants had expressed a connection between purchasing their homes and a recent emotional upheaval in their lives. DP1, for example, had recently broken up with a long-time boyfriend, while DP 6 had just found out that her mother had been diagnosed with terminal cancer.

By comparison, the wave two participants as a group were less educated with five out of six holding bachelors degrees. (DP12 had attended two years of community college). They had also purchased their homes an average of eight years ago, (with a range of one to eleven years). Given the high cost of living in northern Virginia and western Pennsylvania, most had purchased townhouses or apartments with only one participant owning a single-family home. Like DP1 and DP6, Dissertation Participant 10 had also experienced an emotional upheaval in her life prior to purchasing her home. Due to a deteriorating extended family situation, she had just learned that she would soon assume full custody of a three-day-old baby.

Participants were found primarily through snowball referrals. In total 237 emails were sent to friends, acquaintances, long distance colleagues, and potential participants. Each email recipient was sent facts about the interview, participation criteria, and contact information. All emails also included the request for additional contacts. In addition, six letters were sent via US mail to various Junior League organizations in North Carolina,

Ohio, Virginia, and Pennsylvania. These letters produced only one response and no usable leads.

Interviews were held in various locations, chosen by the participants. Interview sites included coffee shops, restaurants, office buildings, and private homes.

Table 3. Participant Demographics:

Participant #	Age	Ethnicity	Location	Education	Housing Type	Time since purchase in years
1	33	White	Southwest VA	PhD	House	2
2	48	White	Southwest VA	PhD	House	2
3	38	Korean	Southwest VA	PhD	House	2
4	29	White	Southwest VA	Master's	House	2
5	37	White	Southwest VA	PhD	Townhouse	4
6	45	White	Southwest VA	Bachelors	Townhouse	12
7	44	White	Northern VA	Bachelors	Apartment	11
8	33	White	Northern VA	Bachelors	Apartment	9
9	40	White	Northern VA	Bachelors	Townhouse	10
10	45	White	Northern VA	Bachelors	House	9
11	38	White	Northern VA	Bachelors	Townhouse	1
12	44	White	Pittsburgh, PA	2 yrs Community College	Townhouse	10

Each face-to-face interview lasted approximately one and a half hours. All interviews were audio taped. Consent forms were obtained and \$15 Lowe's gift

certificates were awarded to each participant in accordance with the study's Instructional Review Board documentation. The total cost of this research including the researcher's travel expenses, participant refreshments, and gift certificates was \$1,260.00.

Throughout the interviews every effort was made to maintain the flow of dialogue. Thus, as suggested by Bailey (2007), some questions were altered, added, or skipped entirely as the interview progressed. Occasionally questions that had been planned for late in the interview were asked earlier and vice versa.

Upon completion, each interview was transcribed verbatim and coded as outlined in the Methods chapter of this work. Several behavioral, psychological and social themes emerged. (Tables are provided below in each section to demonstrate the corresponding coding matrix for each theme.) For the purpose of this analysis, supported themes were defined as concepts, or constructs, which occurred in at least 50%, or six of the 12 interviews. In addition, three minor themes were noted. For the purpose of this analysis, minor themes were defined as a construct, or concept, mentioned by at least 25%, or three of the 12 study respondents. Emergent themes were further divided in to three categories: 1) behavioral, 2) psychological, and 3) social. Each will be discussed below, first as an overview and then in detail.

Overview of Behavioral Themes

Behavioral themes included information on: how women approach the buying process, and what features they look for as well as what types of homes they buy. Seven themes emerged pertaining to female behavior during the home-buying process. Each theme addresses some aspect of single women in their 30s and 40s buying a home.

Behavioral Themes: The How

- 1) When looking to purchase a home, women sought guidance from family and friends, or place the real estate agent in the role of a trusted guide.
- 2) Women are visual buyers – they need to see themselves in the property.
- 3) Home-buying women are generally decisive and quick to act.
- 4) Home-buying women expressed that when they walked into a house they knew “this was the one” or commented that “it just felt right.”

In the following tables the phrase dissertation participant will be abbreviated as DP.

Table 4. Coding Matrix
Behavioral Themes: The How

Theme	DP 1	DP 2	DP 3	DP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Home-buying women sought guidance from friends and family.	X	X	X	X	X	X	X	X	X	X	X	X
Women are visual buyers.		X		X	X	X			X	X		
Home-buying women are decisive and quick to act.		X	X		X	X	X			X		X
Expressed that this was the one, it just felt right.	X	X		X	X					X		X

Behavioral Themes: The What

In addition, two major (listed here first) and one minor theme emerged to answer the question of what women are looking for in a home. These themes included:

- 1) Outside space, decks, patios, woods, gardens and/or green spaces are highly desirable features.
- 2) Home-buying women seek open floor plans and frequently commented that they “loved the layout of their homes.” Good lighting and on site laundry facilities proved important factors in defining a good floor plan.
- 3) Amenities and a convenient location are important factors in the single women’s consideration of what and where to buy.

Table 5. Coding Matrix
Behavioral Themes: The What

Theme	DP 1	DP 2	DP 3	DP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Outside space, decks, woods, gardens and green spaces matter.	X	X	X	X	X	X	X	X	X	X	X	X
Women seek open floor plans, good lighting and laundry facilities.	X	X	X	X		X	X	X		X	X	
Amenities and location matter.				X		X	X					X

Overview of Psychological Themes

The second category, psychological themes, is comprised of information pertaining to the question of why single women in their 30s and 40s buy homes. These themes address the psychological aspects of home buying and focus on the symbolism behind homeownership. In accordance with reason action theory, these themes serve to convey the attitudes single women have pertaining to home buying and homeownership. The five major psychological themes included:

Psychological Themes: The Why

- 1) Home-buying women expressed that they are not willing to wait for marriage and have realized that they need to take care of themselves, or start building a life for themselves, now.
- 2) Single female homebuyers expressed that owning a home represents independence, freedom, or control of their lives.
- 3) Home-buying women expressed that homeownership represents success or is viewed by both themselves and others as an accomplishment.
- 4) Home-buying women enjoyed strong family support for their decision to buy.
- 5) Home-buying women expressed both positive and negative comments regarding the investment aspect of homeownership.

There were no minor psychological themes.

Table 6. Coding Matrix
Psychological Themes: The Why
Independence

Theme	DP 1	DP 2	DP 3	DP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Not waiting for marriage. Expressed that they need to take care of themselves.	X	X	X			X		X	X		X	
Homeownership represents independence, freedom, or control.	X				X	X		X		X	X	X
Homeownership represents success or an accomplishment			X	X	X	X	X	X	X	X	X	X
Home-buying women enjoyed strong family support.	X	X	X	X	X	X	X	X	X	X	X	X
Expressed both positive and negative comments about the investment aspect.	X	X			X	X	X	X	X	X		X

Overview of Social Themes

Resulting social themes were divided into two categories: 1) themes positively reinforcing the home buying experience in terms of providing the buyer with a sense of security and stability, and 2) those negatively impacting the home-buying experience in terms of leaving the buyer with a sense of fear or isolation. In accordance with reason action theory these themes represent some of the subjective norms these women encounter regarding homeownership.

Three major social themes were found supporting a positive home-buying experience.

Social Themes: Promoting Security/ Stability

- 1) Home-buying women expressed that they felt more grown up. Buying a home was something they “should” or “ought” to do or homeownership provided a sense of being on the right track.
- 2) Single women buy houses to feel settled grounded or committed to something.
- 3) Home-buying women are seeking a sense of security or stability, often mentioning that their home is a sanctuary, safe haven, or retreat.

Table 7. Coding Matrix
Social Themes: Security/Stability

Theme	DP 1	DP 2	DP 3	DP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Represents being grown up, something they “should” or “ought” to do. Being on the right tract.			X	X	X	X	X	X	X	X	X	X
Women buy houses to feel settled, grounded, committed to something.		X	X	X			X	X	X		X	
Home-buying women are seeking security (Mentioned the house as a sanctuary, safe haven or retreat.)	X		X		X	X	X	X	X		X	X

Social Themes: Promoting Social Isolation

One major (listed here first) and two minor themes emerged as negative or isolating impacts for the single-family homebuyer:

- 1) Single female homebuyers can feel stressed, trapped, or burdened by their homes.
- 2) Single women can feel that men are intimidated by their homeownership.

3) Home-buying women can feel guilty or undeserving of what they have.

Table 8. Coding Matrix
Social Themes: Isolation

Theme	DP 1	DP 2	DP 3	DP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Single female homeowners can feel stressed, trapped, or burdened by their homes.	X	X		X	X		X		X	X	X	
Single women can feel that men are intimidated by their homeownership	X				X			X			X	X
Home-buying women can feel guilty or undeserving of what they have.				X	X				X			

As noted above, twenty-one themes emerged in this study: Eighteen were strongly supported and mentioned by at least 50% of the participants, while three received moderate support and were discussed by at least 25% of the respondents.

Emergent themes were assessed and organized with the guidance of reasoned action theory (Ajzen & Fishbein, 1980). In short, reasoned action theory states that an individual's behavioral intention is based on two factors: 1) attitudes towards the

behavior, or the consideration of a person's collective beliefs, and 2) subjective norms, or his or her beliefs about what others might think.

For the purpose of this work, the participant's attitudes were comprised of the psychological themes of the study. In other words, attitudes were defined as the collective beliefs the participant held regarding her sense of accomplishment, success, freedom, control, and the perceived financial aspects of her choice, both positive and negative.

Likewise, the subjective norms were comprised of the study's social themes and have been broken into two categories: positive and negative. Positive norms include the individual's sense of security or settledness, the feeling of being grounded or committed to something, and the feeling of being on the right track. Negative norms include the individual's sense of being trapped or burdened by her home, feelings of guilt, and the idea that men may be intimidated.

Below is a more detailed description of each theme and the support it received.

Behavioral Themes In Detail

Behavioral Themes: The How

Theme 1: When looking to purchase a home, women sought guidance from family and friends, or placed the real estate agent in the role of a trusted guide.

Strongly supported through out this research, this theme was mentioned consistently. For example: "When I found something that I was thinking of buying – then I brought people and said so what do you think. Do you see something I'm not seeing?" (DP11) to "I don't know how people can do it without family support – I never would have been able to do it without my family and friends – just that support network" (DP4).

In addition, six participants (50%) mentioned utilizing the real estate agent as a trusted friend or guide. DP4, for example, explained that she told the real estate agent “guide me through this step – tell me everything I need to do to make an offer – lay out what the steps are here.” Both male (n = 3) and female (n=7) real estate agents were chosen and the majority of participants (nearly 60% or 7 out of 12) stated that they were happy with their real estate agent and enjoyed a good working relationship. Two participants chose not to utilize an agent in their home buying process: DP 7 included her father, who had experience with real estate investing, and DP8 purchased her home in a for sale by owner arrangement after renting from the previous owner. Forty percent of participants (DP2, DP4, DP9, DP10, and DP 11) offered great praise for their agents. DP11, for example, stated: “She was absolutely wonderful.” Likewise, DP10 stated: “I love, love, love my real estate agent.”

Theme 2: Women are visual buyers – they need to see themselves in the property.

This theme received a strong of support with 50% of the respondents verbalizing that they could “see themselves in the property” or “see what they wanted to do with the property.” Dissertation Participant 6, for example, stated: “I think that’s why, when I walked in here – it was very sparse, but it was clean and I just thought I could do so much with this place... I could see myself..” DP5 stated: “I could see everything I wanted to do with it... I could see everything I wanted to do. “ One participant (DP2) commented that although the house was not what she’d envisioned, she had purchased it anyway with hopes of making it work. Likewise, DP9 employed a visual perspective when she stated that her house had been on the market for a long time before she had purchased it. Her reasoning? “...nobody else could see the diamond in the rough.”

Theme 3: Home-buying women are generally decisive and quick to act.

Fifty eight percent, or 7 out of 12 dissertation participants offered support for this theme, each one stating that they had made the decision to purchase their homes quickly. Often, they did so almost immediately after seeing the property. Dissertation Participant 6 for example stated: "... I went home and made an offer the next day." While Dissertation Participant 2 stated: "... I did like it immediately. I was one of the first in this one and made the decision really quick." Dissertation Participant 9 looked at houses for only one day, stating: "The first day we went out, we looked at 7 or 8 houses. The 8th one we went into was absolutely adorable, and I thought oh this is perfect. So we walked out and I said to the real estate agent – Alright I want this house."

Theme 4: Home-buying women expressed that they walked into a house and knew "this was the one" or commented that "it just felt right."

This theme also received support from 50%, or 6 out of 12, of the interview respondents. Comments like those which follow were frequent among these six participants: "...I just came and you know – it was the right fit. It was the right fit for me... I liked it immediately," (DP6); or "I knew instantly that this was the one," (DP4); or "When I found the house I just knew it – yep this was the one," (DP11).

Behavioral Themes: The What

In terms of looking at what types of homes single women in their 30s and 40s are seeking and what types of features are important, one major and two minor themes emerged.

Theme 1: Outside space, decks, patios, woods, gardens and/or green spaces are highly desirable features.

