# THE RELATIONSHIP BETWEEN THE VALUES OF HUSBANDS AND WIVES AND THEIR DECISION TO PURCHASE LIVING SPACE

bу

Denise Korpan Koss

## A thesis

submitted in partial fulfillment
of the requirement for the degree of

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A dissertation submitted to the Faculty of Graduate Studies of the University of Manitoba in partial fulfillment of the requirements of the degree of

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#### ABSTRACT

Interviews were conducted with 51 couples who had recently purchased living spaces in Winnipeg. It was hypothesized that the ranking of values which are guiding principles of life would be similar to the ranking of values which are guiding principles in the selection of living space; a husband and wife in a couple would have similar values; a husband and wife in a couple would list the same design features as important; design features ranked as most important would be present in the living space; and design features present in the living space; and design features present in the living space values.

Findings of the study only support the first two hypotheses. Value hierarchies remained similar regardless of the situation.

A husband and wife in a couple tended to rank values similarly but did not consider the same design features as important. Design features present in the living space were not necessarily those ranked as most important. Living space values did not seem to be related to design features present in the living space even when variables such as final decision—maker, income, downpayment, influence from family and friends, availability of housing, and consumer debt were partialled out.

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#### CHAPTER 1

#### INTRODUCTION

Social psychologist, Milton Rokeach (1973: p. ix) wrote:

It is difficult for me to conceive of any problem social scientists might be interested in that would not deeply implicate human values.

Researchers and teachers in home economics seem to agree with this statement. Their writings show a long and continuing recognition of the importance of human values. Careful reading of the Proceedings of the Lake Placid Conferences (1899-1908) indicates "the unmistakable concern of the early home economists with the values and goals which underlie managerial decisions" (Gross, Crandall, and Knoll, 1973, p. 666). In 1955, a working Conference on Home Management dealt exclusively with the interrelationships of values and decisionmaking. At that conference, William McKee (1955, p. 8) cited Clyde Kluckholn as characterizing the value problem "as easily the most significant intellectual problem of our time". McKee (1955, p. 8) describes the process of valuing as "one of the distinguishing characteristics of the human species". Paolucci and O'Brien (1960) suggest that "management is...a conscious mediation of a value system". Deacon and Firebaugh (1975, p. 140) believe that "values provide the underlying meanings that give continuity to all decisions and actions".

Although the belief that values are important in all forms of human endeavour is widely accepted, values are intangible and often unknown. They grow from a person's experiences and since each individual has different experiences, it can be expected that people will hold different values. However, the process of valuing is believed to be the same for everyone (Raths, Harmin, and Simon, 1966,

p. 28). Raths et al (1966, p. 30) have suggested criteria which describe the process of valuing. These include:

Choosing: 1. freely

2. from alternatives

3. after thoughtful consideration of the consequences of each alternative

Prizing: 4. cherishing, being happy with the choice

5. willing to affirm the choice publicly

Acting: 6. doing something with the choice

7. repeatedly, in some pattern of life.

If something satisfies all seven of the criteria, then it can be called a value. Thus, values seem to manifest themselves concretely in the way people talk and in the way people act. Rescher (1969) thinks this manifestation is especially apparent in the pattern of expenditures of time, effort, and choices in the marketplace.

Of the many choices made in the marketplace by the family, none is probably quite so major as the one involving the purchase of living space. The living space represents a great expense to the family—approximately 16.1 percent of income is spent on principal, interest, and tax according to an urban family expenditure survey (Statistics Canada, 1975, p. 10). It represents the hub of the family's private world, the place to retreat and refresh from the stresses of our modern society (Montgomery, 1974, p. 10). It is also expected that the living space will provide a healthy and stimulating life that will contribute to the development of the family, the community, and the nation (Beyer, 1960, p. 644).

Montgomery (1974, p. 10) has observed that families are not doing too well in establishing some kind of satisfactory relationship between their own basic needs and their housing. How can this relationship be improved? It has been suggested that knowledge of what people

value will permit more satisfactory planning and designing of houses and ultimately, selection of living space which will better accommodate all the family's needs (Beyer, 1959, 1960, 1965; Beyer, Mackesey, and Montgomery, 1955; Carll, 1973; Cutler, 1947; Meeks, 1969; Obst, 1963). This research will attempt to examine whether a relationship exists between people's values and their decision to purchase living space. In this day of housing shortages and rapidly escalating costs, families are often limited in their housing choices. Hopefully this study will provide planners, architects, interior designers, home economists, sociologists, economists, builders, developers and marketers with a better understanding of what people look for in "good" housing. Perhaps then, even in a situation of limited choice, the decision to purchase will result in a satisfactory relationship between family needs and their housing.

#### CHAPTER 2

#### REVIEW OF LITERATURE AND STATEMENT OF PROBLEM

Literature pertinent to the question, "What is the relation-ship of values to the decision to purchase living space?" may be subdivided into three categories: a) studies concerned with the decision-making process, b) literature pertaining to the concept of design and design features, and c) research concerning values and their relationship to housing. This chapter discusses the research in each category and reports the objectives, research questions, and hypotheses identified for this study.

## Studies of the Decision-Making Process

Regardless of the specific nature of the problem, decision-making in any sphere usually follows the same basic process. What changes are the particular values, goals, resources, demands upon resources, and quantity and quality of interactions that take place during the process (Schlater, 1967, p. 95).

Analysis of the decision-making process by economists, home economists, psychologists, sociologists, administrators, business executives, and mathematicians has revealed certain findings which are relevant in a study of housing:

- 1. Decisions can be classified into certain types (Brim, Glass, Lavin, and Goodman, 1962; Diesing, 1962; Plonk, 1968). A decision such as the one involved in the purchase of living space is classified as a major or "central decision" since it is a crucial decision in the life of the decision-maker that leads to a chain of many minor but related decisions called "satellite decisions" (Plonk, 1968, p. 790).
  - 2. The decision-making process can be thought of as consisting

of certain "normative" steps (Brim et al, 1962; Gross et al, 1973; Schomaker and Thorpe, 1963). Halliday (1964) questions this finding in regard to family decision-making. She feels that not enough research has been done to indicate how families approach either the important central decisions, or the little day-to-day decisions. She suggests that the decision-making process may be influenced by the importance of the decision as perceived by the decision-maker. In order to eliminate any uncertainty about the steps of the decision-making process, this study concerned itself with only one step, the final selection among all alternatives.

3. There is no perfectly rational decision-making (Brim et al, 1962; Emory and Niland, 1968), since human beings do not consider all possible courses of actions and objectives are not always stated explicitly. This finding has important implications in this study since even a careful consideration of family needs and values may not result in satisfactory housing.

Selection of living space, as well as being classified as a "central decision", is often considered a joint decision (Gallogly, 1973, p. 18), since it usually involves participation of both spouses and sometimes other household members or non-household members. The process of joint decision-making of husbands and wives has received a considerable amount of study. Sociologists and psychologists are concerned with the roles played by husbands and wives in joint decision-making and the dependence of these roles on various psychological and socio-economic factors (Blood and Wolfe, 1960; Kenkel, 1961; Mack, 1970; Safilios-Rothschild, 1969; Strodtbeck, 1951). Marketing and advertising researchers are concerned with determining which spouse

has the dominant influence in various types of decisions in order that marketing and advertising strategy can be oriented accordingly (Davis, 1970; 1971; Ferber and Lee, 1974; Sharp and Mott, 1956).

In many studies concerned with determining patterns of decision-making, information has been obtained only from the wife (Blood and Wolfe, 1960; Burchinal and Bauder, 1965; Davis, 1971; Wolgast, 1964).

There is evidence now that responses of husbands and wives differ, although these differences may be obscured in aggregate analyses (Davis, 1970; Davis and Rigaux, 1974; Granbois and Willet, 1970; McCann, 1960; Scanzoni, 1965; Wilkening and Bharadwaj, 1967). Most studies of husband-wife decision-making report that agreement between husbands and wives concerning relative influence in decision-making is seldom much higher than 50 percent (Davis, 1971; Munsinger, Weber, and Hansen, 1975; Wilkening and Morrison, 1963).

As well as determining extent of agreement in decision-making between husbands and wives, Davis and Rigaux (1974, p. 51) also addressed themselves to the question, "Do marital roles in consumer decision-making differ by phase of the process?" They found that marital roles did vary throughout the three phases of the decision process. The phase of information search was characterized by more role specialization than either the phase of problem recognition or the final decision phase. This would suggest that in research about joint decision behaviour, each phase of the process must be considered separately.

A model of the decision-making process was used by Gallogly (1973) to study how families made housing decisions to locate in a planned community. She found that most families moved because they

needed more space. Desires for home ownership and financial concerns motivated another significantly large group. In their search for a house, respondents most often considered housing space and lay-out, the physical neighbourhood, and cost. The physical appearance of the neighbourhood appeared to be related to husband's occupation, being less important to craftsmen and labourers. The extent to which families value recreational facilities appeared to be related to prior place of residence, husband's age, wife's age and stage of family life cycle. Social climate seemed more important to former renters than to former owners, as did the cost of housing. Wife's age also appeared to correlate with social climate. Expanding families and families in childrearing life cycle stages were the most interested in locating near good schools. There were no correlations between the family's decision to move to a planned community and house size and lay-out, nearness to shopping, nearness to family and friends, yard, modern equipment, and quality of public services (Gallogly, 1973).