Overwhelmingly supported and mentioned by all twelve respondents, outside space, walking trails, decks, patios, woods and/ or garden spaces appear to be of the highest priority for women when considering a home purchase. Even in northern Virginia, where green space is often at a premium, all five participants (DP7, DP8, DP9, DP10, DP11) mentioned that having a deck, patio, shared green space, or wooded view was part of what they wanted and loved about their homes.

Though four participants (DP2, DP3, DP5, and DP6) specifically stated that they did not want to deal with outside maintenance, each further stated that they valued having a garden area. DP7, for example, stated: “I have a balcony with lots of flowers in pots – too many...” Dissertation Participant 9 stated: “I love flowers and I like the fact that it’s natural – that I can look out and see the woods and there’s a creek back there. I see deer.” One participant (DP8) commented that a tree outside her third floor window made her feel more grounded. She stated: “I had a balcony and outside the balcony there was this big holly tree. I love the tree because when I looked outside I felt like I was still on the ground instead of in a high rise.”

Theme 2: Women are seeking open floor plans and frequently commented that they “loved the layout of their homes.” Good lighting and laundry facilities proved important factors in defining a good floor plan.

Interior floor plans are also important to the single female homebuyer, with 75%, or 9 out of 12 participants stating that the layout of the house was a major factor in their purchasing decision. Dissertation Participant 2 stated: “...it was the flow – the

arrangement of it that I liked.” and later: “the living, dining, and kitchen areas flow nicely – I just liked how the house flowed.” While Dissertation Participant 11 stated: “I’ve got a really cool lay out with an open floor plan, sunroom.” She went on to state: “It was the layout...It was the first time that I’d been in that particular model and I thought ‘Oh I love the layout.’ I thought, ‘oh I have to have this.’”

Good lighting, both artificial and natural also received support from 33% of the study respondents and was mentioned by 4 of the 12 participants. Dissertation Participant 3, for example, mentioned that she had so much sunlight in her house that she was forced to wear sunscreen, even in doors: “I have a ton of light in my house – so much so that I have to wear sun screen in the house – but I love it. I like open and airy light places.” Lighting fixtures were also frequently mentioned as one of the first changes participants made to their homes. “I changed my dining room light fixtures, my kitchen light fixture.” (DP11).

Laundry facilities were mentioned by 33% (4 out of 12) of the dissertation respondents and by 80% (4 out of 5) of those from northern Virginia. Dissertation Participant 11 went so far as to brag about having a laundry room to friends and family:

“I would say the thing that I brag about to most people is the fact that I have a washer and dryer upstairs. And that I have a room – you know the washer and dryer aren’t just in a closet, I have a room. It’s something I brag about.”

Theme 3: Amenities and a convenient location are important factors in the consideration of what and where single women buy.

Although supported only as a minor theme, having access to amenities and being in a convenient location was mentioned as a priority for 33% or four of the 12, dissertation participants. Although the exact features mentioned varied with the participant's locations, the ability to walk, be it to trails, the Metro, or shops remained a consistent positive. Even a suburban participant, (DP12) commented on the presence of a bike trail and the convenience of "a country setting with tons of shopping." Likewise, Dissertation Participant 7, from northern Virginia, appreciated the presence of a pool, gym, and business center in her building.

Psychological Themes in Detail

Psychological Themes: The Why

Theme 1: Home-buying women expressed that they are not willing to wait for marriage and have realized that they need to take care of themselves, or start building a life for themselves, now.

The idea that it was time to build a life for oneself rather than waiting for marriage or a man, was strongly supported as a major theme in this study. Nearly 60%, or 7 out of 12, dissertation participants commented in some form on this aspect of home buying. Dissertation Participant 3, for example, got right to the point: "I was born in 1970 – I am not young. I may or may not get married, but I can't wait for that to happen. I need to take care of myself. Make a life for myself now." And later: "I am not young, I can't wait for marriage – I need to build a life now" (DP3). Dissertation Participant 11 expressed a similar feeling after calling off her engagement. She stated:

“I was engaged at one time, about..., 8 years ago. And I think at that point, I was 30 or 31, and I thought we would buy our first house together, but then after we broke up, I thought I wasn’t going to wait around for any guy.”

Interestingly, Dissertation Participant 1 stated that she had always wanted the house and initially believed that having a man in her life was the means to that end.

“I think before I wanted to be with a guy so that I could have a house. And so I could afford a house. ...I’ve always wanted to have a house...I didn’t really think I could afford it myself, so I was encouraging whoever I was dating to buy a house.”

She later stated that after purchasing a home of her own, she was no longer so focused on finding a relationship: “I’m not looking as hard for a relationship as I might be if I didn’t have a house.”

Dissertation Participant 8 approached the issue of creating a life for herself from a slightly different direction, expressing the desire to make it on her own without the help of a man:

“I think I needed to prove it to myself that I could do it. That I could live on my own, that I could have the car I wanted – have my own house – all these things without somebody else. Without my dad’s money – my parent’s money - without my grandma’s money – and without getting married.”

Dissertation Participant 6 echoed her feeling in stating: “It felt good to know that I can do this on my own – I don’t have to have a man to help me do everything I want to do.”

Theme 2: Single female homebuyers expressed that owning a home represented independence, freedom, or having control of their lives.

This theme was strongly supported and expressed by nearly 60% of the respondents (7 out of 12). Statements such as: “I can do something on my own,” (DP6) or “I wanted to be in control of my own environment” (DP11) were ramped throughout the interviews. Five participants (DP2, DP4, DP5, DP6, and DP12), however, talked about control in terms of their immediate environment, while four participants (DP7, DP8, DP11, and DP 12) spoke of control through more of a theoretical or global lens. Dissertation Participant 12, for example, stated that owning a house meant that she would never have to depend on anyone to get what she wanted: or that she would never have to ask for anything. Dissertation Participant 8, on the other hand, stated that owning a house meant:

“I have my life under control. I may not feel that inside, but I’ve got my own place – I’ve got a stable job and everything – everyone looks at me as if I have my life together because I have my own place.”

Theme 3: Home-buying women expressed that homeownership represents success or is viewed by both themselves and others as an accomplishment.

Admittedly similar to Theme 2 described above, the idea that homeownership represents success or an accomplishment received overwhelming support. Classified as a major theme this concept was mentioned by 83%, or ten out of twelve of the dissertation participants. Direct statements regarding the house as an accomplishment were found through out the transcripts. For example: “I think it is a sense of accomplishment,

especially when you're single.” (DP6) or “...it gives me a sense of accomplishment. I have a direction and know where I want to go in life,” (DP7).

Indirect references to success were also common through out the interviews. Dissertation Participant 9, for example, spoke of success in terms of “doing alright for yourself,” while DP5 spoke of how people perceive homebuyers: “When people perceive buyers they think that a homebuyer has something more – that they were able to get a house. They have more education – more money – more access to something.”

Dissertation Participant 11 highlighted the concept of achieving homeownership as a form of achieving success. She stated:

“I think before I bought a house I defined successful as making enough money to pay a mortgage every month – but now that I’ve bought a house, I think successful is that you’re smart – you know how to manage your money. You’re able to step back and look at the bigger picture of what this means to buy a house.”

Theme 4: Home-buying women enjoyed strong family support for their decision to buy.

A major theme, supportive families were mentioned constantly and without hesitation by 100% of the study participants. All twelve of the dissertation participants clearly stated that they had the emotional (and often financial) support of their families in making the decision to buy. Dissertation Participant 4 perhaps said it best when she stated: “I don’t know how people can do it without family support – I never would have been able to do it without my family.” Dissertation Participant 7 stated that her parents were emotionally supportive and helped guide her through the buying process, Dissertation Participants 1, 4, 8, 10, and 12, on the other hand, had received direct

financial support from their families. Dissertation Participant 1 stated: “ I couldn’t afford it without help from my family.” In total, 42% of participants interviewed had received some form of financial support from their parents.

Theme 5: Home-buying women expressed both positive and negative comments regarding the investment aspect of homeownership.

Seventy-five percent, or 9 out of 12 participants, commented in some way on the financial or investment, aspect of homeownership, yet this theme also contains several incongruencies.

On the positive side, four participants (33%) were quick to express that not paying rent was an advantage of homeownership. Dissertation Participant 6, for example, stated: “I felt like paying rent I was throwing my money away.” Likewise Dissertation Participants 7, 8, and 12 echoed similar feelings. Also in terms of rent, one northern Virginia participant (DP7) stated that she had picked a condo and decided on a 2 bedroom unit, so that she could “take in a roommate” if necessary.

Other participants (DP1, DP6, DP8, DP10, and DP12) also talked about homeownership as a positive investment. DP1, for example, stated: “I feel secure. I’m investing in something good.” Likewise, Dissertation Participant 6 was quick to point out that owning a house was better than investing in the stock market. She stated: “It was a good investment and right now, it’s a better investment than the stock market.” Still others (DP 8, DP10, and DP12) spoke in terms of appreciating equity stating: “...the values went up quite a bit.” DP12, or in more concrete terms: “I paid 155K and sold it for 265K 2.5 years later.” (DP10).

However, on the negative side, one northern Virginia resident stated: “The house next to me just sold for \$175K less than what I paid for mine. I paid \$352K and they’re all going for \$280K now. I can’t get out,” (DP11). And later, “I worry a lot more about money ...I think I got approved for more than I could afford, and they approved me for way more than I spent.”

Again inconsistencies occurred when two participants stated that they had stayed well within their budget (DP5 and DP6), while three others (DP 7, DP9, and DP11) appeared confused as to what their budgets were or even what types of loans they had secured. Both Dissertation Participants 7 and 11 specifically stated that they weren’t good with numbers. For example, when asked about the type of loan she had secured, Dissertation Participant 7 stated: “Honestly, I’m not good with numbers. That’s where my dad helped so much. My dad took care of that part.” Likewise, Dissertation Participant 9 seemed confused about the type of loan she had initially gotten, stating: “I was talking to somebody about this, but I don’t know if it was an ARM. It started lower and was just going to go up.”

Social Themes in Detail

As mentioned in the overview section above, social themes have been divided into two categories: those supporting the positive aspects of homeownership, such as those pertaining to security or stability and those supporting the negative aspects of homeownership, such as those pertaining to isolation.

Social Themes: Security / Stability

Three major themes emerged pertaining to the positive social aspects of homeownership.

Theme 1: Home-buying women expressed that they felt more grown up: that buying a home was something they “should” or “ought” to do, or that homeownership provided a sense of being on the right track.

This theme was supported by 83%, or 10 out of 12 respondents. Dissertation Participant 6, for example, talked about purchasing a home as something one “should” do. She states: “My dad was smart – he always talked about smart investing – things that you should do... I always felt like when you were financially secure enough you should do that if you could.” Likewise, DP 9 discussed homeownership in terms of “being on the right path” or “doing the right thing..” She states:

“I was brought up that way – I’m on a normal path- I’m comfortable. I’ve had friends ask me what they should do and even in a bad economy – I think it’s the way to go.”

Did you feel like it was something you should do?

“Oh absolutely. You know. I’m traditional – so yeah – I did feel that way.”

Similarly several participants commented that homeownership is in some ways analogous to being grown up. Dissertation Participant 4, for example, stated: “People see me as more grown up now. I feel more responsible – more mature.” While Participant 12 said: “I knew I didn’t want to rent. It was time to grow up.”

Theme 2: Single women buy houses to feel settled grounded or committed to something.

The idea that women buy houses to feel settled, grounded or committed to something was supported as a major theme and was mentioned by nearly 60% or

7 out of 12 participants. Statements such as: “Being a homeowner has made me feel settled – attached to the area. I feel like this is my home now,” (DP3) or “I got to the point where I wanted to settle down,” (DP11) appeared throughout the interviews. Likewise, Dissertation Participant 2 commented that owning a house gave her “a sense of settledness or stability” stating that “for the first time I felt like I could possibly be here until I retire.”

Taking this concept one step further, Dissertation Participant 4 stated that for her buying a house was similar to getting a dog. It had made her more mature, responsible for something or committed to something. Similarly Participant 11 shared that having a house meant being secure or stable, that you “aren’t all over the place.”

Theme 3: Home-buying women are seeking a sense of security or stability, often mentioning that their home is a sanctuary, safe haven, or retreat.

Strongly supported by 75% or 9 out of 12 participants this theme is comprised of two overlapping constructs, that of security or stability in terms of not being dependent on anyone else, and that of the home as a sanctuary, retreat, or a representation of self.

Supporting the construct of emotional security, Dissertation Participant 7 stated: “It’s a symbol of security – I know I have a place to go home to everyday. I don’t have to worry about renting. I know I have a home... I’m not sharing with anyone. I’m not dependent on anyone – it’s security.” Likewise, Dissertation Participant 9 stated: “... it’s probably security. Stability, and the fact that I can do anything I want to it, and it’s mine. Which you know gives you kind of credibility in the world really...a little bit of stability.”

In terms of being a retreat or a representation of self, five participants (DP1, DP5, DP6, DP9, and DP11), commented about “having a place to just go to be me, a place to go and not worry about the world.” That same participant later stated: “It’s more of a retreat. It’s the place I go to sort of recharge,” (DP1). Dissertation Participants 11 and 9 echoed a similar feeling. “I mean my home has always been my sanctuary – it’s where I go to relax ” (DP11). And Dissertation Participant 9: “When I’m visiting family or friends – I just want to go home – you know. I have my house, my retreat.”

Dissertation Participant 6 commented that she had created a comfort zone, a place that she loves to come home to, a place filled with “things that make her feel comfortable.” Dissertation Participant 5 echoed a similar feeling in stating that her house represents her. She stated:

“I know this sounds so corny but it’s me – it really is. When I think about it - when I go from room to room, I see all my pots and pans and they’re not there for decoration – I mean those things have been beaten up - those pots and pans are used. That coffee maker has daily abuse. The dog bowls on the floor are from my pup. My utility room has everything from my workbench to... all my other little projects – everything that represents me – everything outside the things I planted – that house is me because of all the work I put into it.”

Social Themes: Isolation

Two major and one minor theme emerged as social themes pertaining to isolation.

Theme 1: Single female homeowners can feel stressed, trapped or burdened by their homes.

Nearly 70%, or 8 out of 12 participants offered support for this major theme. Participant comments ranged from the fairly mild: “I got a little overwhelmed by the whole buying process and I didn’t expect that from myself. I thought I was stronger than that – but this was a big life-changing event,” (DP5), or “The first experience of buying a home for the first time was very stressful,” (DP7), to the more extreme:

“I cried. I mean I just sat there and had an anxiety attack. I was like ‘oh my God this is all on me.’ I was just really, really scared. I had all this pressure and I started to cry. I wanted to give it back. It’s too much – I don’t want it...the last year has been the most stressful of my life.” And later: “I feel trapped. I feel like I can’t move,” (DP11).

Participants 1 and 4 specifically mentioned feeling stuck or trapped by their houses. “...you’re kinda stuck having a mortgage to pay, I mean I can afford to pay it, but I can’t pick up and leave. You’re tied to the place,” (DP1). Likewise, DP4 stated: “I can’t leave – I have a house now”

Dissertation Participant 2 expressed feeling trapped not financially, but in terms of not having the time to pursue other interest. She states: “I wish I was more involved in the community, but again I don’t have time. Sometimes I think if I didn’t buy the house I would have the time to do other things....”

Dissertation Participant 11 commented on how purchasing a home was a bitter sweet experience for her, serving as both an accomplishment and a reminder that she was alone:

“It was bittersweet because you know I did this – it was all me doing this. Wow, I did this. It was me, all me on my own. But at the same time it was a reminder that there was no one there to help me, and no one there to give me a hug and say you know you did a good job.”

Dissertation Participant 9 offered a similar comment: “Here I was a single person, buying a house by myself. Didn’t have anybody backing me up or cosigning or anything. It was all on me. It was pretty scary for me...”

Theme 2: Single women can feel that men are intimidated by their homeownership.

A minor theme supported by nearly 41%, or 5 out of 12 respondents, these participants conveyed that although other women are typically supportive of their homeownership, men can be intimidated. Dissertation Participant 8 stated:

“I think guys in their late 20s are threatened. I have come across that. They’re living out of their parent’s house... I was already owning my own place and these guys could barely – they’re living five guys in a house....”

Participant 12 commented that perhaps her homeownership had played a role in her remaining single. She stated: “I think guys are intimidated – you know? I think that’s why nothing’s ever lasted. They probably thought oh look she’s got her own place. I think it intimidated them.” Likewise, Dissertation Participant 5 stated: “I’m still single –I

have my own house. Yes it's definitely a burden that I have my own house- yep – very much so..." And later "It's intimidating - very intimidating!"

One northern Virginia participant (DP11) stated that in her experience, homeownership is so intimidating to men that she's has had male friends advise her not to tell anyone she's dating. When I asked why, she responded:

"Because it's intimidating. I think it's because I have my act together, to some people, you know, who maybe aren't where I am at – it can be intimidating. So I've had a couple guys say just don't tell them you have a house – or wait awhile. You know when you first start talking to them or dating them, just don't mention it."

Likewise Dissertation Participant 5 explained that she once lost a relationship because of her house: "... a guy that I was starting to date several years ago right as I was thinking of signing the papers – I showed him the pictures ... he was very intimidated by it. But I think his level of intimidation about the house went hand and hand with my level of education. *Laughs* – we're not dating now!" Likewise Dissertation Participant 12 has solved this problem by not inviting men over. "Right now I don't even bring anybody over to the house."

In contrast, when asked about the reactions of other women, I received responses such as: "Oh I haven't had any problem with them, just the guys," (DP12). And from DP5: "With women though it's like "Good for you sister."

Theme 3: Home-buying women can feel guilty or undeserving of what they have.

A minor theme, the concept of guilt or being undeserving of what they have accomplished was mentioned by three or 25% of the dissertation participants.

Dissertation Participant 5 stated: “ I think subconsciously I haven’t earned that...” She went on to state:

“I haven’t earned that – similar to a car ... when I got my car, I thought I have to get this series – I can’t get the next one because I haven’t gotten to that level yet – I’d have to be president to have that car. ... That was the same thing – I mean I’m single – no kids – I’m qualified for a town home – ease of maintenance, I’m on the go – I travel no commitments - I’m suppose to be at this level.”

You hadn’t earned it?

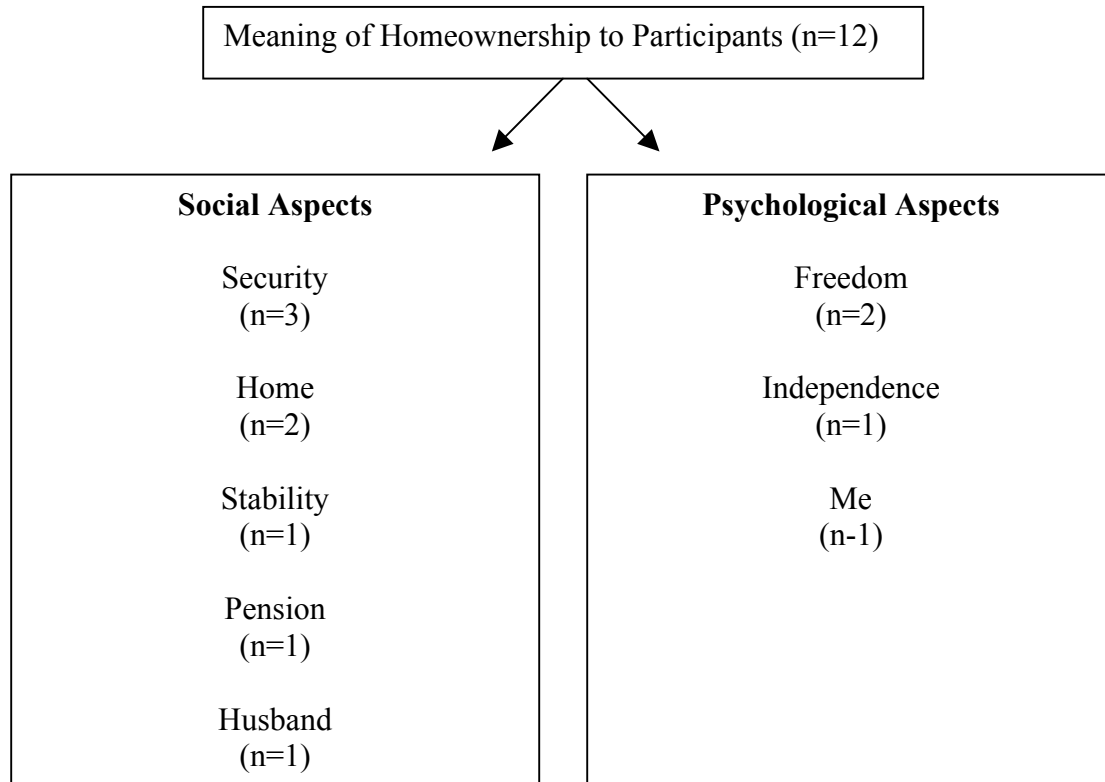
“Right! I hadn’t earned it. Exactly it. “

Dissertation Participants 4 and 9 also commented that they felt “too happy” or “didn’t need” as much house as they had.

Meaning of Home and Homeownership

At the conclusion of each interview, participants were asked to select a single word to best describe what homeownership means to them. This question, added as a bit of an afterthought, was not initially given much weight. However, examining these words proved highly interesting and ultimately led to the following model. The model below (Figure 11: Participant’s Words) demonstrates that the individual words chosen by the participants consistently highlight and reinforce both the social and psychological aspects of single female home buying.

Figure 10: Participant's Words to Convey the Meaning of Single Female Homeownership



Summary of Results

This chapter provided an overview of the participants and results of this qualitative study investigating the behavioral, social and psychological aspects of single female home buying. The sample for this study included 12 single, never-married female homebuyers between the ages of 29 and 48. Six participants were from southwest Virginia, five were from northern Virginia and one was from western Pennsylvania.

In depth face-to-face interviews were conducted. Twenty one themes emerged: Eighteen themes were strongly supported and mentioned by at least 50% of the participants, three themes received moderate support and were discussed by at least 25%

of the respondents. Themes were further broken down into three categories: Behavioral Themes (including the how and what women are buying), Psychological Themes and Social Themes (both positive and negative).

CHAPTER 6. DISCUSSION AND IMPLICATIONS

This study was designed to explore the behavioral, social, and psychological or symbolic meanings of homeownership to single women in their 30s and 40s purchasing homes without husbands or partners. This chapter provides a summary of the study, the major findings, pilot study correlations, implications, and suggestions for future research. It also introduces a model based on reasoned action theory.

Summary of the Study

According to the State of the Nation's Housing (Harvard 2005) more than one in five homebuyers today is a single woman. In fact, unmarried women make up more than one third of the growth in real estate ownership since 1994 (Harvard, 2005). Marriage has long been the traditional path to homeownership for women (Kamar, 1994), and even as marriage plays a smaller and smaller role in organizing people's lives today, the idea remains a powerful cultural guide (Sarkisian, 2006).

The purpose of this research was to examine the current cultural phenomena of single never-married women in their 30s and 40s purchasing homes without husbands or partners. The behavioral, social, and psychological aspects of homeownership were explored.

Two theories: social identity theory (Tajfel & Turner, 1979) and reasoned action theory (Ajzen & Fishbein, 1980), served to guide this research. In addition, a comprehensive literature review including the following areas was provided as a foundation for exploration: the American dream of homeownership, benefits of homeownership, government policies that promote homeownership, marriage as the path to homeownership, the development of gender, gender and the built environment, and the

female homeowner. This work was further established as a qualitative phenomenological study utilizing an interpretative or constructivist framework.

In an effort to create and refine the questionnaire, a five participant pilot study was conducted in southwestern Virginia during the summer of 2007. The main body of this work consisted of 12 in-depth interviews conducted in two waves during the summer of 2008. This sample included six participants from southwestern Virginia, five participants from northern Virginia and one from western Pennsylvania. The average age of the participants was 39.5 years, with a range of 29 – 48 years.

Summary of Major Findings

In total, twenty-one themes emerged in this study: eighteen were strongly supported and mentioned by at least 50%, or six of the twelve, dissertation participants, while three received moderate support and were discussed by at least 25%, or three of the twelve, respondents. The themes were further divided into three categories: behavioral, psychological, and social as demonstrated below.

Behavioral Themes: The How

- 1) When looking to purchase a home, women sought guidance from family and friends, or placed the real estate agent in the role of a trusted guide.
- 2) Women are visual buyers – they need to see themselves in the property.
- 3) Home-buying women are generally decisive and quick to act.
- 4) Home-buying women expressed that when they walked into a house they knew “this was the one” or commented that “it just felt right.”

Behavioral Themes: The What

Two major (listed here first) and one minor theme emerged to answer the question of what women are looking for in a home. These themes included:

- 1) Outside space, decks, patios, woods, gardens and/or green spaces are highly desirable features.
- 2) Home-buying women seek open floor plans and frequently commented that they “loved the layout of their homes.” Good lighting and on site laundry facilities proved important factors in defining a good floor plan.
- 3) Amenities and a convenient location are important factors in the single women’s consideration of what and where to buy.

Psychological Themes: The Why

- 1) Home-buying women expressed that they are not willing to wait for marriage and have realized that they need to take care of themselves, or start building a life for themselves, now.
- 2) Single female homebuyers expressed that owning a home represents independence, freedom, or control of their lives.
- 3) Home-buying women expressed that homeownership represents success or is viewed by both themselves and others as an accomplishment.
- 4) Home-buying women enjoyed strong family support for their decision to buy.
- 5) Home-buying women expressed that renting was throwing money away or commented in some way that the investment aspect of homeownership was a consideration in their purchasing decision.

There were no minor psychological themes

Social Themes: Promoting Security/ Stability

- 1) Home-buying women expressed that they felt more grown up: That buying a home was something they “should” or “ought” to do or that homeownership provided a sense of being on the right track.
- 2) Single women buy houses to feel settled grounded or committed to something.
- 3) Home-buying women are seeking a sense of security or stability, often mentioning that their home is a sanctuary, safe haven, or retreat.