# The Concept of Design and Design Features

Design, whether it be good or poor, is an important component of housing. Dean (1953, p. 132) has hypothesized that certain aspects of housing design are crucial to family life. The most important of these appear to be: the location of the dwelling unit, the orientation of dwelling units to each other, the compatibility of the design to the performance of living functions either within the dwelling space or outside the home, and the way in which the design relates to the interaction of family members among themselves and significant others. Together, they all seem to work to modify the number and kind of social

environments to which family members are exposed.

Several studies have also shown that a relationship exists between design and expressed housing satisfaction. Teitzel (1966) found that in her study with homemakers whose houses were in the \$13,000 to \$20,000 price range, dissatisfaction occurred most often with kitchen storage, noise, and privacy. Wives studied by Peterson (1968) indicated satisfaction with their living space if the home was free from bothersome noise, allowed privacy, and was sufficiently large with enough bed-In a study of 186 homemakers under age 65 who had children under the age of 18 living at home, Yearns (1972, p. 146) found that respondents' satisfaction with present housing were not independent of housing attributes. Atkins (1973) found that the satisfaction expressed by families in public housing was significantly related to the extent that the housing design met their needs. Household size proved a major variable in relation to housing satisfaction in a study done by McKown (1975, p. 13). Families with five or more household members were more dissatisfied with the design of their present dwellings than four person families. Research conducted by Clare Cooper (1975) at Easter Hill Village, a low-income housing project, is cited as further evidence that a relationship exists between design and housing satisfaction. Design features such as a fenced back yard and private front yard, row houses instead of high-rise apartment buildings, and porches led to increased resident satisfaction while the size of the kitchen, insufficient soundproofing, and an inadequate play area for children were some of the reasons given for resident dissatisfaction.

## Research on Values and Housing

In 1947, Virgina Cutler conducted one of the first value studies related to housing. She contended that if an individual has some insight concerning the relative importance to him of the fundamental values in housing, he will be able to direct his efforts more intelligently in seeking home satisfactions. Ten values were selected for study: beauty, comfort, convenience, location, health, personal interests, privacy, safety, friendship activities, and economy. individual aged 10 years or over from a sample of 50 families filled out the home values test which consisted of three parts: the rank ordering of values, paired-comparison of values, and feelings about the home presently lived in. The results suggested that a sizable group of people are not able to state off-hand what housing values are of real importance to them. They needed to go through a careful weighing procedure, as in the use of paired-comparisons, in order to make trustworthy decisions. This was particularly evident in the value "economy". Paying the bills was of small consideration on the verbalized ranking, but when weighted against other values money became more important. conclusion, Cutler (1947, p. 74) suggested that "if a home was so arranged that it makes adequate provision for the three values most important to an individual, he would feel well satisfied with the home. Conversely, if the home failed to provide what those values require, he would be dissatisfied with it".

Beyer, Mackesey, and Montgomery (1955) attempted to identify the fundamental human values reflected in patterns of living. Approximately 1,000 families were interviewed. On the basis of the findings, the subjects were divided into four value groups. The "economy" value group emphasized the economic uses of goods and services, while the "family" value group felt the health and well-being of the family to be most important. Personal enjoyment, aesthetics, and self-expression were desired by the "personal" value group, whereas the "prestige" group viewed their house in terms of its effect on the family's social standing (Beyer, Mackesey, and Montgomery, 1955, pp. 3-6).

Beyer continued this work in 1959. He tested nine values—
economy, family centrism, physical health, aesthetics, leisure, equality, freedom, mental health, and social prestige—on a sample consisting of both rural and urban homemakers. He found little differences
in the value orientations of the rural and urban groups. However, his
results did indicate a division of the respondents into two "natural"
groupings. The first group highly valued family centrism, equality,
economy, and physical health. They tended to have two characteristics
in common; that is, they had adjusted to the reality of living as a group
and they were generally less sensitive to matters of the material
world. On the other hand, there were the individuals oriented towards
freedom, mental health, aesthetics, prestige, and leisure. These people
were more individualistic and generally expressed a high degree of sensitivity to the material world (Beyer, 1959, pp. 16-17).

In measuring values with the forced-answer technique, Beyer (1959, p. 18) found family centrism and equality to be dominant, with physical health, and economy ranking next in importance. Teitzel's (1966) results were similar. Economy, equality, physical health, and aesthetics ranked in the top four positions in her study of middle-

socioeconomic homemakers. A large percentage (62%) ranked social prestige as the least important value.

Fortenberry (1963) asked 239 white women in Mississippi to indicate their preference for three values in regard to kitchen design. The values used were: physical convenience, family-centred living, and social standing. Physical convenience was significantly dominant in both the intensity of agreement and forced-choice testing techniques. The second most dominant value was not clearly defined by the two testing techniques. Social standing had a slightly larger percentage than family-centred living when the intensity of agreement technique was used. Family-centred living was clearly in second place when the forced-choice technique was used. Age of the respondent, number and ages of children living at home were factors found to be significantly related to the dominant values.

The economic value was ranked highest by 50 percent of the respondents in another study of middle socioeconomic class families (Meeks and Deacon, 1972, p. 12). Of the five values studied—economic, social, aesthetic, prestige, and personal—homemakers listed prestige as least important. The conclusion of their study that "the values the homemakers gave as important in an explicit ranking were apparently not the same values they expressed in planning the selection of their environment" (Meeks and Deacon, 1972, p. 13) was not surprising in the light of the previous finding by Cutler (1947, p. 33) that people are not able to state off—hand what housing values are of real importance to them.

Carll (1973) examined the values of 53 black and white low-income

homemakers. From the values tested--convenience, leisure, health, safety, family centrism, equality, privacy, personal freedom, aesthetics, social prestige, and economy--she found that low-income people also rank economy first. However, unlike the middle-class homemakers in the Meeks and Deacon (1973) and the Teitzel (1966) studies, the lower class respondents ranked social prestige as third in importance.

Building on earlier work done by Beyer et al (1955) and Beyer (1959), data collected by Stoeckeler and Hasegawa (1974, p. 277) seemed to confirm the existence of housing value groups. In addition to the economy, family, and personal classifications found by Beyer et al (1955, pp. 55-56), Stoeckeler and Hasegawa also found a group with a balanced orientation. The importance of economy and family centrism in housing value hierarchies supports previous findings. Stoeckeler and Hasegawa (1974, p. 277) found support for the hypothesis "that individuals arrange their hierarchies of a set of personal values depending upon the situation in which they are applying the values".

In summarizing this review of literature, it appears that the purchase of living space can be classified as a major decision which probably consists of several steps. Husband and wife involvement in the decision process may vary at each of these steps and perceptions of this involvement may differ depending on who answers the questions. The literature indicates that a relationship exists between design and housing satisfaction. People do not seem to be able to state clearly their housing values, but studies have found that there are housing value groups. The most important of these value groups appear to be family centrism, equality, physical health, and economy.

The literature review gives some indication of the research undertaken in the areas of decision-making and housing. To further explore the major decision to purchase living space, the following objectives and research questions were identified for this study.

## <u>Objectives</u>

The objectives in this study were:

- 1. to identify values held by husbands and wives,
- 2. to determine if there is a relationship between these values and living space design features selected in a purchase decision, and
- 3. to determine if this relationship is affected by such things as:
  - A. who is the decision-maker, the husband, the wife, or both.
  - B. level of family income,
  - C. size of downpayment
  - D. external factors such as peer group or parental pressure,
  - E. availability of housing, and/or
  - F. perceived debt ratio.

# Assumption

The literature on values in general and the relationship of values to housing in particular have provided one basic assumption for this study.

1. Husbands and wives have values which can be measured.

# Research Questions

This study answered the following questions:

- 1. What values do husbands and wives in a newly purchased living space hold?
- 2. Do husbands and wives rank the values which are guiding principles of their life similar to the way they rank the values which are guiding principles in the selection of their living space?
- 3. Are the values of husband and wife similar in both the life situation and the living space selection situation?
- 4. Are the design features listed as being most important to the husband similar to those listed as being most important to the wife?
- 5. Do the design features in the newly purchased living space reflect the most important design features as expressed by the husband and the wife?
- 6. Do husbands and wives with similar values select similar design features in their newly purchased living space?
- 7. What other factors may have affected the decision to purchase the living space? Consider for example:
  - A. who is the decision-maker,
  - B. level of family income,
  - C. size of downpayment.
  - D. external factors such as peer group or parental pressure.

- E. the respondent's perception of availability of housing, and/or
- F. perceived debt ratio.

## Hypotheses

Hypotheses resulting from the research questions were:

- 1. Husbands and wives rank the values which are guiding principles in their life similar to the way they rank the values which are guiding principles in the selection of their living space.
- 2. Values held by a husband and a wife in a couple are similar.
- 3. The design features listed as being most important to the husband are similar to those listed as being most important to the wife.
- 4. Design features present in the newly purchased living space are related to the most important design features selected by the husbands and the wives.
- 5. Design features present in the newly purchased living space are related to the values held by husbands and wives.
- 6. The relationship between values held by husbands and wives and the design features within the living space they selected in a purchase decision is related to such things as:
  - A. who is the decision-maker,
  - B. level of family income,
  - C. size of downpayment,

- D. external factors such as peer group or parental pressure,
- E. the respondent's perception of availability of housing, and/or
- F. perceived debt ratio.

The researcher realizes that these hypotheses are written only in the alternative form. Both the null and alternative forms are given in the findings chapter.

## Definitions

As used in this study, certain terms are theoretically and then operationally defined as follows:

1. <u>Values</u>—There are several definitions. Kluckhohn (1951, p. 395) defines a value as "a conception, explicit, or implicit, distinctive of an individual or characteristic of a group, of the desirable which influences the selection from available modes, means, and ends of action". According to Beyer et al (1955, p. 49) values are "the totality of a number of factors, such as an individual's ideals, motives, attitudes, and tastes, which are determined by his cultural background, education, habits and experiences". Williams (1960, p. 400) sees values as "the criteria by which goals are chosen". Rokeach (1973, p. 5) defines value as "an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence".

Although these definitions vary somewhat according to the disciplines which produced them, there is considerable agreement as to some of the main characteristics. Values are always important to the person who holds them and they tend to endure. Reason and feeling are both contained in the word "values". They are dispositions like

attitudes, but more basic because they often underlie attitudes (Rokeach, 1968, p. 124).

In this study, values are operationally defined as: enduring beliefs rated by the individual in order of his/her importance to him/her in selecting possible courses of action as measured by the Rokeach Terminal Value Scale.

- 2. <u>Family living space</u>—total physical environment surrounding and including the dwelling unit. In this study, this was represented by any of the following which had been purchased: a single-detached dwelling, a semi-detached dwelling, townhouse, or apartment.
- 3. <u>Design features</u>—the arrangement of detail and form that stands out as a distinct part of the living space. In this study, design features were items which were built into the living space and were present at the time of purchase and also included a limited number of components of the neighbourhood such as nearness to schools and shopping centres. Design features were measured using the researcher's design feature questionnaire.
- 4. <u>Decision-maker</u>—an individual or group of individuals who make choices. In this study, the decision-maker was the person or persons who made the final selection in the purchase of the living space as perceived by the respondent to the questionnaire.
- 5. <u>Family--"</u>is a corporate unit of interacting and interdependent personalities who have a common theme and goals, have a commitment over a time, and share resources and living space" (Hook and Paolucci, 1970, p. 316). For the purpose of this study, the commitment over time was represented by marriage.

- 6. Income—Kyrk (1953) suggests that since income is such a difficult concept to define "the basic criterion to be used in deciding what is to be included or excluded is the purpose for which the income is to be calculated" (1953, p. 39). Income in this study refers to current money income which can be used to provide goods and services. It was measured as gross income of all family members as reported for both the mortgage and the 1975 income tax return and included salaries, wages, professional fees, investment income, transfer payments, commissions, or gratuities.
- 7. Size of downpayment—the amount of money given to the seller when the living space is first purchased. This money may have been obtained from the family's own assets, borrowed from a financial institution, or borrowed from family or friends.
- 8. External factors—elements impinging upon the family from the outside environment. For this study, external factors referred to solicited and unsolicited "advice" from family and friends regarding the purchase of living space.

#### CHAPTER 3

#### METHODOLOGY

This chapter reports the procedure used to determine the relationship between the values of husbands and wives and their decision to purchase living space. It is divided into five sections: selection of the sample, description of the sample, selection and development of the instruments, collection of the data, and analysis of the data. Selection of the Sample

Couples rather than single persons were selected for this study because tradition has decreed that homeownership is a high priority for Canadian families. Trends indicate an increasing number of single person homeowners, but this is a relatively new phenomenon accounting for a small percentage of living space purchases. 1

Eligibility for participation in the study was restricted to husbands and wives who met these four requirements:

- The living space was the first one purchased by the family.
- 2. Both the husband and wife lived in the newly acquired living space.
- 3. The family had not lived in that space prior to April 1, 1976.
- 4. The husband and wife had to speak English or provide an interpreter.

<sup>&</sup>lt;sup>1</sup>Diane Coble, Public Relations, the Winnipeg Real Estate Board.

The population was identified from the real estate purchases listed in the first four issues in May, 1976 of the Digest Business and Law Jownal. The City of Winnipeg at that time was divided into 12 communities: Assiniboine Park, Centennial, East Kildonan, Fort Garry, Fort Rouge, Lord Selkirk, Midland, St. Boniface, St. James-Assiniboia, St. Vital, Transcona, and West Kildonan. The address of each real estate purchase was identified according to community and then numbered consecutively within that community. A 30 percent sample was randomly selected from each of the 12 areas resulting in 233 listings. Each listing was categorized as properties which sold for under \$35,000 and properties which sold for \$35,000 or over.

For each of the 233 listings, the phone number was obtained from the Manitoba Telephone System directory for Winnipeg or from MTS information. Telephone calls were made to each number. In the conversation with the adult who answered, the study was described and anonymity in any reports was assured. To determine eligibility for the survey, the person was asked if he/she met the criteria for the sample. Interviews were arranged with eligible couples who agreed to participate. See Appendix A, pp. 83-84 for the complete telephone conversation.

Letters explaining the study were sent to those families who could not be reached by phone (Appendix A, pp. 85-86). These people were asked to answer a short questionnaire and return it in a stamped, self-addressed envelope. Upon return of the questionnaire, appointments were made with eligible families.

Following both the telephone and letter contacts, a total of

51 husbands and their wives were eligible and interviewed. Of the 233 listings originally selected, 132 or 57 percent were not eligible for the study. Of the remaining 101 listings, 29 did not respond to the letters sent, 21 refused to be interviewed and 51 participated in the study (Table 1). (For the breakdown in each of the 12 communities, see Table 40, Appendix B, p. 95). The reasons for ineligibility in the study were as follows:

Not first home purchased	87
Not living with a spouse	16
Have resided previous to April 1, 1976	11
Does not speak English	6
Commercial establishment	4
Purchaser not living in house	4
Purchaser moving	2
Purchaser denied ownership	2
Total	132

Table 1
Results of the Phone and Letter Contacts

		Number
Sample size		233
Listings under \$35,000	107	
Listings \$35,000 or over	126	
Interviewed		51
Listings under \$35,000	24	
Listings \$35,000 or over	27	
Not eligible		132
Refusals		21
Letters not answered		29

## Description of the Sample

Descriptive characteristics of the sample were obtained from the interview schedule. These characteristics included: composition of the family, length of marriage, residency, income, education, employment, and socioeconomic status.

Composition of family. In order to be selected as eligible for the study, families had to include a husband and a wife. The largest family in the sample had seven members, two adults and five children. Of the 51 couples interviewed, 32 had no children and 19 had at least one child (Table 2). For composition of the families by age of children, see Table 41, Appendix B, p. 96.

Table 2
Composition of Family

Composition of Family <sup>a</sup>	Number
Husband and wifeno children Husband and wifeone child Husband and wifetwo children Husband and wifethree or more children Total	32 7 7 7 <u>5</u> 51

<sup>&</sup>lt;sup>a</sup>In addition, one family had an extended family member living in the household and two families had boarders.

Number and age of family members is reported in Table 3. The majority of the couples were under 35 with only five wives and nine husbands 36 years of age or over. Ages ranged from 18 to 60 for wives and 22

to 63 for husbands. The mean and median differences indicate the closeness in age of the husbands and wives in the total sample.

For the 19 couples with children, the children ranged in age from 1 year to 21 years with the majority 12 years of age or under. There were more boys than girls in these families.

Table 3

Number and Age of Family Members

N=51 couples

Age of Husbands and Wives	Nun	Number		
(Years)	Husbands	Wives		
20 or under	0	2		
21–25	13	21		
26-30	22	18		
31–35	7	5		
36-40	5	2		
41–45	1	0		
46–50	1	Ō		
50 or over	2	3		
	Years	Years		
Range	22-63	18-60		
Mean	30.5	28.2		
Median	27.4	26.6		

N=19 couples

Age of Children	Nu	Number	
(Years)	Boys	Girls	
Under one year	2	3	
1-6	8	7	
7–12	7	2	
13–18	4	3	
19 or over	2	1	
Total	<del>23</del>	$\overline{16}$	

Length of marriage. Since one of the criteria of eligibility was that a couple share living space, it was assumed that all people interviewed were married. The length of marriage ranged from less than 1 year to 40 years. Forty of the 51 couples had been married 5 years or less (Table 4).

Table 4
Length of Marriage for each Couple

Years Married	Number
5 years or less 7-13 years 20-40 years Total	40 7 <u>4</u> 51
Range Mean Median	Years Under 1-40 5.7 3.3

Residency characteristics. All families lived in the City of Winnipeg in living spaces which they had recently purchased. Thirty-one families lived in a detached, single family house, 17 lived in a duplex or semi-detached house, and three families lived in a townhouse (Table 5). None of the families in this study were involved with condominium or co-operative ownership.