Social Themes: Promoting Social Isolation

One major (listed here first) and two minor themes emerged as negative or isolating impacts for the single-family homebuyer:

- 1) Single female homebuyers can feel stressed, trapped or burdened by their homes.
- 2) Single women can feel that men are intimidated by their homeownership.
- 3) Home-buying women can feel guilty or undeserving of what they have.

Pilot Correlations

The dissertation participants alone solidly supported the 21 themes above as demonstrated in the previous chapter. Of interest, however, is the strength of the correlations between the pilot study and this larger body of work. Many of the initial themes developed in the pilot study continued to gain strength as the dissertation interviews progressed. In total eight pilot themes were strongly reinforced in the dissertation portion of this research.

Although the main body of this work contained three categories of themes (behavioral, physiological and social) the pilot study was divided into only two

categories: behavioral and psychological. Four themes continued to flourish from the behavioral category.

- 1) When looking to purchase a home, women sought guidance from family and friends, or placed the real estate agent in the role of a trusted guide.
- 2) Women are visual buyers – they need to see themselves in the property.
- 3) Home-buying women are generally decisive and quick to act.
- 4) Outside space, decks, patios, woods, gardens and/or green spaces are highly desirable features.

In the psychological and social categories an additional four pilot themes carried over. Supported by at least two out of the five pilot participants, the following themes continued to prosper in the dissertation interviews:

- 1) Home-buying women expressed that they felt more grown up: that buying a home was something they “should” or “ought” to do or that homeownership provided a sense of being on the right track.
- 2) Single women buy houses to feel settled, grounded or committed to something.
- 3) Single female homebuyers can feel stressed, trapped or burdened by their homes.
- 4) Home-buying women can feel guilty or undeserving of what they have.

The following tables demonstrate the support each theme received from the main body of this study and the pilot study. Combined there were 17 participants in all.

Table 9. Combined Theme Totals: Behavioral: The How

Theme	Dissertation Participants n=12	Pilot Participants n=5	Total Participants n=17	% Total Participants
Home-buying women sought guidance from friends, family or a real estate agent.	12	4	16	94%
Home-buying women are decisive and quick to act.	7	3	10	59%
Women are visual buyers.	6	3	9	53%
Expressed that it just felt right. They knew this was the one.	6	1	7	41%

Table 10. Combined Theme Totals: Behavioral: The What

Theme	Dissertation Participants n=12	Pilot Participants n=5	Total Participants n=17	% Total Participants
Outside space, decks, patios, woods, gardens and yards matter.	12	3	15	88%
Amenities and location matter.	4	1	5	29
Design Features: Open floor plans, lighting, laundry	9	0	9	53%

Table 11. Combined Theme Totals: Psychological: The Why Independence

Theme	Dissertation Participants n=12	Pilot Participants n=5	Total Participants n=17	% Total Participants
Home-buying women enjoyed family support.	12	4	16	94%
Not waiting for marriage. Expressed that they need to take care of themselves.	7	3	10	59%
Homeownership represents success or an accomplishment	10	3	13	77%
Homeownership represents independence, freedom, or control.	7	1	8	47%
Expressed both positive and negative comments regarding the investment aspect.	9	1	10	58%

Table 12. Combined Theme Totals: Social: Security / Stability

Theme	Dissertation Participants n=12	Pilot Participants n=5	Total Participants n=17	% Total Participants
Represents being grown up, something one should or ought to do. Being on the right tract.	10	3	13	76%
Women buy houses to feel settled, grounded, committed to something.	7	3	10	58%
Home-buying women are seeking security (sanctuary/ safe haven or retreat.)	9	0	9	53%

Table 13. Combined Theme Totals: Social: Isolation

Theme	Dissertation Participants n=12	Pilot Participants n=5	Total Participants n=17	% Total Participants
Women can feel stressed, trapped, or burdened by their homes.	8	2	10	58%
Women can feel that men are intimidated by their homeownership.	5	1	6	35%
Women can feel guilty or undeserving of what they have.	3	2	5	29%

It should be noted that one of the psychological themes that carried over from the pilot study was originally classified as a minor theme (being mentioned by only two of the five pilot participants). In the main body of this work, however, this theme: Women can feel stressed trapped or burdened by their homes, received strong support and rose to a major theme. In addition, the theme: Women can feel that men are intimidated by their homeownership, was negatively supported in the pilot study, but positively supported in the main study. In other words, while 80% (or 4 out of 5) respondents in the pilot study did not feel that men were intimidated by their homeownership, 42% (or 5 out of 12) participants in the main study commented that men were in fact, intimidated.

Introduction of the Model

In an effort to best consolidate and present this data, I have created an overarching model based loosely on the guidance of reasoned action theory. Reasoned action theory examines the methods by which an individual weighs the consequences of their actions (the perceived advantages and disadvantages associated with any given behavior). In short, reasoned action theory states that an individual's behavioral intention is based on two factors: 1) attitudes towards the behavior, or the consideration of a person's collective beliefs, and 2) subjective norms, or his or her beliefs about what others might think.

For the purpose of this model, attitudes are defined as the collective beliefs the participant holds regarding her sense of accomplishment, success, freedom, control, and the perceived financial aspects of her choice, both positive and negative. As highlighted by Ajzen and Fishbein (1980), attitudes stem from the individual's own perception of the advantages and disadvantages associated with a purchasing decision. Attitudes are comprised of internally held beliefs and the individual's perceived consequences of such beliefs. Attitudes develop as the individual's values, experiences, and internalized gender norms unfold. Thus, the attitudes in this model are represented by the psychological themes of the study.

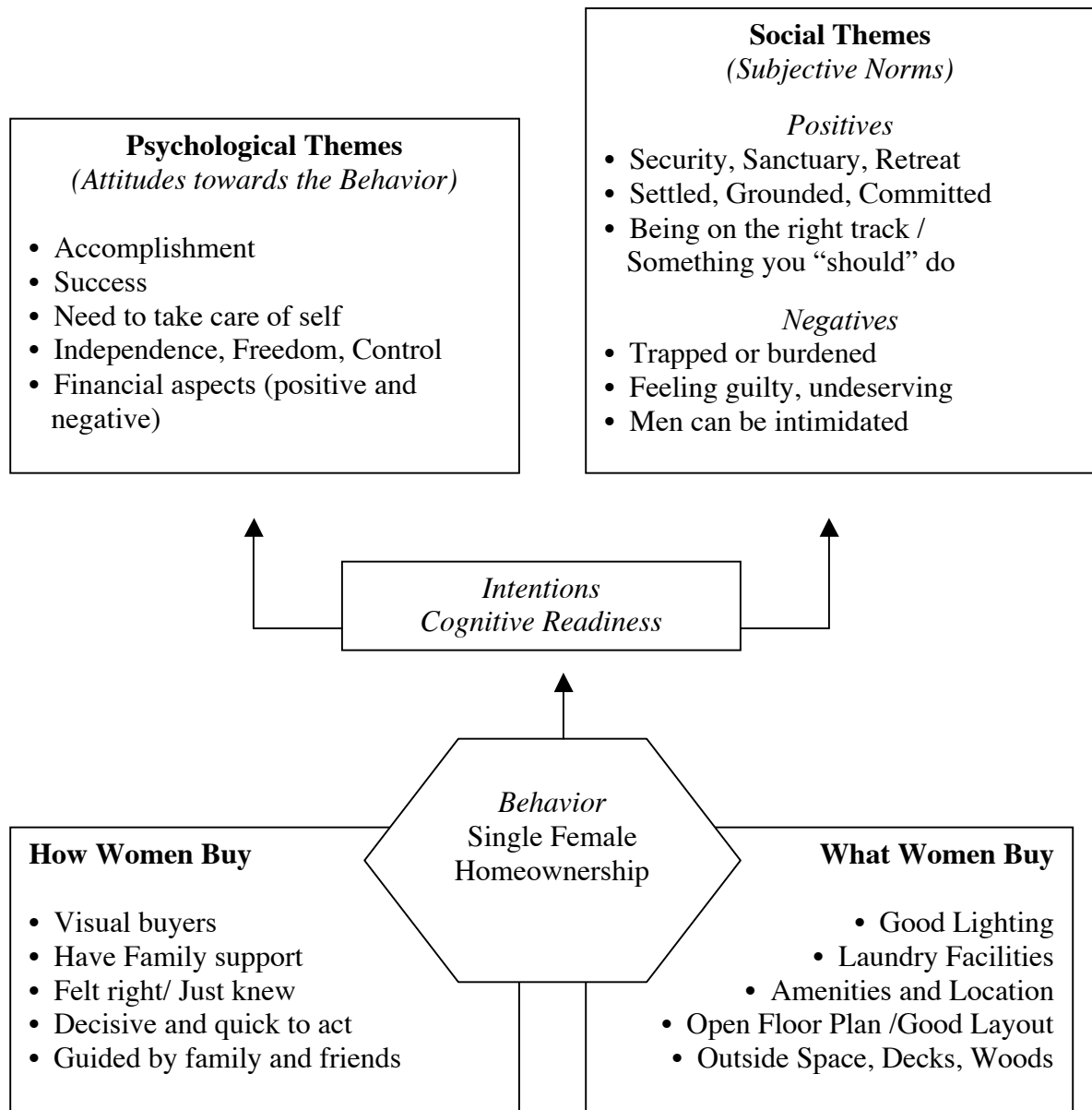
Likewise, for the purpose of this model, subjective norms parallel the study's social themes and have been broken into two categories: positive and negative. Positive norms include the individual's sense of security or settledness, the feeling of being grounded or committed to something, and the feeling of being on the right track.

Negative norms include the individual's sense of being trapped or burdened by her home, feelings of guilt, and the idea that men may be intimidated. Unlike attitudes, subjective norms are characterized as being externally driven and pertain primarily to the participant's perception of how others perceive her actions. As presented by Azjen and Fishbein (1980), subjective norms are derived from the individual's social environment and dependent on level of importance one attributes to external opinions.

As proposed in the theory chapter of this work, this study sought to employ reasoned action theory to examine the decision-making process. To that end, I start with the behavior (purchasing a home without a partner) and work to investigate the attitudes and subjective norms which originally led to, or supported that behavior. In the model that follows, the reader is encouraged to start from the bottom (or with the behavior: single female homeownership) and work up to the factors that may have influenced that behavior.

I believe this model will enable the reader to better understand how the themes presented in this study serve to support the single women's decision to purchase a home without a husband or partner.

Figure 11: Reverse Adaptation of Reasoned Action Model



Social Identity Theory

Social identity theory was also utilized to guide this research. Developed by Tajfel & Turner (1979) social identity theory attempts to answer the question of “who am I?” and speaks to the concept of being in-group or out-of-group. Dowling (1998),

Giuliani (1989), and Marcus (1995) utilized social identity theory to investigate homeownership as a representation of self, (the house as a symbol of self). While Cooper (1972), Deprese' (1991), Doyle (1992), and Tucker (1994) extend this focus to explore how an individual uses the house to define him or her self in society.

Many of the psychological and social themes presented in this work are supported by social identity theory, both in terms of how the buyer views herself and how she wishes to be viewed in society. Addressing the concept of being in-group or out-of-group, two participants spoke of this directly. Dissertation Participant 11, for example, spoke of "being in a club." She stated: "I definitely think in owning a house you're in a different club of people." And later: "...you know, you're with other homeowners and it's like we bond."

In addition, throughout this work, the house was found to provide a sense of identity, or self, in terms of being viewed as a symbol of achievement or success. Participants frequently referred to not only how they viewed themselves but also how others viewed them. Statements such as "People see me as more grown up now," (DP4) or "everyone looks at me as if I have my life together because I have my own place," (DP8), demonstrate the guiding role of social identity theory.

Furthermore, two participants personified the house, each assigning it a human role in their lives. In these examples, the house serves as both a therapist and a husband. The first, Dissertation Participant 6 purchased her home shortly after her mother was diagnosed with cancer. She stated:

"So my house was like my therapy. She lived for a year, but it was a really hard year, you know she just got weaker and weaker

every month. So this was my therapy. (*I asked myself*) Do I pay a therapist to talk to, or do I work on my house? And so I threw myself into my house. This sort of helped me. You know, just doing all my projects. My painting and wall papering – it helped me get through a very rough time in my life”

The second, Dissertation Participant 11, was quick to refer to her house as her husband. She stated: “I feel like it’s my husband. I mean I have to take care of it. I have to pay for it. I’m committed to it for a long time. I can’t get away from it easily. Yep...it’s my husband.”

Both incidences demonstrate the guiding role of social identity theory in single female homeownership. Perhaps as the women of the 21st century struggle with changing gender roles, the challenge of establishing new identities for both themselves and in society remain ongoing.

Connections to the Literature

No longer expected to move from their parents’ home to their husbands’ (Coontz, 2005), 22% of single women are currently purchasing homes of their own (Harvard, 2005). This study demonstrates that in accordance with the literature, single female homeowners experienced an increased sense of personal security and control (Delgillo, 2001; Dupuis & Thorns, 1996; Rohe & Stegman, 1994; Saunders, 1990), as well as an increase in social identity and status (Madigan, Munro, & Smith, 1990). In addition, nearly 60% of the participants in this study reported feeling grounded, settled, or committed to something (DiPasquale & Glaeser, 1999; Hubbard & Davis, 2002).