Income of the family. Family income was determined by asking respondents to decide in which of the eight categories they found their total family income as reported on their mortgage and as reported on their 1975 income tax returns. The data indicates that reported income

Table 5
Residency Characteristics of Sample Families

Type of House	Number	Percentage
Detached single family	31	60.8
Duplex (semi-detached) Townhouse	17	33.3
Total	51	$\frac{5.9}{100.0}$

tends to be higher on the mortgage than the income tax return (Table 6). A possible reason for this may be that the income reported for the tax return reflects 1975 income while the income reported for the mortgage reflects a higher income for 1976. In each case, approximately 60 percent of the respondents categorized their total family income between \$15,000 and \$24,999.

Table 6
Income of Sample Families

Income Categories	Number		Percentage	
	Mortgage	Tax Return	Mortgage	Tax Return
Under \$5,000	0	1	0.0	2.0
\$5,000-9,999	2	5	3.9	9.8
10,000-14,999	9	11	17.6	21.6
15,000-19,999	15	16	29.4	31.4
20,000-24,999	16	13	31.4	25.5
25,000-29,999	8	4	15.7	7.8
30,000 or over	1	1	2.0	2.0
Total	51	51	100.0	100.0

Education. The highest grade levels attained by the husbands and the wives are reported in Table 7. Grades completed ranged from five to 13. The mean (11.2) and the median (11.8) are fairly high since a majority, 73 of the 102 respondents, completed high school.

Seventy-four respondents had additional schooling (Table 8).

Of this group, 24 individuals had taken training in community colleges, business schools, or professions such as nursing or police work, 18 had some university, 21 had completed one university degree, and six people had completed postgraduate degrees. In general, the husbands had more education than the wives.

Table 7

Highest Grade of Elementary or Secondary School Attended by Husbands and Wives

Grade	Number			
	Husbands		Wives	
5	1		1	
6	1		2	
7	1		0	
8 9	0 .	3		
	1		2	
10	3 3		2	
11			9	
12 13	39		32	
Total	$\frac{2}{51}$		<u>0</u> 51	
Family Member	Range	Mean	Median	
Husbands	5–13	11.45	11.90	
Wives	5-12	11.02	11.70	
All respondents	5-13	11.24	11.81	

Table 8

Additional Schooling for Husbands and Wives

Type of Schooling	Number		
	Husbands	Wives	
Evening courses	2	3	
Technical, business, professional	8	16	
Some university	11	7	
One university degree	14	7	
Post graduate degree	_ 5_	1	
Total	40	34	

Employment. All of the husbands and 30 wives were gainfully employed full-time at the time of the interview. Eleven wives classified their occupation as homemaking.

Socioeconomic status. The socioeconomic status of each family was determined by the Blishen-Mcroberts Revised Socioeconomic Index for Occupations in Canada. The Blishen-Mcroberts Index for 1971 ranks occupations according to: a) education and income characteristics of people employed in these occupations in Canada and b) approximations of the Pineo-Porter prestige scale scores. Since the Index is based on the occupations of the male labour force, only the husbands' occupations were used to determine socioeconomic status.

The distribution of the families on the Blishen-Mcroberts Index of Socioeconomic Status is reported in Table 9. The majority of the families are in the middle and higher class intervals.

<sup>&</sup>lt;sup>2</sup>B.R. Blishen, & H.A. Mcroberts. A revised socioeconomic index for occupations in Canada. Canadian Review of Sociology and Anthropology 13(1) 1976, p. 71.

Table 9

Socioeconomic Status of Families According to Husbands' Occupations

Blishen-Mcroberts	Distribution				
Index	Number	Percentage			
Class 1 (low)	0	0.0			
2	7	13.7			
3	7	13.7			
4	11	21.6			
5	9	17.7			
6	8	15.7			
7 (high)	9	17.6			
[otal	<del>51</del>	100.0			

#### Selection and Development of Instruments

The questionnaire in this study was comprised of four different parts: an interview for background information, the Rokeach Value Survery, the design feature questionnaire, and the decision-making questionnaire (Appendix A, pp. 87-93). The interview schedule, the design feature questionnaire, and the decision-making questionnaire were developed by the researcher and pretested on seven couples who had recently purchased living space. Modifications were made on the basis of this pretest. A description of each instrument and its modifications follows.

The value survey. Identification of the values held by husbands and wives was determined by the Terminal Value Scale of the Value Survey (form D) developed by Milton Rokeach (1967). Although the scale consists of two lists of 18 alphabetically arranged instrumental and terminal values, only the terminal values were used in this study. Instrumental

values refer to desirable modes of conduct (Rokeach, 1973, p. 7). Terminal values refer to desirable end-states of existence (Rokeach, 1973, p. 7), which from the review of literature, seemed more appropriate for use in a study of housing.

Since findings by Stoeckeler and Hasegawa (1974) indicated that individuals may arrange their hierarchies of a set of values depending upon the situation in which they are applying the values, the Terminal Value Scale was given to each respondent twice. The first time the respondent was asked to "arrange the values in order of importance to you, as guiding principles in your life" (complete instructions in Appendix A, p. 87). The second time the respondent was asked to "arrange the values in order of importance to you, as guiding principles in the selection of living space". The respondents were told that it did not matter whether the two rankings agreed or did not agree.

There were several reasons for the selection of Rokeach's instrument:

- 1. It is simple in design. Each value in the list is presented along with a brief definition in parentheses (see Appendix A, p. 87). Each value is printed on a gummed label which can be peeled off easily and moved from place to place.
- 2. It is economical to administer to individuals and groups.

  During the pretest, the survey took only 5 to 10 minutes to complete.
- 3. According to Rokeach (1973, p. 51), research to date suggests "that the Value Survey's instructions are easily grasped by people between the ages of 11 and 90, providing they can read, and respondents seem to find the gummed label version of the survey interesting, thought-

provoking, and ego-involving".

- 4. The Value Survey has been found to be reasonably reliable and valid. Using form D, median test-retest reliabilities of terminal values increase from .62 for seventh graders in the Lansing area to .78-.80 for college students at Michigan State University (Rokeach, 1973, p. 33).
- 5. The Value Survey can be meaningfully employed across all the social science disciplines to provide data that are relevant to each discipline (Rokeach, 1973, pp. 51-52).

Despite its apparent usefulness, there have been questions raised about certain methodological defects in the Rokeach Value Survey. Cochrane and Rokeach (1970) examined the possibility of an order effect since it was found that on the Instrumental Value Scale there was a strong tendency for those values which appeared lower on the alphabetical list to receive lower overall rankings. However, this was not found in the terminal value scale which is the part of the survey being used in this study.

Kelly, Silverman, and Cochrane (1972) studied the effects of social desirability in responding to the 18 terminal values. Respondents were asked to fill out the terminal value scale two different times. The first time they were given standard instructions. The second time they were given "social desirability" instructions; that is, the subject was asked to arrange the values in the order that he thought would make him appear more favourable in the eyes of the experimenter. The resulting correlation between the two sets of scores was -.09, suggesting that the ranking of the terminal values may not be explained

as arising from a social desirability response set.

Penner, Homant, and Rokeach (1968) compared the rank-order and paired-comparison methods of measuring terminal and instrumental values. They found that for the terminal values, the paired-comparison reliability (.87) was significantly higher. They suggested that the paired-comparison method be used "only if there is a principal concern with the terminal values and if the time and effort expended in testing, scoring, coding, etc. are not important considerations" (Penner et al, 1968, p. 48). Although this study is concerned only with terminal values, the investigator believed that the extra amount of time needed to do a paired-comparison would make the complete questionnaire too long and chose to use the rank-order method instead.

The Rokeach Value Survey seemed fairly well-suited for the purposes of this study. However, the literature on values in housing indicated that the value "economy" may be important. To determine if "economy" should be added to the list of Rokeach's terminal values and to determine which of Rokeach's existing values should be deleted from the list if "economy" was added, a pretest of Rokeach's Value Survey was conducted on a class of 27 Housing and Environment students in the Faculty of Home Economics. Fourteen subjects in the pretest sample were given Rokeach's original survey of terminal values. The other 13 subjects were given the Rokeach survey with the value "economy" substituted for the value "national security". "National security" was deleted for the following reasons:

1. Rokeach developed his survey at a time when the United States

was at war in Viet Nam. Canada has not been at war since the 1950's.

- 2. Subjects tested in both the United States and Canada ranked national security low (Rokeach, 1973, p. 89).
- 3. A review of the literature on housing indicated that "national security" might be the least important in relation to housing of any of Rokeach's 18 values.

The results of the pretest indicated that the highest rank received by "economy" was sixth while the lowest rank received was seventeenth. Its overall rank for all 13 subjects was thirteenth. The highest rank received by "national security" was twelfth. The lowest rank received was eighteenth. Of the 14 subjects who ranked "national security", 11 ranked it either last or second-last. Its overall ranking, based on averages, was eighteenth. On the basis of the results of this pretest, it was decided to delete the value "national security" and replace it with the value "economy".

The design feature questionnaire. A questionnaire to determine which design features were present in the newly purchased living space was developed by the investigator. A list of design features which may be considered when purchasing living space was compiled from a review of literature and observation of new living spaces in the community. The original list consisted of over 200 design features which represented all aspects of a living space, from the neighbourhood, to specific items in particular areas, to general space and decorating characteristics. This list was reviewed by the thesis committee. Their consideration of the appropriateness and designation of each design feature for the purposes of this study determined the list of 40 design features used in the pretest.

After pretesting, the completed instrument was given to the

research sample. Respondents were asked to pick the five design features from those listed which they would most like to see in their living space. They were then asked to indicate which of the listed design features were actually present in their newly purchased living space.

The decision-making questionnaire and the interview schedule. The third instrument included questions on the decision-making process involved in the purchase of living space and the satisfaction with that purchase. The interview schedule was used to gather demographic data such as age and education of respondents, age and number of children, occupation, and other information needed for analysis such as family income, size of downpayment, debt ratio, and reasons for purchasing the present living space.

#### Collection of Data

Data for this study were collected through interviews conducted by the investigator. Gordon (1975) suggested that the most successful method for contacting people for interviews was usually personal contact. This method was not feasible for this study because of the transportation costs involved. Therefore the next most successful method for contacting people, the telephone call, was used. Families who could not be reached by telephone, were sent letters.

Interviews were held in each couple's home with both the husband and wife present. Families were usually waiting for the interviewer. In a few cases the interviewer telephoned the family to remind them of the appointment. However, this was done only when the family requested it, since most appointments were not made more than a week in

advance.

Upon entering the living space, the interviewer introduced herself and explained the general procedure to both the husband and the wife. The interview was conducted in either the kitchen or the living room, whichever the couple preferred. The investigator began by asking the couple the first 10 questions on the interview schedule. Then identical, colour-coded questionnaires were completed simultaneously, but independently, by the husband and the wife. The Terminal Value part of the Value Survey developed by Rokeach (1967) and slightly modified by the researcher comprised the first questionnaire. The second questionnaire asked questions on design features. The third questionnaire asked questions relating to the purchase decision and satisfaction with the purchase. The formal part of the interview ended with the investigator asking for information such as age and education of the respondent, age and number of children, occupation, and length of marriage.

Each interview averaged 45 minutes in length. However, it was common for the husband and wife to want to spend some time with the interviewer talking about housing and about the study in an informal way. About half of the couples spent time comparing each other's answers on the three questionnaires. The result of these interactions was an increase in the amount of time that the investigator spent in each living space. This limited the number of interviews that could be conducted each evening.

Fifty-one couples were interviewed during the time from the

end of August to the beginning of October, 1976. The majority of the interviews took place in the evening from Monday to Thursday. It was often difficult to find a time that was convenient for the husband, the wife, and the interviewer since many people were not willing to have interviews on Fridays, Saturdays, or Sundays.

## Analysis of Data

Responses to the interview schedule and the three questionnaires were coded, transferred to data cards, and processed by IBM

370-168 computer. Analysis was conducted according to procedures outlined in the Statistical Package for the Social Sciences (Nie, Hull,
Jenkins, Steinbrenner, and Bent, 1975) and the International Mathematical and Statistical Library (International Mathematical and Statistical Library Inc., 64 Guarantee National Bank Building, 7500 Bellair
Blvd., Houston, Texas, 77036). Frequency distributions were completed
for the: a) ranking of values for the life situation and the living
space situation, b) the measurement of design features, c) the measurement of decision-making characteristics, and d) all other variables
on the interview schedule.

To determine whether a relationship existed between the ranking of the life values and the ranking of the living space values, Pearson product-moment correlation coefficients were computed. Although the data did not satisfy all the assumptions for this procedure, the difficulty of computing Spearman's tho with the data made this the most acceptable alternative. Kendall's coefficient of concordance (Marascuilo & McSweeney, 1977, p. 458) and Kendall's tau (Marascuilo & McSweeney, 1977, p. 456) were computed to estimate the degree of association between a single couple's ranking of values

in both the life situation and the living space situation.

To identify the number of times a husband and wife in a single couple rated the same design feature as most important, the investigator simply compared the raw data. Another comparison, based on the frequency distribution of each design feature, was made to determine whether a relation existed between the design features present in the living space and the design features selected as most important.

examine the relationship of living space values to design features. Strength and direction of these relationships were indicated by the gamma coefficient (Marascuilo & McSweeney, 1977, p. 466). To further test the relationship of living space values to design features, partial correlations were computed controlling for such variables as final decision-maker, income, downpayment, peer group or parental pressure, availability of housing, and debt ratio.

This completes the description of the procedures followed in the collection and analyzing of data for the study. Responses from the interview schedule and the three questionnaires completed by the 51 couples are reported in the next chapter.

#### CHAPTER 4

#### THE FINDINGS

The major purpose of this study was to examine the relationship between values of husbands and wives and their decision to purchase living space. Other purposes were to investigate the similarity
in values between the husband and wife in each couple, to examine the
importance of design features in the selection of a home, and to explore the relation between a series of independent variables and the
purchase decision. The results from these research objectives are
presented in this chapter under two headings: measurement of variables and tests of hypotheses.

## Measurement of Variables

In this study, there were three groups of variables which were used in the tests of hypotheses: values, design features, and decision-making characteristics. The measurements of each of these variable groups are presented in this section.

# Ranking of Values

The frequency distributions of the rankings of values for the life situation and the living space situation for the entire sample are reported in Tables 10 and 11. In the life situation, the husbands ranked family security as the most important value and happiness as second in importance. The wives, however, ranked happiness first and family security second. In the living space situation, the results were reversed. The husbands ranked happiness as the number one value and family security as number two, while the wives ranked family security as more important than happiness. When the husbands' and

Table 10
Rank, Mean Rank, and Range of Life Values

•	A]	1 Respond	lents		Husban	ds	Wives		
Values	Rank	Mean	Range	Rank	Mean	Range	Rank		Range
		Rank	_		Rank			Rank	J
Family security	1	4.735	1-14	1	4.627	1-14	2	4.843	1-12
Happiness	2	4.931	1-18	- 2	5.627	1-18	$\overline{1}$	4.235	1-13
Freedom	3	7.029	1-17	3	6.314	1-14	5	7.745	1-17
Mature love	4	7.245	1-17	5	7.686	1-17	3	6.804	1-17
Self-respect	5	7.627	1-17	8	8.392	1-16	4	6.863	1-17
Inner harmony	6	7.725	1-18	- 4	7.549	2-18	6	7.902	1-17
True friendship	7	7.971	2-18	6	8.000	2-18	7	7.941	2-13
Wisdom	8	8.686	1-18	7	8.294	1-16	10	9.078	1-18
A sense of accomplishment	9	8.725	1-18	8	8.392	1-18	9	9.059	1-16
A comfortable life	10	9.049	1-18	10	8.804	1-18	11	9.294	1-17
A world at peace	11	9.804	1-18	13	10.882	1-18	8	8.725	1-18
An exciting life	12	11.078	1-18	11	9.882	1-18	14	12.275	1-18
Pleasure	13	11.510	1-18	12	10.471	2-18	1.5	12.549	1-18
Equality	14	11.559	2-18	14	11.765	3-18	12	11.353	2-18
Economy	15	12.206	1-18	15	12.471	1-17	13	11.941	1-18
A world of beauty	16	13.098	1-18	16	12.980	1-18	16	13.216	5-18
Social recognition	17	13.598	2-18	17	13.863	6-18	17	13.333	2-18
Salvation	18	14.206	1-18	18	14.569	1-18	18	13.843	1-18

Table 11
Rank, Mean Rank, and Range of Living Space Values

	A1	1 Respond	ents		Husband	is	Wives		
Values	Rank	Me an Rank	Range	Rank	Mean Rank	Range	Rank	Me an Rank	Range
Family security	1	4.186	1-17	2	4.510	1-17	1	3.863	1-15
Happiness	2	4.245	1-15	1	4.118	1-15	2	4.373	1-12
A comfortable life	3	6.431	1-18	3	6.118	1-18	3	6.745	1-18
Freedom	4	6.716	1-18	4	6.392	1-18	4	7.039	1-17
Economy	5	7.137	1-18	4	6.392	1-18	5	7.882	1-18
Pleasure	6	8.333	2-18	6	7.627	2-17	9	9.039	2-18
A sense of accomplishment	7	8.412	2-18	8	8.922	2-18	6	7.902	2-18
Self-respect	8	8.627	1-18	8	8.922	3-18	7	8.333	1-17
Inner harmony	9	8.853	1-18	7	8.902	2-18	8	8.804	1-17
Mature love	10	9.843	1-18	12	10.431	2-18	10	9.255	1-17
True friendship	11	10.402	1-18	11	10.412	3-18	11	10.392	1-17
An exciting life	12	11.000	1-18	10	10.098	1-18	13	11.902	2-18
Wisdom	13	11.176	1-18	13	11.373	2-18	12	10.980	1-18
Social recognition	14	12.461	3-18	15	12.529	4-18	16	12.392	3-18
A world of beauty	15	12.539	2-18	14	12.510	4-18	17	12.569	2-18
A world at peace	16	12.559	1-18	16	12.922	1-18	14	12.196	1-18
Equality	17	12.627	3-18	17	13.039	3-18	15	12,216	3-18
Salvation	18	15.490	1-18	18	15.922	1-18	18	15.059	1-18

wives' rankings were taken together, family security ranked ahead of happiness in the life situation and the living space situation. In both value hierarchies the gap between the means of the top two ranking values and the third ranking value was greater than the difference between the means of any other consecutively ranked values. The value showing the largest disparity in rank between the two hierarchies was economy which ranked fifteenth in the life situation and fifth in the living space situation. A comfortable life and pleasure showed the next largest difference in rankings between the life values and the living space values. Salvation was listed as least important in both situations.