Financially however, single female homeownership appeared to be both a blessing and a curse. Despite extensive literature and policy promoting the financial aspects of homeownership and reinforcing the clear potential for economic gain (Colton, 2003; DiPasquale & Glaeser, 1999; Elsinga & Hoekstra, 2005; Hubbard & Davis, 2002; Rohe & Steward, 1996), 25 % (or 3 out of 12) participants in this study reported feelings of financial confusion and fear. Dissertation participants 7, 9, and 11, for example, failed to understand their mortgages and relied solely on family and friends for information and advice.

Even more surprising perhaps is the fact that many participants failed to mention the financial aspects of homeownership at all, or did so late in the interview, focusing instead on the emotional, psychological, or social benefits. Perhaps the heavy use of romantic imagery in the national media, as well as public and private advertising campaigns, has played a vital role in shaping the single female's homeownership ideal. Advertisements throughout history, such as the post WW1 *Own Your Own Home Campaign* and those featured in the *Ladies' Home Journal* during the 1920s and 1930s, have served as a launching pad for much of the gender and homeownership propaganda we see today. Twenty-first century movies such as *Under the Tuscan Sun* (Mayers, 2004), and books like *Cottage for Sale: Must be Moved* (Whouley, 2005) continue to influence and define modern gender roles and female homeownership ideals. This study demonstrates that perhaps many single women are purchasing homes to achieve this long romanticized media ideal.

Margaret Mead (1955) argued that gender behaviors are largely cultural formations. West and Zimmerman (1987) agreed, theorizing that gender does not reside

within individual identities or roles, but is accomplished through social interactions.

Clearly this research seems to support these arguments.

Despite undeniable progress in government policies and social attitudes pertaining single female homeownership, the association of home and family appears to be alive and well. Well indoctrinated by long established romanticized notions and remnants of an idealized American society, the words of today's single female homeowner demonstrate longstanding cultural norms, gender stereotypes, and traditional feminine behaviors.

Implications

Benefits to the Industry

This research can enhance the residential construction industry. Innovative homebuilders will recognize that the American homeowner is no longer defined by the traditional nuclear family. With single women holding the second largest market share, developers should begin to design and construct homes to better meet their needs. Many of the participants in this study, for example, commented on the importance of gardens or green space, views, and amenities. Many discussed the value of convenient floor plans or the way a house flowed. Dissertation Participant 2, for example, stated that a layout, which might have worked for a traditional family, seemed an awkward layout to her.

In addition, through an increased understanding of the behavioral, social, psychological, or symbolic meanings behind this growing trend, housing professionals who routinely interact with potential female home-buyers, such as builders, real estate professionals, mortgage lenders, and closing agents, will be better able to meet the needs of this growing population. The results of this study suggest that real estate agents, for the most

part, are successfully meeting the needs of the single female homebuyer. Many of the participants offered high praise for their real estate agents (DP2, DP4, DP9, DP 10 and DP11). Builders and mortgage lenders, however, did not receive such praise. Dissertation Participant 3, for example, stated that her builder was unwilling to make the changes she desired. Likewise, two participants felt frustrated or misinformed by mortgage brokers (DP3 and DP11). To better support the needs of this growing population, such housing professionals must reconsider their sales and marketing strategies and adapt their business practices to better support the needs of the single female buyer.

Likewise researchers, sociologist, and counselors will benefit from an increased understanding of emerging gender norms and roles. As women continue to comprise a larger and larger segment of the home buying market, they are clearly a population which can no longer be ignored.

Suggestions for Educational Programs

The lack of financial understanding and awareness demonstrated by several of the participants in this study strongly suggest the need for better educational programs regarding the financial risks and benefits of homeownership. Although the majority of participants (75%) commented on the investment aspects of homeownership, further discussion revealed that 25% of the dissertation participants had little understanding of their budgets or the type of loan they had secured. Perhaps this finding relates to the speed with which women approach the home-buying process. Does making a quick purchase decision leave little time to investigate mortgages or workout the details of an intricate financial plan? This idea was not supported by the data, as only one participant (DP7) had self-reported both buying

quickly and being confused financially. However, I believe it remains an area of further investigation.

It was also speculated that this phenomena might be the result of the recent housing boom as interest rates reached an all time low in 2003. However, again further investigation of this data found no relationship between the years since purchase and the participant's financial knowledge. In fact, Dissertation Participant 7 and Dissertation Participant 9 purchased homes eleven and ten years ago respectively. Only Dissertation Participant 11 expressed both a lack of financial understanding and had purchased her home in 2007.

Thus, perhaps this phenomenon is the product of home-buying women enjoying strong family support. Surrounded and encouraged by family and friends are home-buying women less likely to worry about the financial details of homeownership during the buying process? Or are single women simply purchasing homes for other reasons.

Clearly opportunities for homebuyer education exist. Books on the topic abound, and most communities offer a variety of financial and first-time homebuyer education classes. Yet none of the participants in this study had taken advantage of these programs. In fact, only one of the eighteen participants (PP2) had read a book on the subject. Perhaps this is a question of marketing and advertising. In other words, is the information regarding dates, times, and existing course offerings, reaching this population? Are existing classes geared toward the unique needs of the single female buyer? Are negative stereotypes preventing professional women from attending? Do the classes meet during work hours? Is the location safe and easy to access?

Particularly in today's economy, the need for future research and education on the financial aspects of homeownership can not be ignored. Although many of the women in

this study purchased homes without financial assistance, we must work to insure that they can remain successful and responsible homeowners.

Suggestions for Future Research

This research serves to combine and expand many aspects of the existing housing literature. It serves to highlight not only the sheer number of single women purchasing houses without husbands or partners, but also reveals many of the behavioral, social and cultural norms behind this phenomenon. I believe this work demonstrates the need for further research in the area of marital norms, gender, and single female homeownership. Divorced and/ or never-married women with children could be investigated in a similar work. Likewise, exploring variations in age, lifestyle, occupations and geographic locations may also prove interesting. With women enjoying a longer life expectancy, single female homeownership in later life could also be explored.

In addition, this study could be repeated using a similar population of single men. With marriage long linked to homeownership, I believe it would be interesting to explore the normative home buying behaviors of a male population. Are marriage-minded men more likely to purchase single-family homes? Do walking trails and amenities still matter? Are they, too, decisive and quick to act? Are they buying for emotional reasons – creating or seeking a sense of home and family? Do men participate in home-buyer education classes? Clearly there are many questions to explore and repeating this study with a population of single men may yield tremendous insight into today's gender and cultural norms.

Finally, I believe this study could also be repeated with a greater emphasis on the financial aspects of single female homeownership. Although this research touched on the

subject, it was not the goal of this study to fully explore the participant's financial knowledge. However, I feel strongly that additional research with an in-depth focus on the financial aspects of homeownership would prove beneficial. The goal of such a study could be to assess and increase the participant's financial knowledge through a better understanding of how to create effective educational programming.

Methodology Recommendations

Having completed this study, I would suggest to future researchers employing a qualitative methodology that the location for participant interviews be chosen by the researcher rather than the participant. In allowing my participants to select interview locations that were convenient and comfortable to them, I inadvertently ended up conducting interviews in several loud coffee shops and expensive restaurants.

In addition, had I not conducted the pilot study during the summer of 2007, I would have been completely unprepared for how emotional the home buying process can be for single women. Of the 17 participants interviewed, three quickly became tearful and required extra time in bringing the interview to a close.

Limitations of the Study

The main body of this work sought to correct for the possible sampling bias exposed in the pilot study. To guard against the potential connection between normative gender constructs and the choice of a traditionally feminine career, the participants in the main body of this research were selected from a variety of educational backgrounds and professions. In addition, three geographic areas were sampled to insure some element of transferability. However, it is acknowledged that this remains a small sample and thus some bias inevitably remains. In addition, the sample was predominately white,

educated, and middle class, so few conclusions, if any, can be drawn about other populations.

Conclusion

This twelve participant study was conducted as a means of exploring the behavioral, social, psychological components associated with the phenomena of un-partnered, never-married females in their 30s and 40s purchasing a home without husbands or partners. Several social, psychological, and behavioral themes associated with the single female home buying experience were revealed. This research also provided valuable insights to the home-buying behavior of women. The sheer number and strength of the themes that emerged is noteworthy and indicates a clear need for further research in this area.

Long defined by the heterosexual family of four, housing design, construction and policy must now leap to the 21st century and begin to recognize that little girls are no longer content to play with dollhouses. As women strive to achieve success in all aspects of education, work, and finance, they are clearly a population of importance. Innovative designers, homebuilders, real estate professionals, and researchers will recognize that the American homeowner is no longer defined only by the intact nuclear family.

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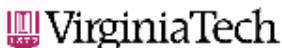
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APENDIX A: HUMAN SUBJECT APPROVAL LETTER




Office of Research Compliance
Institutional Review Board
2000 Kraft Drive, Suite 2000 (0497)
Blacksburg, Virginia 24061
540/231-4991 Fax 540/231-0959
e-mail moored@vt.edu
www.irb.vt.edu

FWA00000572 (expires 1/20/2010)
IRB # is IRB00000567

DATE: November 1, 2007

MEMORANDUM

TO: Kathleen R. Parrott
Jessica Lloyd

FROM: David M. Moore 

Approval date: 10/31/2007
Continuing Review Due Date: 10/16/2008
Expiration Date: 10/30/2008

SUBJECT: **IRB Expedited Approval:** "Dollhouse to My House: The Single Woman As a First Time Home Buyer", IRB # 07-514

This memo is regarding the above-mentioned protocol. The proposed research is eligible for expedited review according to the specifications authorized by 45 CFR 46.110 and 21 CFR 56.110. As Chair of the Virginia Tech Institutional Review Board, I have granted approval to the study for a period of 12 months, effective October 31, 2007.

As an investigator of human subjects, your responsibilities include the following:

1. Report promptly proposed changes in previously approved human subject research activities to the IRB, including changes to your study forms, procedures and investigators, regardless of how minor. The proposed changes must not be initiated without IRB review and approval, except where necessary to eliminate apparent immediate hazards to the subjects.
2. Report promptly to the IRB any injuries or other unanticipated or adverse events involving risks or harms to human research subjects or others.
3. Report promptly to the IRB of the study's closing (i.e., data collecting and data analysis complete at Virginia Tech). If the study is to continue past the expiration date (listed above), investigators must submit a request for continuing review prior to the continuing review due date (listed above). It is the researcher's responsibility to obtain re-approval from the IRB before the study's expiration date.
4. If re-approval is not obtained (unless the study has been reported to the IRB as closed) prior to the expiration date, all activities involving human subjects and data analysis must cease immediately, except where necessary to eliminate apparent immediate hazards to the subjects.

Important:

If you are conducting **federally funded non-exempt research**, this approval letter must state that the IRB has compared the OSP grant application and IRB application and found the documents to be consistent. Otherwise, this approval letter is invalid for OSP to release funds. Visit our website at <http://www.irb.vt.edu/pages/newstudy.htm#OSP> for further information.

cc: File

Department Reviewer: LuAnn R. Gaskill

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VIRGINIA POLYTECHNIC INSTITUTE UNIVERSITY AND STATE UNIVERSITY

An equal opportunity, affirmative action institution

APPENDIX B: SAMPLE INFORMATIONAL LETTER TO PARTICIPANTS

June 10, 2008

Dear Junior League Member,

My name is Jessica Lloyd and I am a former member of the Junior League of Pittsburgh. After raising my children, I have returned to graduate school and am currently completing my doctoral degree in housing at Virginia Tech.

My dissertation is on the purchasing attitudes and behaviors of the single female homebuyer and I am wondering if you, or any other members of the League, might be willing to participate in my study. I am looking for single, never married women in their 30s and 40s who have purchased a home (single family detached house, townhouse or condo) without a husband or partner, within the last 5 years.

I will need to do face-to-face interviews and am offering participants a \$15 Lowes' gift certificate for their time. I suspect the interview will take about an hour - depending on how talkative people are. The questions are open - ended and participants are free to skip any question or stop the interview at any time. (Sample questions: "So tell me about your house....", "What were you looking for in a house?", "Did you use a real estate agent?" etc.)

The participant can pick the meeting place - typically a coffee house or lunch somewhere (my treat), and the date and time. My schedule over the summer is fairly open, so whatever works for them is likely fine with me.

Please let me know if you know of anyone who might be willing to participate in an interview

Thanks so much!

Jessica Lloyd
Junior League of Pittsburgh,
Doctoral Candidate
Virginia Tech, Blacksburg, VA
jlloyd04@vt.edu

APPENDIX C: PARTICIPANT CONSENT FORM

Virginia Polytechnic Institute and State University

**Informed Consent for Participants
In Research Projects involving Human Subjects**

Title of Project: The Single Female as a First time Homebuyer

Investigators: Jessica Ann Lloyd, Kathleen R. Parrott

I. Purpose of this Research

The purpose of this research is to examine the current cultural phenomena of un-partnered, never married women in their 30's and 40's purchasing homes without husbands or partners. This research will explore the social, psychological, and symbolic meanings these women attributed to home buying as well as the design and purchasing behaviors they displayed.