## Measurement of Design Features

Participants in the study were asked to identify: a) which design features sign features were most important to them and b) which design features applied to their particular living space. The rankings of the importance of the design features to the participants are reported in Table 12. Husbands most often identified potential resale value while wives ranked location in a "better" neighbourhood and adequate storage as most important. The wives ranked good potential resale value as third along with adequate cupboards and counters. The husbands ranked attractive landscaping and yard third. Adequate counters and storage were ranked nineth and fourteenth respectively by the husbands. From the entire list of 40 design features, 17 features were considered important by less than 10 persons. Three features: patio, kitchen pantry, and laundry facilities on upper floor were not mentioned by anyone in

 $\begin{array}{c} {\rm Table\ 12} \\ {\rm Number\ of\ Persons\ Identifying\ Specific\ Design\ Features\ as\ Most} \\ {\rm Important\ to\ Them} \end{array}$ 

<u>A11</u>		ondents		sbands		ives
Docien Fostures	Rank	No. of	Rank	No. of	Rank	No. of
Design Features		per-		per-		per-
		sons		sons		sons
Good potential resale value	1	46	1	29	3.5	17
Located in "better" neighborhood	2	42	2	24	1.5	18
Adequate cupboards & counters	3	27	9.5	10	3.5	17
Open fireplace	4	26	5	13	6	13
Adequate storage	5.5	25	15.5	7	1.5	18
Attractive landscaping & yard	5.5	25	3	15	10.5	10
Most sq. footage for amt. of money		23	4	14	13.5	9
Space for furniture arrangement	8.5	22	15.5	7	5	15
Possibilities for improvements	8.5	22	7.5	11	7.5	11
Family room	10	20	9.5	10	10.5	10
Yard for children	11.5	19	11.5	9	10.5	10
Garage and/or carport	11.5	19	7.5	11	15	.8
Close to transportation	13	18	11.5	9	13.5	9
Separate sleeping area	14.5	17	6	12	20.5	5
Bedroom for each child	14.5	17	15.5	7	10.5	10
Close to employment	16.	15	13	8	16.5	7
Separate dining room	17.5	13	28.5	2	7.5	11
Newer house	17.5	13	15.5	7	18.5	6
Attractive decorating & fixtures	19	12	18.5	6	18.5	6
Close to schools Den or office	21	9	21	5	23	4
Older house	21	9	18.5	6	26.5	3
Bathroom off master bedroom	21 24	9	21	5	23.	4
More than one bathroom	24	8	32	1	16.5	7
Air conditioning	24.	8	25.5	3	20.5	5
Positioned for good view	26	8 7	23	4	23	4
Design of house does not conform	27.5		21 25.5	5	29.5	2
Open kitchen plan	27.5	5 5	28.5	3	29.5	2
Sheltered entrance	29.5	4	25.5	2 3	26.5	3
Adequate natural lighting	29.5	4	32	3 1	33	1 3
Paved driveway	31.5	3	25.5	_	26.5 38	_
L-shaped living & dining room	31.5	3	37.5	3 0	26.5	0
Sunken space	33.5	2	32	1	33	3 1
Provision for dishwasher	33.5	2	32	1	33	1
Close to recreation facilities	36	ī	32	1	38	0
Kitchen where children can play	36	1	37.5	0	33	1
Appliances built into kitchen	36	1	37.5	0	33	1
	39	Ō	37.5	Ö	38	0
	39	0	37.5	0	38	0
	39	0	37.5	-	38	0

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the study as being important, although the respondents indicated that 22 living spaces had at least one of these features.

Design features most often found in the sampled living spaces are reported in Table 13. Separate sleeping area was identified by the largest number of respondents. Only five other design features were found in over 80 percent of the living spaces and these included: yard for children, close to schools, good potential resale value, located in "better" neighbourhood, and possibilities for improvements. Less than 10 percent of the respondents mentioned that their living space had air conditioning, appliances built into the kitchen, laundry facilities on upper floor, and sunken space.

# Measurement of Decision-making Characteristics

Information on the purchase of and satisfaction with the living space was needed to further explore relations between values and the purchase decision. The variables that were measured included reasons for buying this type of living space, number of living spaces examined, amount of downpayment, sources of downpayment, principal, interest, and tax (P.I.T.) payments, consumer debt, external influence, availability of housing, final decision-maker and satisfaction with the purchase.

Reasons for buying this type of living space. Couples who participated in this study lived in either a detached, single family house, a semi-detached house, or a townhouse. Forty-four of the 102 respondents cited price as their reason for buying their type of living space.

Twenty persons bought for privacy, 18 preferred certain design features, 14 would only buy a specific type, and six thought their type of living space had good resale value (Table 14).

Table 13

Number of Persons Identifying Specific Design Features Which Apply to Their Living Space

A	11 Resp	ondents	Hu	sbands	Wives	
Design Features	Rank	No. of	Rank	No. of		No. of
		per-		per-		per-
		sons		sons		sons
Separate sleeping area	1	90	1	46	1.5	44
Yard for children	2	86	3.5	42	1.5	44
Close to schools	3.5	84	3.5	42	4	42
Good potential resale value	3.5	84	3.5	42	4	42
Located in "better" neighborhood	5	82	8	40	4	42
Possibilities for improvements	6	81	8	40	6	41
Close to transportation	7	80	8	40	7	40
Close to recreation facilities	8	78	3.5	42	9.5	36
Adequate cupboards & counters	9	75	10	38	8	37
Adequate storage	10.5	73	11	37	9.5	36
Adequate natural lighting	10.5	73	6	41	12	32
Space for arrangement of furnitu		64	13.5	31	11	33
Newer house	12.5	64	12	33	13	31
Most sq. footage for amt. of mone	-	60	13.5	31	15	29
Bedroom for each child	15	59	15	29	14	30
Attractive decorating & fixtures	16	51	16	24	16	27
Close to employment	17	47	17	23	17	24
Attractive landscaping & yard Sheltered entrance	18.5	42	18.5	21	21.5	21
Patio	18.5	42	20	20	19	22
Positioned for good view	20 21.5	41	22	19	19	22
Paved driveway	21.5	40 40	25 22	18	19	22
Open kitchen plan	23.5	39	18.5	19	21.5	21
Kitchen where children can play	23.5	39 39	22	21 19	24.5 23	18
More than one bathroom	25	3 <del>9</del> 36	25	19	24.5	20
Older house	26	34	27.5	10 17	26	18
Separate dining room	27	33	25	18	28	17 15
Garage and/or carport	28	30	27.5	17	31	13
Den or office	29	29	29.5	15	29	14
Kitchen pantry	30.5	28	29.5	15	31	13
Provision for dishwasher	30.5	28	33	12	27	16
Design of house does not conform	32	27	31.5	14	31	13
pen fireplace	33.5	22	34.5	11	33.5	11
Bathroom off master bedroom	33.5	22	34.5	11	33.5	11
Family room	35	20	31.5	14	36	6
-shaped living & dining room	36	14	36	7	35	7
Air conditioning	37	9	37.5	4	37	5
Appliances built into kitchen	38	7	37.5	4	38	3
Laundry facilities on upper floor	39	4	39	3	40	1
Sunken space	40	3	40	1 .	39	2

Table 14 Reasons for Buying a Specific Type of Living Space N=102

Reason	All Respondents	Husbands	Wives
Price	44	22	22
Privacy	20	12	8
Design features preferred	18	9	9
House type preferred	14	6	8
Good resale value	<u>_6</u>	2	4
Total	$\frac{6}{102}$	51	<del>51</del>

Number of living spaces examined. The data in Table 15 indicate that 28 couples looked at more than 10 living spaces before making their decision to buy. Approximately one-third of this number looked at 40 houses or more. Twenty-three couples looked at less than 10 living spaces.

Table 15  $\label{eq:Number of Living Spaces Looked at by the Sample Couples} $N=51$$ 

Number of Living Spaces Looked at	Number
Under 10	23
11 <b>-</b> 19	11
20 <b>-</b> 39	7
40 or more	10
Total	51

Amount of downpayment. The amount of downpayment made by the couples in the study ranged from \$1,000 to over \$15,000. Twenty-four couples paid less than \$4,000, which was less than 10 percent of their mortgage, 21 had a downpayment of between \$4,000 and \$12,000, and seven paid \$13,000 or over (Table 16).

Table 16  $\label{eq:Amount} \mbox{Amount of Downpayment Made by Sample Couples}$   $\mbox{N=51}$ 

Amount of Downpayment	Number
\$ 1,000-1,999	7
2,000-2,999	3
3,000-3,999	14
4,000-4,999	6
5,000-5,999	8
6,000-6,999	1
7,000-7,999	1
8,000-8,999	1
9,000-9,999	0
10,000-10,999	2
11,000-11,999	1
12,000-12,999	0
13,000-13,999	1
14,000-14,999	2
15,000 or over	4
otal	51

Sources of downpayment. The majority (33) of the couples used only their own assets to make the downpayment for the living space.

Another 13 couples used their own assets and funds from outside sources such as government, financial institutions, and family to make the downpayment. Five couples made a downpayment using funds obtained

completely from outside sources (Table 17).

Table 17 Sources of Downpayment for Sample Couples  $N \! \! = \! \! 51$ 

Sources of Downpayment	Number
Family's own assets	33
Own assets & government	3
Own assets & financial institutions	5
Own assets, financial institutions, & family	2
Own assets & family	3
Government & financial institutions	1
Financial institutions	1
Family or friends	3
Total	51

Principal, interest, and tax (P.I.T.) payments. Monthly P.I.T. payments paid by the couples in this study are reported in Table 18.

Almost half of the couples paid between \$300-399 per month. Twelve couples paid less than \$300 and 14 couples paid \$400 or over.

Consumer debt. The majority (27) of the couples in this sample had no outstanding consumer debt. Seventeen couples had loan commitments totalling less than \$300 per month and seven couples had loans totalling over \$300 per month (Table 19).

External influence. Participants in the study were asked three questions concerning other people's involvement in the decision to purchase living space. Results from these questions are found in Tables 20, 21, and 22. The majority of the respondents had received suggestions from family or friends indicating that they should purchase living space. Twenty-one persons had never received suggestions of

this kind (Table 20). Thirty husbands and 28 wives said that their family or friends had no influence on their decision to buy their present living space, while 21 husbands and 23 wives indicated that there had been some

Monthly P.I.T. Payments	Number
\$100-199	4
200–299	8
300-399	25
400-499	10
500-599	4
Total	$\frac{4}{51}$

Table 19  $\label{eq:mount_solution} \mbox{Amount of Money Committed Each Month to Consumer Loans} $$N=51$$ 

Amount of Money	Number
None	27
Under \$100	2
\$100-199	8
200-299	7
300-399	4
400 or over	<u>3</u>
Total	51

degree of influence (Table 21). When advice was given on selecting and purchasing a living space, respondents mentioned that is was often given by professional real estate agents (27) followed by parents (24). Thirty-six people reported receiving no advice on purchasing their living space.

Table 20

Number of Times Suggestions to Buy a Living Space
Were Made by Family or Friends

N = 102

Frequency of Suggestions	Respondents						
	Husbands	Wives	A11				
Never	8	13	21				
Sometimes	33	25	58				
Many times	<u>10</u> 51	<u>13</u> 51	$\frac{23}{102}$				
Total	51	51	102				

Table 21

Amount of Influence Family or Friends Had on the Purchase Decision

N=102

Amount of Influence	Respondents			
	Husbands	Wives	A11	
None	30	28	58	
Some	17	15	32	
A great deal Fotal	<u>4</u> 51	<u>8</u> 51	$\frac{12}{102}$	

Table 22 Who Gave Advice on Selecting and Purchasing a Living Space  ${\tt N=102}$ 

Advisor	Respondents			
	Husbands	Wives	A11	
Nobody	20	16	36	
Parents	9	11	20	
Professional real estate agents	8	11	19	
Friends	5	6	11	
Relatives	3	2	5	
Combinations				
Parents & professionals	2	1	3	
Parents & friends		1	1	
Professionals & friends	3	2	1	
Other	_1	1	2	
Total Total	51	51	102	

Availability of housing. Approximately three-fourths of the respondents believed that there was not a good selection of houses available in their price range at the time of purchase. Twenty persons believed that there was a good selection available and seven did not know (Table 23).

Table 23

Perceived Availability of Living Spaces Within Respondents'

Price Range at the Time of Purchase

N=102

Availability	Respondents				
	Husbands	Wives	A11		
Good selection	12	8	20		
Poor selection	36	39	75		
Do not know	3	4	7		
Total	51	51	102		

<u>Final decision-maker</u>. Over 80 percent of the participants in the study indicated that both the husband and the wife made the final decision to purchase the living space. Fourteen respondents named the husband as final decision-maker, while four named the wife (Table 24).

Final Decision-maker	Respondents				
	Husbands	Wives	A11		
Both	43	41	84		
Husband	6	8	14		
Wife	<u>2</u> 51	_2	$\frac{2}{102}$		
Total	51	51	102		

Satisfaction with purchase. Data showing the degree of satisfaction with the purchase decision and reasons for this satisfaction/ dissatisfaction are presented in Tables 25 and 26. Complete satisfaction and satisfaction with the living space purchase was expressed by 93 respondents. Five people indicated slight satisfaction, while four reported dissatisfaction. On an open-ended question on the decisionmaking questionnaire, respondents were asked why they were satisfied or not satisfied with their living space. A variety of answers were given. Any responses which mentioned specific design features as a reason for satisfaction or dissatisfaction were categorized as design features. Answers indicating satisfaction or dissatisfaction with finances were identified as financial considerations. Responses which reported satisfaction with the overall living space were classified as general satisfaction. Comments on structure of the living space were categorized as structural features and responses on the satisfaction or dissatisfaction of owning a living space were put into the ownership category. Forty respondents mentioned design features. Twenty-six of the group were pleased with certain design features while 14 were not satisfied. Twenty-two people were satisfied with the financial considerations of the purchase while one person was dissatisfied. General satisfaction with the purchase was reported by 23 respondents and seven people were satisfied because the purchase signified ownership. Of the nine people who commented on the structural features of their living space, six were dissatisfied with them and three were satisfied.

Table 25  $\label{eq:partial_constraints} \mbox{Degree of Satisfaction with the Purchased Living Space} $$N=102$$ 

Degree of Satisfaction	Respondents			
	Husbands	Wives	A11	
Completely satisfied	21	16	37	
Satisfied	23	33	56	
Slightly satisfied	4	1	5	
Not satisfied	_3	_1	4	
Total	51.	51	102	

Table 26  $\label{eq:Reasons} \mbox{Reasons for Satisfaction or Dissatisfaction with the Purchase} $$N=102$$ 

Item	Sat	isfied		Dissa	risfied	
	Husbands	Wives	A11	Husbands	Wives	A11
Design features		1.7	2 <sup>-6</sup>	6	8.	14
Financial considerations	15	7	22	1		1
General satisfaction	11	12	23			
Structural features	3		3	4	2	6
Ownership	2	5	7 .			

## Tests of Hypotheses

This study was designed to investigate six hypotheses. Each one is discussed separately.

Hypothesis 1: Null-Husbands and wives rank the values which are guiding principles in their lives independent to the way they rank the values which are guiding principles in the selection of their living spaces.

Alternative—Husbands and wives rank the values which are guiding principles in their lives similar to the way they rank the values which are guiding principles in the selection of their living space.

The data presented in Table 27 indicate that the relationship between life values and living space values is very high for all respondents. The level of correlation for all relationships, except economy (p = .00004), was p = .00001. When the sample was divided into husband and wife sub-samples, the level of correlation remained high, ranging from p = .02380 to p = .00001. The wives' rankings appeared to be more similar. On the basis of these findings, the null hypothesis was rejected.

Alternative-Values held by a husband and a wife in a couple are similar.