II. Procedures

Study participants agree to participate in a single tape-recorded semi-structured in-depth interview lasting approximately one hour. Interview questions relate to their experiences as a single female homebuyer.

III. Risks

There are minimal emotional or physical risks specifically associated with participation in this study.

IV. Benefits

There are minimal tangible or intangible benefits to the subjects who participate in this research.

V. Extent of Anonymity and Confidentiality

Every effort will be made to insure anonymity and to protect confidentiality. Participants will be assigned titles such as Pilot Participant 1 or Participant 2. No subject will be identified by name. At no time with the researchers release the results of the study to anyone other than individuals working on the project without the written consent of the subject.

Audiotapes will remain in possession of the primary researcher at all times and will be destroyed upon completion and successful publication of the study.

It is possible that the Institutional Review Board (IRB) may view this study's collected data for auditing purposes. The IRB is responsible for the oversight of the protection of

VT IRB – This document is valid from 1 November 2007 to 30 October 2008

human subjects involved in research. In addition, confidentiality may be broken and the proper authorities notified if the investigator learns of child abuse or feels that a subject is a threat to herself or others.

VI. Compensation:

Participants in the initial phases of this research will not be compensated and shall receive no monetary benefit from participating. Participants in the larger study shall be awarded a \$15 Lowes gift certificate.

VII. Freedom to Withdraw

Subjects are free to withdraw from this study at any time without penalty. If they choose to withdraw, they shall be compensated for the portion of time spend in completion of the interview. Subjects are free to not answer any question that they choose without penalty.

VIII. Subject's Responsibilities

I voluntarily agree to participate in this study and consent to participate in a semi-structured, in-depth conversational style interviewed.

IV. Subjects Permission

I have read the Consent Form and Conditions of this project. I have had all my questions answered. I hereby acknowledge the above and give my voluntary consent:

Subject signature Date _____

Should I have any pertinent questions about this research or its conduct, and research subjects' rights, and whom to contact in the event of a research-related injury to the subject, I may contact:

Investigator(s) Telephone/e-mail

Faculty Advisor Telephone/e-mail

APPENDIX D: PERMISSION TO REPRINT PHOTOS

From: Pam Quick <quik@MIT.EDU>
Subject: **Re: Permission to reproduce MIT Press material for a dissertation**
Date: May 22, 2008 12:45:17 PM EDT
To: Jessica Lloyd <jlloyd04@vt.edu>

Dear Jessica Lloyd,

Thank you for your inquiry. I am happy to grant you non-exclusive permission to include the two images found in BUILDING THE DREAM in your dissertation for Virginia Tech, for scholarly purposes. Please include any associated figure captions with the image as you include them in your dissertation. Please credit the source of the images to BUILDING THE DREAM, by Gwendolyn Wright, published by The MIT Press.

Please let me know if you have any questions.

Best regards,

Pamela Quick
MIT Press Permissions

On May 21, 2008, at 11:22 AM, Jessica Lloyd wrote:

Dear Pam,

I would like to reproduce two pictures from an MIT Press book in my dissertation on the single female home buyer, at Virginia Tech. The book is "Building the Dream: A Social History of Housing in America", by Gwendolyn Wright (1981). The pictures are: the "American Home, Safeguard of American Liberties" painting on page 101, and the advertisement for the Connecticut Mills in Danielson Connecticut (1919) featured on page 179 of Wright's book.

These images will be used only in my dissertation and will not be published or reproduced in any other format.

Thank you for considering this inquiry. Please let me know if you have any questions or require any additional information.

Jessica Lloyd
Doctoral Candidate, AHRM
Virginia Tech, Blacksburg, VA

APPENDIX E; TABLES OF RESPONSE FROM ALL PARTICIPANTS

Appendix: Table 14
Behavioral Themes: The How

Home buying women include friends and family.	DP 1 PP1	DP 2 PP2	DP 3	DP 4 PP4	DP 5 PP5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Home buying women had family support.	DP 1 PP 1	DP 2 PP 2	DP 3 PP 3	DP 4 PP 4	DP 5 PP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP12
Women are visual buyers.		DP 2 PP 2		DP 4 PP 4	DP 5 PP 5	DP 6			DP 9	DP 10		
Home buying women are decisive and quick to act.		DP 2 PP 2	DP 3 PP 3		DP 5 PP 5	DP 6	DP 7			DP 10		DP 12
Expressed that it just felt right. They knew this was the one.	DP 1	DP 2		DP 3	DP 4 PP 4					DP 10		DP 12

Appendix: Table 15
Behavioral Themes: The What

Outside space, decks, patios, woods, gardens and yards matter.	DP 1	DP 2 PP 2	DP 3 PP 3	DP 4 PP 4	DP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Amenities and location matter.		PP 2		DP 4 PP 4		DP 6	DP 7					DP 12
Design features such as open floor plans, good lighting and laundry facilities were important.	DP 1	DP 2	DP 3	DP 4		DP 6	DP 7	DP 8		DP 10	DP 11	

Appendix: Table 16
Psychological Themes: The Why
Independence

Not waiting for marriage. Expressed that they need to take care of themselves.	DP 1	DP 2 PP 2	DP 3 PP 3		PP 5	DP 6		DP 8	DP 9		DP 11	
Expressed that owning a house represents independence, freedom, or control.	DP 1			PP 4	DP 5	DP 6		DP 8		DP 10	DP 11	DP 12
Homeownership represents success or an accomplishment			DP 3 PP 3	DP 4 PP 4	DP 5 PP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Home buying women had the support of their families.	DP 1 PP 1	DP 2 PP 2	DP 3 PP 3	DP 4 PP 4	DP 5 PP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Expressed that rent is throwing money away. Commented on the investment aspect.	DP 1	DP 2	PP 3		DP 5	DP 6	DP 7	DP 8	DP 9	DP 10		DP 12

Appendix: Table 17
Social Themes: Security/Stability

Represents being grown up, something one “should” or “ought” to do. Being on the right tract.		PP 2	DP 3 PP 3	DP 4	DP 5 PP 5	DP 6	DP 7	DP 8	DP 9	DP 10	DP 11	DP 12
Women buy houses to feel settled, grounded, committed to something.		DP 2 PP 2	DP 3 PP 3	DP 4	PP 5		DP 7	DP 8	DP 9		DP 11	
Home buying women are seeking security (Mentioned the house as a sanctuary or retreat.)	DP 1		DP 3		DP 5	DP 6	DP 7	DP 8	DP 9		DP 11	DP 12

Appendix: Table 18
Social Themes: Isolation

Women can feel that men are intimidated by their homeownership.	DP 1	PP 2			DP 5			DP 8			DP 11	DP 12
Women can feel stressed, trapped, or burdened by their homes.	DP 1	DP 2 PP 2		DP 4	DP 5 PP 5		DP 7		DP 9	DP 10	DP 11	
Women can feel guilty or undeserving of what they have.			PP 3	DP 4 PP 4	DP 5				DP 9			

APPENDIX F: DIRECT QUOTES BY PARTICIPANTS

Appendix F
Behavioral Themes: The How:

1) Women mobilize the support of family and friends or place the real estate agent in the role of the trusted guide.

- a. “My mom came with me, you know to see a couple places. She was excited. She wanted to come with me.” DP 9
- b. “...when I found something that I was thinking of buying – then I brought people and said so what do you think. Do you see something I’m not seeing?” DP11
- c. “I don’t know how people can do it without family support – I never would have been able to do it without my family and friends – just that support network” DP4
- d. In reference to her friends: “they helped walk me through ... “ DP6
- e. Nearly all of the dissertation participants took friends with them while looking.

Pilot:

- a. “I had a friend of mine who went with me, cuz he had bought a house before” PP2
- b. “I talked to a lot of people and had a lot of friends who had done this and you know, they gave me pointers and things like that” PP4
- c. “Oh, I did have my brother go with me” PP5
- d. PP1 had her cousin, who worked in construction help her look for her house.
- e. “I asked my mom to come look with me.” PP4

Rely on the real estate agent as a guide:

- a. DP4 told the real estate agent – “okay guide me thought this step – tell me everything I need to do to make an offer – lay out what the steps are here.” DP4
- b. “She really did, even so much as the closing process.... both she and the broker, he came too they were all at the closing... She is really helping me. It was really nice, cause she is somebody she used a lot. She recommended somebody, the mortgage lender was her friend, so she helped me through it.” DP 9
- c. “She was very, very, very nice. She made it very easy.” DP12

- d. "I just happened to find a great realtor – actually I was looking at houses on my own with a friend of mine. And walked into an open house and just really liked the realtor. The house was a dump, but I just really like the realtor." DP10
- e. "She was absolutely wonderful." DP11

Pilot:

- a. PP1 used a female realtor whom she felt took a "mothering role" Her realtor looked out for her - protected her and discouraged her from some properties which she did not feel were "safe" or "good purchases"
- b. "I made it clear to her that this was my first time – you know lead me by the hand" PP5
- c. "I felt like she could have looked out for me a little better... I was relying on her. And later: "I was just relying on her – I didn't have anyone I was asking. I wasn't talking to friends or relying on other people. I wasn't reading books – I was just relying on her." PP5
- d. "I think sometimes when you express concerns about a house, I felt like she kind of blue me off in some ways" PP2
- e. "He was just trying to make sure I made a smart decision" PP4

2) Women are visual buyers - they need to see themselves in a property

- a. "It wasn't necessarily my ideal – the style I'd envisioned" DP2
- b. "It just felt right. It felt like I could see myself there." DP2
- c. "I loved that it was an end unit – I liked it having a yard – I knew it had good bones and I could see everything I wanted to do with it. I could see everything I wanted to do. " DP5
- d. "I could see it – it fit." DP5
- e. "I really think that's why, when I walked in here – it was very sparse, but it was clean and I just thought I could do so much with this place....I could see myself." DP6
- f. "Probably nobody else could see the "diamond in the rough" kind of thing. So it just sat. But I'd looked at places that were pretty and perfect, but I thought yeah – but I can do so much with this one. I can do it anyway I want – it's got that fireplace". DP 9

Pilot:

- a. "I loved all of their paint colors and the carpet" PP4
- b. "I never pictured myself coming back" PP5
- c. "... but it had really weird furniture in it and I didn't like it.... " And later: "She called me and said that she thought I'd really like it – the furniture was really nice" PP5
- d. " It feels like I started making it a home to an extent, but I kinda stopped. Like I didn't completely finish putting up pictures or I didn't get this furniture reupholstered. I'm not buying furniture that would fit perfectly..." PP5
- e. "...we never had pictures on the walls. Never anything that was complete..." PP4
- f. PP2 also revealed herself to be a visual buyer in picturing the house as a symbol of family. By creating the image she wanted, Participant 2 sought to "complete" her visual picture.

3) Home-buying women are generally decisive and quick to act.

- a. "... I did like it immediately. And um... I made the decision quickly" DP2
- b. " I was one of the first in this one and made the decision really quick." DP2
- c. "It hadn't even gone on the market yet. (My real estate agent) had heard from the woman who was going to be the listing agent." DP5
- d. "You know, I think I went home and made an offer the next day." DP6
- e. "I'd say I looked at about 10. I think about a month." DP7
- f. "The first day we went out, we looked at 7 or 8 houses. The 8th one we went into was absolutely adorable. ... Perfect, nice yard. and I thought oh this is perfect. So we walked out and I said to the realtor – Alright I want this house." DP9

Pilot:

- a. "I made this decision to move back to Roanoke kinda all real quickly – you know, saw this townhouse... I was just home on the weekend just for fun and..." PP5
- b. You know I did this fast" PP 5
- c. "my parents couldn't get there -I bought it so quickly" "I bought the only thing that was available that day" PP3

- d. “I think it went pretty well, with showing initial interest then Oh my gosh, I’m buying a house.” “I think as soon as you qualify for a loan you think Oh my gosh, I should get a house..” PP2

4) Home-buying women expressed that when they walking in to a house they knew “this was the one: or commented that “it just felt right.”

- a. “And then I found this one. It was just the perfect house.” DP1
- b. “I looked at two or three more but when I came and looked at this – it was clean – it was neat – I just liked it immediately” DP6
- c. “... but I just came and you know – it was the right fit. It was the right fit for me.” DP6
- d. “I knew instantly that this was the one.” Said that she called her mom and said she’d found a house she just loved – send parents pictures – they didn’t like it and felt it needed too much work – mom said are you sure – she responded “yes, this is the one – I love it.” DP4
- e. “It just felt right. It felt like I could see myself there.” DP2
- f. “I looked at it on a Friday – I liked it so much – I remember calling my parents and saying I found a place – I love it so much. DP5
- g. “When I found the house I just knew it – yep this was the one.” DP11
- h. “And at that time not a lot of them were coming on the market with that model and I thought Oh I have to have this.” DP11

Behavior: The What:

1) Outside space, decks, patios, woods, gardens and/or green space are highly desirable features.

Didn't want grass or outside maintenance:

- a. "I have a bigger yard than I would like. ... I like to garden but I really don't like to cut grass." DP2
- b. "If I had any kind of ideal image I guess it would be a bungalow cottage with a small yard, I could totally transform. I would take out the grass and have gardens" DP2
- c. "I didn't want a yard but got one" DP3
- d. "I just didn't want to deal with lawn maintenance." DP5
- e. "I didn't want to have to worry about the yard work or outside maintenance" DP6

Wanted yard / garden:

- f. "Having a little yard – I have a garden for flowers. I like that." DP3
- g. DP4 wanted a yard – has a garden and loves it – stating "I play in my garden every day"
- h. "I love doing landscaping – I've done a lot of landscaping on the outside of my house – that's my treat to myself. I planted all my azaleas and hosta. " DP5
- i. "I have a patio and that was one of the things I thought if I got a dog, I wanted to have a little back yard. "DP11
- j. "I had a balcony and outside the balcony there was this big holly tree. I love the tree because when I looked outside I felt like I was still on the ground instead of in a high rise." DP8
- k. "I have a balcony – lots of flowers in pots – too many." DP7
- l. "I like the fact that it's you know – I have my own style to it – and I also like to garden. I have too many plants for my house – I love flowers and I like the fact that it's natural – that I can look out and see the woods and there's a creek back there. I see deer." DP9

- m. When asked about her favorite feature: “Probably the backyard. We had a large wood privacy fence around it. Lots of room it was very flat.” DP10

2) Women are often seeking open floor plans and frequently commented that they “loved the layout of their homes.” Good lighting and on site laundry facilities proved important factors in defining a good floor plan.

Layout (open floor plans) important:

- a. “I liked the layout – some of them have the kitchen in the front – but I like the layout of mine better.” DP6
- b. “So this was one of the things that struck me about this house that it had a good lay out for me. I don’t know for somebody who had a lot of family, maybe those layouts wouldn’t have been odd.” DP2
- c. “I love the high ceilings too – that makes it seem like much more than 1500 square feet.” DP1
- d. “... and it was the flow – the arrangement of it that I liked.” DP2 and later: “the living, dinning, and kitchen areas flow nicely – I just liked how the house flowed.”
- e. DP3 wanted an open floor plan – first floor master, kitchen laundry and living room all on one level.
- f. DP6 also mentioned wanting one level living
- g. “I’ve got a really cool lay out with an open floor plan, sunroom.” DP11
- h. “It was the layout and it was in good condition –I didn’t have to do anything to it. ...It was the first time that I’d been in that particular model and I thought Oh I love the layout and I thought Oh I have to have this.” DP11

Lighting important:

- a. “I was looking for a number of things – you know good lighting...” DP2
- b. “I have a ton of light in my house – so much so that I have to wear sun screen in the house – but I love it. I like open and airy light places. DP3

- c. DP4 mentioned having a big kitchen with lots of light – said she has a sliding glass door in her kitchen that she just loves because it makes it so bright – open – airy feeling.
- d. “I changed my dining room light fixtures, my kitchen light fixture.” DP11

Washer and Dryer important:

- a. “My list included a washer and dryer inside the unit and I’ve got that.” DP7
- b. “I would have preferred laundry facilities in the unit, but that wasn’t an option. I really couldn’t afford it either – to have the laundry in the unit. But the laundry was right across the way.” DP 8
- c. “It wasn’t like every other house on the block. I mean these houses were built in the 50’s so every house was exactly the same... and this particular one, the guy was a handyman and had moved the laundry room and it had a nice yard. DP10
- d. “I would say the thing that I brag about to most people is the fact that I have a washer and dryer upstairs. And that I have a room – you know the washer and dryer aren’t just in a closet, I have a room. It’s something I brag about.” DI1

3) Amenities and a convenient location are important in the single women’s consideration of what and where to buy.

- n. DP4 loves her location – being in town with access to bike trails – she bikes everywhere including to work and our interview.
- o. “It’s been great living in this area – because you know, the walking trails and bike paths, you know you feel safe here, or I do. It’s a nice feeling.”DP6
- a. “We have a nice bike trail true. It goes a couple miles. I haven’t been on it for awhile but I walk with my dog every night – mostly around the neighborhood.” DP12
- b. “It’s like a country setting and it’s in a great location. Tons of shopping – I live in a country setting but I have tons of shopping.” DP12
- c. “It has a pool, gym, and a business center, and on top of that it actually has a lot of amenities”. DP7
- d. “I don’t know if I have a favorite - I guess everything. – I don’t’ really have a favorite feature. I guess really it’s the location.” DP7

Pilot:

- a. “having access to the trails over there – the amenities over there – I like those better than my house. PP4
- b. I’d like it to be a little closer to a more central area, sort of like here, you know a downtown area with central restaurants... I can’t really walk from my house like you can here PP2
- c. “I just love a little yard... I like trees and plants and flowers. Stuff like that.” PP2

Safety:

- a. “I didn’t feel safe over there” DP6
- b. And just the fact that it’s a town house and but it’s not like you walk outside and it’s not like the neighbors are staring at you. You don’t have houses right around you. and it’s safe and it’s comfortable DP9

Pilot Safety:

- a. “I still never felt like it was a home. Having people upstairs and below me. Having a parking spot like way over there. It was a huge issue at night. It got to the point where I hated being out at night. All these big scary bushes I had to walk through.” PP3
- b. “Sort of a safe haven” PP4
- c. “I guess the biggest issue for me was safety. I wanted to be in a place that I felt safe.” PP4

**Psychological Theme: The Why
Independence / Accomplishment**

- 1) Home-buying women expressed that they are not willing to wait for marriage and have realized that they need to take care of themselves, or start building a life for themselves, now.**
- a. “Marriage has never bothered me. It perplexes some people, but you know... I never grew up hearing “when you get married – it was always about my career.” DP2
 - b. “I’m not looking for a relationship as hard for a relationship as I might be if I didn’t have a house. I’m not sure if that’s true.” DP1
 - c. “I think before I wanted to be with a guy so that I could have a house. And so I could afford a house.” DP1
 - d. “I’ve always wanted to have a house. I didn’t really think I could afford it myself, so I was encouraging whoever I was dating to buy a house.” DP1
 - e. “I was born in 1970 – I am not young. I may or may not get married but I can’t wait for that to happen. I need to take care of myself. Make a life for myself now.” DP3
 - f. “I am alone – I need to take care of myself” DP3
 - g. “I didn’t want to ask my parents for money – I wanted to do it myself.” DP6
 - h. “ I am not young, I can’t wait for marriage – I need to build a life now” DP3
 - i. *So you said your parents were supportive of your decision?*
“Oh yeah – my dad would be perfectly happy if I never got married.” DP1
 - j. “I wanted to buy something without my parent’s money – I think I needed to prove it to myself that I could do it. That I could live on my own, that I could have the car I wanted – have my own house – all these things without somebody else Without my dad’s money – my parent’s money - with out my grandma’s money – and without getting married.” DP8
 - k. “I felt like I needed to prove something to myself. All through high school and college my life was very regimented and defined and I m out of school and I just thought I’m going to live on my own. Before I get married – I’m just going to live on my own. ... I just wanted to do something for myself, by myself – just prove to my self that I could do it. “ DP8

- l. "I guess that's why I was like – well, you know – I don't see myself getting married in the near future when I bought the house." DP9
- m. "No. I don't think I ever thought I would wait until I married to buy a house. I don't know maybe if I'd gotten married sooner. I was engaged at one time. About 8 years ago. And I think at that point, I was 30 or 31, and I thought we would buy our first house together,, but then after we broke up, I thought I wasn't going to wait around for any guy. " DI11
- n. "I was ready to settle down and think just didn't work out and I thought okay – I'm not going to put my life on hold until I get married – and that's what I've done. but I definitely think in owning a house you're in a different club of people. " DP11

Pilot:

- a. "I felt like if I were still renting, I was still waiting to get married and buy a house. So I just thought just buy a house, why do I have to wait for someone else to by a house" PP2
- b. "We were just raised to believe that if you didn't get married and have kids – blah blah, you know that whole thing. You're suppose to own something. And if you don't' you almost feel like a failure. PP3
- c. "I decided that I needed to take care of myself. And um... there was that whole thing of by doing this am I giving up on the relationship or on meeting someone else or whatever. I mean it was emotional for me." PP3
- d. "I started thinking this is what my life is going to be. I started thinking I'll just make it as happy as possible. But I wasn't... I didn't... All those years in Richmond I didn't meet anybody that I felt like that for... but anyway..." PP5
- e. "... I looked at other women my age, you know who were single but had bought a house. That means they just decided to not ever have a guy. If they're going to have a house – they must not want to get married. Maybe that's why I continued to rent myself." PP5
- f. "It's not something I'd do again. My life wasn't over "(Your life wasn't over?) My dating life. (Did you think it was over?) Yeah, I kinda did. I guess I'd given up.: PP5

2) Expressed that owning a home represents independence, freedom, or control of their lives.

- a. "I guess I feel even more independent than I was before – I guess I somehow feel better about myself than I did before –or I feel less.. I don't know, maybe I'm not looking for a relationship as hard for a relationship as I might be if I didn't have a house. I'm not sure if that's true." DP1

- b. "People see me as more grown up now. I feel more responsible – more mature. I take better care of my house than I ever did my apartments." DP4
- c. "I think it was a sense of accomplishment, especially when you're single, you know, I did all this myself. It felt good to know that I can do this on my own – I don't have to have a man to help me do everything I want to do. I can do something on my own." DP6
- d. "... They may have seen a happier person. But I think you know just knowing that it was mine probably made me a happier person." DP6
- e. "I knew I didn't want to rent. It was time to grow up." DP12
- f. "I kinda wanted to be in control of my own environment too – I didn't want to share – I wanted my own house." DP11
- g. "I have my life under control. I may not feel that inside but I've got your own place – I've got a stable job and everything – everyone looks at me as if I have my life together because I have my own place." DP8
- h. "I could do whatever I wanted. If I wanted to paint the walls or whatever. If I wanted to redo the kitchen, it was mine. I didn't have to ask anybody if I wanted to change the light fixture out. And it wasn't really any cheaper per month for me to own, the thing but it was mine. There was so much pride in it. I cared more. I cared about it." DP8
- i. "Personally I calm I'm stable I'm going to stick around. I'm a navy brat so I've moved around all over – I think that may have been a factor in it. in my buying a home. This is my place. I think a big part of it is my heart – after moving around ... and also that I've got my act together – that I can afford a home that 's an accomplishment. It's a sense of pride too. I have a lot of pride into the condo, " DP 8
- j. "Independence – I did it by myself – yeah me. ... well I had some help and I love, love, love my realtor – and his assistant." DP10
- k. "Freedom"
Financial freedom or personal freedom?
 "Personal. I don't have to depend on anyone. I try never to ask for anything – never to ask." DP12

4) Expressed that homeownership represents success or is viewed by both themselves and others as an accomplishment.

- a. “They think that there’s something... when people perceive buyers they think that a homebuyer has something more – that they were able to get a house. They have more education – more money – more access to something. DP5
Well that’s very similar to how people perceive marriage
“Exactly – you’ve got something more. They got a husband – what did they do right? Or what wrong with you, you don’t?” DP5
- b. “I wanted something that was my own. I wanted something that was mine.” DP6
- c. “I guess it gives me a sense of accomplishments. I have a direction and know where I want to go in life. It says that I want more – that I want more than that – that I have a direction.” DP7
- d. “Cause it’s kinda like “you’re doing alright for yourself. You know You have your own house.” DP9
- e. “I think before I bought a house I defined successful as making a enough money to pay a mortgage every month – but now that I’ve bought a house I think successful is that you’re smart – you know how to manage your money. You’re able to step back and look at the bigger picture of what this means to buy a house.” DP11

5) Expressed that renting was throwing money away or commented that the investment aspect of homeownership was an important factor in their purchasing decision.

- a. “I thought I’m getting older – I don’t’ want to rent. Plus this area’s it doesn’t make any sense to rent and not get anything out of it. I thought if I’m paying for it monthly, I want to own it.” DP7
- b. I will never pay rent again – no way. At least when you pay mortgage you aren’t throwing it away. When you pay rent you’re just throwing it away. And the values went up quite a bit. DP12
- c. “I don’t’ like throwing money away to rent when I could have an investment – something I could build equity in and get my money back later.” DP1
- d. “I felt like paying rent I was throwing my money away. I felt like my money was going towards something – I wasn’t’ throwing my money away – like it was a good investment and right now, it’s a better investment than the stock market.” DP6

- e. So I picked a condo and I decided a 2 bedroom as well. I could take in a roommate if I decided I wanted one and I think it helps resale as well. DP7
- f. "I paid 155 and sold it for 265K 2.5 years later." DP10
- g. "Yeah – The house next to me just sold for \$175K less than what I paid for it. I paid \$352 and they're all going for \$280 now. I can't get out." DP11
- h. "I worry a lot more about money – I think I've become much more uptight. I went through a period – you know that first 6 months where I really didn't go out." DP11
- i. "I think I got approved for more than I could afford, and they approved me for way more than I spent. I have more house than I can really comfortably afford." DP11
- j. "If anything I'm happier cuz I feel secure. I'm investing in something good." DP1
- k. I saved and knew exactly what was in my budget" DP6
- l. I gave myself a 10K budget (for repairs and changes to house) and I stayed within my budget which is good. DP5
- m. "I don't know if I could just sock everything I've saved into a house – I'd be house poor- that's what I would have been – just working to pay a house payment, but I love my house." DP6
- n. "you know I feel like I guess once you're a certain age, it's just a smart choice – a finical choice to make." DP6
- o. "I couldn't afford it without help from my family." DP1
- p. "My car is paid for. I was able to pay off loans. My husband and I were able to start debt free." DP8
- q. "Honestly, I'm not good with numbers. That's where my dad helped so much. My dad took care of that part." DP7
- r. "I was talking to somebody about this, but I don't know if it was an ARM. It started lower and was just going to go up." DP 7

Pilot:

- a. The idea of the home as a financial investment is often discussed by these women as an after thought –often not coming up until late in the conversation. Financial aspects were also frequently presented with somewhat irrational logic or misinformation.
- b. He suggested that Blacksburg was a hot area ... if you get something in Blacksburg, you'll have an investment." PP4
- c. "Yeah, and I thought it would be a good investment too." PP2
- d. PP3 and PP5 believed that the stock market wasn't for them – couldn't (or shouldn't) be investing in stock.
- e. PP2 argued that renting university housing over a 30-year period would cost her \$180K – thus buying was better.
- f. PP5 financially supports her mother, but has no actual idea of her mother's need:
- g. "I'm supporting her. I don't' really know what her financial situation is, cuz she doesn't talk about it, but she's just appeared to me to never have any money. So I don't know..." PP5
- h. Only one participant: PP3 claimed that she purchased a house for financial reasons and discussed the potential for financial gains rationally. In this case, her father had made money in real estate for years.
- i. " It's all about economics"

Social
Positive Social Aspects: Security / Stability

1) Home-buying women expressed that they felt more grown up: That buying a home was something they “should” or “ought” to do, or that homeownership provided a sense of being on the right track.

- a. “I was brought up that way – I’m on a normal path- I’m comfortable. I’ve had friends ask me what they should do and even in a bad economy – I think it’s the way to go.”
Did you feel like it was something you should do?
“Oh absolutely. You know. I’m traditional – so yeah – I did feel that way. I just thought okay – I’d saved up money – I did all the right things.”DP9
- b. “My dad was smart – he always talked about smart investing – things that you should do... I always felt like when you were financially secure enough you should do that if you could. “DP6
- c. “I have friends that ask me –aren’t you going to look at a house?” DP5
- d. “People see me as more grown up now. I feel more responsible – more mature. I take better care of my house than I ever did my apartments. “ DP4
- e. “I knew I didn’t want to rent. It was time to grow up.” DP12

Pilot:

- a. I was ready to buy a house. PP5
- b. It made me feel like I needed to move and so I did. PP5
- c. “You’re suppose to own something” PP3
- d. I think as soon as you qualify for a loan you think, Oh my gosh, I should get a house. PP2

2) Women buy houses to feel settled grounded or committed to something.

- a. “ I guess maybe a sense of settledness or stability at this point in my life...for the first time I feel like I could possibly be here until I retire. I guess that’s part of that picture.” DP2
- b. “Being a homeowner has made me feel settled – attached to the area. I feel like this is my home now.” DP3

- c. DP4 feels like the house has given her a home – somewhere she belongs – like she’s staying here – grounded.
- d. “I have a house now” compared it to getting a dog – making her more mature – responsibility for something – commitment to something.” DP4
- e. “I don’t know. I have a love / hate relationship with my house –because it was one of those things, like a few years ago, I wanted to buy a house. You know, everybody was doing it. I was ready... cuz you know, I got to the point where I wanted to settle down.” DP11
- f. “I think before I bought a house it was something I wanted to get – like this goal – I want to be a homeowner – it says your successful. And now I think it kinda says – you’re secure. That your stable. I mean most people I know who have their own homes are stable. They aren’t all over the place.” DP11

Pilot:

- a. “I just wanted to feel settled about something or... where I lived or like... just committed to something – some place – some location that felt like home kind of...” PP5
- b. “There’s something so grounding about owning something. You don’t feel so transient – you feel more connected if you own something. I’ve seen it in my friends – they need that , that connection.” PP3
- c. “... it’s a symbol of achievement, responsibility commitment. But it’s also a symbol of grounding” PP3
- d. “I thought it was gonna make me feel more settled. I thought Okay, I’m going to buy a house - this is the way my life is going to be and I’m going to be settled” PP2

3) Home-buying women are seeking a sense of security / stability, often mentioning that their home was a sanctuary or retreat.

- a. “It’s a symbol of security – I know I have a place to go home to everyday. I don’t’ have to worry about renting. I know I have a home. Especially with the work that I do – I mean I’m very realistic. I’m very aware that I have my own home. I’m not sharing with anyone. I’m not dependent on anyone – security.” DP7
- b. Probably when I first bought my house, it was more of a... I don’t know... little prestige, I think. You know when you are younger and you first buy a home, and your talking to friends and meeting people, and you tell them “I own my own home”. And it’s like “oh...” And now it’s probably security. Stability, and the fact that I can do anything I want to it, and it’s mine. Which you know gives you

kind of credibility in the world really. Cuz, you own property. A little bit of stability.” DP 9

Representation of Me – Self – Retreat:

- a. “I know this sounds so corny but it’s me – it really is. When I think about it - when I go from room to room, I see all my pots and pans and there not there for decoration – I mean those things have been beaten up - those pots and pans are used. That coffee maker has daily abuse. The dog bowls on the floor are from my pup. You walk into the dinning room it’s command central – my utility room has everything from my workbench to everything – all my other little projects – everything that represents me – everything outside and the things I planted – that house is me cuz of all the work I put into it.” DP5
- b. “Having a place to just go to be me – not worry about the world.” DP1
- c. “It’s nice to know – you know when you worked all day and you come home to your comfort zone. You know in your home you fill it with things that make you feel comfortable. I guess that’s how I look at it- you know if I’ve been away, I just love to come home.” DP6
- d. “It’s more of a retreat. It’s the place I go to sort of recharge.” DP1
- e. “Even when I’m visiting family member or friends – I just want to go home – you know. I have my house. My retreat – check on my plants.” DP9
- f. “I mean my home has always been my sanctuary – it’s where I go to relax – I’m not someone who has a lot of people over. It’s my sanctuary.” DP11

Pilot:

- a. “Sort of a safe haven” PP4

Negative Social Aspects – Isolation

1) Single women can feel stressed, trapped or burdened by their homes.

- a. “It was bittersweet cuz you know I did this – it was all me doing this. Wow, I did this. It was me, all me on my own. But at the same time it was a reminder that there was no one there to help me and no one there to give me a hug and say you know you did a good job.” D11
- b. “I cried. I mean I just sat there and had an anxiety attack. I was like oh my god this is all on me.. I was just really, really scared. I had all this pressure and I started to cry. I wanted to give it back. It’s too much – I don’t want it. Now you’re going to make me cry....It’s very ... um... I think the last year has been the most stressful of my life.” DP11
- c. “The idea of if I really wanted to do that. I think the whole fact that I was buying a home – I’m committing myself to a huge loan - the idea of could I really afford it – that was very stressful. the whole idea that I was buying a home. The first experience of buying a home for the first time was very stressful.” DP7
- d. “Here I was a single person, buying a house by myself. Didn’t have anybody backing me up or cosigning or anything. It was all on me. It was pretty scary for me, but I feel good about it. I did it.” DP9
- e. “I got a little overwhelmed by the whole buying process and I didn’t expect that from myself. I thought I was stronger than that – but this was a big life changing event. You know. I got upset over stuff and then thought why would I get upset over that. It was a little overwhelming and I would think Oh my God.” DP9
- f. “It’s kind of frustrating to know that I’ve got to pay this It’s scary in that I don’t have the freedom to do this. I feel like I’m in this new world. I feel like I’m in this new club, which is kind of cool. You know you’re with other homeowners and it’s like we bond. But it’s scary sometimes – very overwhelming.” DP11
- g. “I wish I was more involved in the community, but again I don’t have time. Sometimes I think if I didn’t buy the house I would have the time to do other things....” DP2
- h. “...you’re kinda stuck having a mortgage to pay – I mean I can afford to pay it – but I can’t pick up and leave. You’re like tied to the place.” DP1
- i. “I can’t leave – I have a house now” DP4
- j. “There are times when I love my house and there are times I think oh my god this house is killing me. Because I think I didn’t really realize that my disposable

income – how it's going to effect that. what I'm able to do. . I have to be on a much tighter budget. Cuz there's things that I want to do. Money that I would normally spend on myself or on vacations, now, I spend on my house." DP11

k. "I feel trapped. I feel like I can't move." DP11

Pilot:

- a. "I need to get out on my own again..." PP5
- b. "I feel like I started making it a home to an extent, but I kinda stopped. Like I didn't completely finish putting up pictures, or I didn't get the furniture reupholstered, cuz I'm starting to think I'm gonna be in a different place." PP5
- c. "It's just not as easy to pick up and go someplace. Which maybe is good. I don't know. I'd like the house with fewer possessions. I don't know that might be my personality but I actually enjoy having fewer possessions and just being able to fit everything into my car." PP2

2) Women can feel that men are intimidated by their homeownership:

- a. "I think guys in their late 20s are threatened. I have come across that. They're living out of their parent's house... I was already owning my own place and these guys could barely – they're living five guys in a house...." DP 8
- b. "Men do. They are so intimidated. They're so intimidated." DP11
- c. "Because it's intimidating. I think it's because I have my act together To some people, you know, who maybe aren't where I am at – it can be intimidating. So I've had a couple guys say just don't tell them you have a house – or wait awhile. You know when you first start talking to them, or dating them, just don't mention it." DP11
- d. "They were intimidated before, they even more so now. I've been told by people just don't say you own a house." DP11.
- e. "I think guys were intimidated – you know? I think that's why nothing ever lasted. They probably thought oh look she's got her own place. I think it intimidated them."

How bout the women?

Oh I haven't' had any problem with them. Just the guys. That's what I think anyway. right now I don't even bring anybody over to the house. " DP12

- f. “Apparently I’m intimidating even without the house. I’m sure the house makes it that much worse” DP1
- g. “I’m sure that (the house) adds a whole another level to it. But apparently they’re already intimidated.” DP1
- h. “.. a guy that I was starting to date several years ago right as I was thinking of signing the papers – I showed him the pictures ... he was very intimidated by it. But I think his level of intimidation about the house went hand and hand with my level of education. Laughs – were’ not dating now!” DP5
- i. “I’m still single –I have my own house. Yes it’s definitely a burden that I have my own house- yep – very much so. Very much so” And later “ It’s intimidating, very intimidating! With women though it’s like ‘Good for you sister.’ DP5

Pilot:

- a. Yeah, I don’t know that the house thing is such an issues, but the PhD is an issue with some men.” PP4
- b. PP1 felt that men were intimidated by her homeownership, but that older women though it was wonderful.

3) Home-buying women can feel guilty or undeserving of what they have.

- a. “ I think subconsciously I haven’t earned that. I haven’t earned that – similar to a car ... went I got my car, I thought I have to get this series – I can’t get the next one because I haven’t gotten to that level yet – I’d have to be president to have that car. ...That was the same thing – I mean I’m single – no kids – I’m qualified for a town home – ease of maintenance, I’m on the go – I travel no commitments - I’m suppose to be at this level.”
You hadn’t earned it?
“Right! I hadn’t earned it. Exactly it. “ DP5
- b. Always knew she wanted to own a house – said now sometimes she can’t believe it’s hers – sometimes she sits on her porch and it just hits her – “this is mine – it’s just so cool” hasn’t’ really fully sunken in yet.” DP4
- c. “I mean I have 2 and a half baths. I certainly don’t need 2 and a half bathrooms unless I have other people over.” DP 9

Pilot:

- a. “But I have a friend who can’t afford to buy anything and she really wants to. And I felt really bad about that. It’s not competitive but I just feel... bad about it.” (Do you feel guilty?) “Yeah – I do feel guilty – it sounds really weird, doesn’t it?” PP3
- b. “.. I do feel guilty. I feel really guilty. Sometimes when I go to McDonalds and I see someone working there and I think how good my life is – you know, I mean... that makes me feel really guilty.” PP3
- c. PP5 also expressed a feeling of guilt and being undeserving when at the end of the interview she stated that she had inherited money from her aunt which her siblings had not received, in using the money to buy a house for her mother, she felt she had done something “good” with it – given it back to the whole family. Claimed she would feel selfish keeping the money. She was currently living with her mother, but intended to find someplace of her own to rent. PP5
- d. Interviewer: “So you have a three-story town house?” Participant: “Yeah, not that as one person I should need all that space...” PP4
- e. “It feels really good ... Sometimes I think I’m a little too happy” PP4