The results reported in Table 28 show a measure of the relation—ship between the rankings of values for the husband and wife in each couple. For the life values, 11 couples or 22 percent of the sample agreed in their ranking of the values at a statistically significant level of  $p \le .05$ . Fourteen couples or 27 percent ranked living space values at a statistically significant level. Of the 51 couples interviewed, only six or 12 percent had statistically significant results

Table 27

Correlation Between Values Ranked as Guiding Principles for Life and Values Ranked as Guiding Principles for Living Space Selection

	All Respo	ondents	Husba	ands	Wive	28
Values		Observed		Observed		Observed
	Pearson &	Level of	Pearson 1	Level of	Pearson 1	Level of
		Sig.		Sig.		Sig.
A comfortable life	.51088	.00001	.54770	.00002	.47534	.00021
An exciting life	.68851	.00001	.59219	.00001	.76228	.00001
A sense of accomplishment	.40885	.00001	.27876	.02380	.58391	.00001
A world at peace	.60421	.00001	.49276	.00012	.68680	.00001
A world of beauty	.49601	.00001	.30898	.01369	.67337	.00001
Equality	.55199	.00001	.55838	.00001	.54630	.00002
Economy	.38066	.00004	.28519	.02125	.48639	.00015
Family security	.54816	.00001	.49234	.00012	.65129	.00001
Freedom	.56365	.00001	.39483	.00207	.72046	.00001
Happiness	.45598	.00001	.45881	.00035	.49326	.00012
Inner harmony	.55736	.00001	.58157	.00001	.53442	.00003
Mature love	.51412	.00001	.53375	.00003	.48567	.00015
Pleasure	.62262	.00001	.63267	.00001	.58855	.00001
Salvation	.68677	.00001	.60595	.00001	.75447	.00001
Self-respect	.45655	.00001	.31125	.01310	.59322	.00001
Social recognition	.49389	.00001	.36714	.00402	.58769	.00001
True friendship	.43495	.00001	.30770	.01403	.58173	.00001
Wisdom	.50724	.00001	.34414	.00670	.69301	.00001

Table 28

Concordance of Life Values and Living Space Values for Individual Couples

	Life	Values	Living :	Space Values
Couples	W	р	W	р
Couple #1	.78741	.06150	.69659	.12827
Couple #2	.54489	.35639	.57482	.29822
Couple #3	.93705	.01566	.84004	.03879
Couple #4	.61920	.22395	.54386	.35850
Couple #5	.70795	.11754	.63158	.20582
Couple #6	.55831	.32954	.67389	.15213
Couple #7	.72549	.10242	.78122	.06482
Couple #8	.70485	.12039	.77606	.06771
Couple #9	.79567	.05730	.77606	.06771
Couple #10	.69247	.13237	.57172	.30395
Couple #11	.42312	.63962	.52425	.39999
Couple #12	.64190	.19156	.79567	.05730
Couple #13	.72755	.10076	.75129	.08318
Couple #14	.76058	.07706	.76058	.07706
Couple #15	.52838	.39106	.56656	.31364
Couple #16	.69763	.12726	.91435	.01949
Couple #17	.74097	.09047	.65944	.16906
Couple #18	.71104	.11475	.70175	.12330
Couple #19	.45924	.55134	.55005	.34592
Couple #20	.53251	.38223	.72652	.10159
Couple #21	.74510	.08749	.78638	.06204
Couple #22	.83385	.04100	.83385	.04100
Couple #23	.76780	.07356	.89680	.02301
Couple #24	.32198	.85929	.78638	.06204
Couple #25	.81837	.04703	.90093	.02213
Couple #26	.86584	.03069	.68937	.13551
Couple #27	.82869	.04293	.74407	.08823
Couple #28	.60062	.25326	.42208	.64213
Couple #29	.69763 .50980	.12726	.75335	.08179
Couple #30	.55005	.43201	.59340	.26535
Couple #31	.62229	.34592 .21931	.66770	.15921
Couple #32 Couple #33	.59236	.26711	.75851 .58514	.07838
Couple #33	.72755	.10076	.73271	.27965 .09669
Couple #35	.82353	.04494	.78741	.06150
Couple #35	.84004	.03879	.82869	.04293
Couple #37	.69247	.13237	.40660	.67948
Couple #38	.61507	.23024	.52735	.39328
Couple #39	.83385	.04100	.65635	.17288
Couple #40	.86687	.03040	.74716	.08604
Couple #41	.72033	.10669	.55418	.33767
Couple #42	86481	.03098	.88751	.02511
Couple #43	.65119	.17938	.83075	.04215
Couple #44	.59752	.25840	.67905	.14642
Couple #45	.72859	.09993	.85449	.03404
Couple #46	.73787	.09276	.83488	.04063
Couple #47	.58617	.27783	.83695	.03988
Couple #48	.74613	.08676	.30031	.89455
Couple #49	.75851	.07838	.83901	.03915
Couple #50	.86171	.03187	,92260	.01801

 $(p \le .05)$  for both the life and the living space rankings.

Since the sample size was large, z scores were computed. The z score values were high (life 7.97, living space 8.78) and the majority of the Kendall's tau (Table 29) for individual couples were positive and statistically significant, therefore, the null hypothesis was rejected.

Hypothesis 3: Null-The design features listed as being most important to the husband are independent to those listed as being most important to the wife.

Alternative-The design features listed as being most important to the husband are similar to those listed as being most important to the wife.

ent identified five design features which were most important in the selection of their living space (design feature questionnaire, Appendix A, p. 92). The design features listed as being most important to the husband were compared and checked for identical matches with the design features listed as most important by his wife. The number of identical selections for the couples are presented in Table 30.

Table 29

Correlation Between the Ranking of Husband's Values and Wife's Values

Couples		<u>Values</u>	Housing	Values
Couples	Tau A	р	Tau A	р
Couple 1	.50327	.00149	.35948	.0197:
Couple 2	.07190	.35445	.13725	.2271
Couple 3	.73856	0.00000	.54248	.0006
		< .0001		
Couple 4	.20261	.12996	.07190	. 35445
Couple 5	.28105	.05621	.18954	.1467
Couple 6	.04575	.41142	.22876	.1004
Couple 7	.34641	.02387	.39869	.01070
Couple 8	.29412	.04794	.35948	.0197
Couple 9	.46405	.00333	.39869	.01070
Couple 10	.28105	.05621	.11111	.2749
Couple 11	.11111	.74957	.01961	.4702
Couple 12	.22876	.10041	.41176	.00860
Couple 13	.30719	.04064	.37255	.01620
Couple 14	.37255	.01620	.37255	.01620
Couple 15	.05882	.38262	.11111	.27491
Couple 16	.28105	.05621	.69935	.00001
Couple 17	.35948	.01973	.29412	.04794
Couple 18	.28105	.05621	.26797	.06553
Couple 19	.07190	.67305	.09804	.3004
Couple 20	.09804	.30047	.32026	.03425
Couple 21	.37255	.01620	.43791	.0054
Couple 22	.56863	.00032	.56863	.00032
Couple 23	.38562	.01322	.63399	.0000
Couple 24	.20261	.88547	.49020	.00197
Couple 25	. 46405	.00333	.64706	.00003
Couple 26	.58170	.00023	.25490	.07596
Couple 27	.49020	.00197	.35948	.01973
Couple 28	.13725	.22713	.07190	.67300
Couple 29	32026	.03425	.37255	.01620
Couple 30	.00654	.50001	.15033	.20507
Couple 31	.05882	.38262	.24183	.08757
ouple 32	.13725	.22713	.35948	.01973
ouple 33	.18954	.14673	.12418	.25044
Couple 34	.32026	.03425	.35948	.01973
ouple 35	.52941	.00084	.35948	.01973
ouple 36	.55556	.00045	.50327	.00149
ouple 37	.29412	.04794	.12418	.77287
ouple 38	.16340	.18429	.03268	.44068
ouple 39	.49020	.00197	.18954	.14673
ouple 40	.55556	.00045	.35948	.01973
ouple 41	.26797	.06553	.07190	. 35445
Souple 42	.60784	.00011	.60784	.00011
ouple 43	.22876	.10041	.49020	.00197
ouple 44	.12418	.25044	.24183	.08757
Couple 45	.30719	.04064	.50327	.00149
Couple 46	.38562	.01322	.49020	.00197
Couple 47	.12418	.25044	.52941	.00084
Couple 48	.37255	.01620	.30719	.96575
Couple 49	.39869	.01070	.51634	.00112
ouple 50	.54248	.00062	.68627	.00001
ouple 51	.04575	.41142	.52941	.00084

Table 30

Number of Identical Matches of Most Important Design Features for the Sample Couples

# N=51

Number of Identical Matches	Number
No matches	9
At least one match	42
N=42	
Five matches	None
Four matches	2
Three matches	8
Iwo matches	19
One match	13

No couple had the maximum of five matches. Two couples had four matches and eight couples had three matches. The majority of the couples had two matches or less. Since the evidence was only descriptive, the results of the matching were not conclusive and neither the null nor the alternative hypothesis was accepted or rejected.

Hypothesis 4: Null-Design features present in the newly purchased living space are not related to the most important design features selected by the husbands and the wives.

Alternative-Design features present in the newly purchased living space are related to the most important design features selected by the husbands and the wives.

The 10 design features most often found in the living space and the 10 design features most often ranked by the husbands and wives as important are listed in Table 31. Only five of the design features: good potential resale value, located in "better" neighbourhood, possibilities for improvement, adequate cupboards and counters, and adequate storage are included in both lists. The relatively low number of matches may be explained by the nature of the design features listed. Some design features such as a separate sleeping area and a yard for children may be expected to be found in all living spaces and therefore were not considered important. Since the data only gives evidence relevent to the hypothesis, neither form was accepted nor rejected.

Table 31

Design Features Most Often Found in the Living Space and Most Often Specified as Important

N=102

	De	sign features		gn features
		found	s	pecified
Design Features		living space		
	Rank	No. of persons	Rank N	o. of person
Separate sleeping area	1	90		
Yard for children	2	86		
Close to schools	3	84		
Good potential resale value	3	84	1	46
Located in "better" neighborhood	5	82	2	42
Possibilities for improvement	6	81	8	22
Close to transportation	7	80		
Close to recreation facilities	8	78		
Adequate cupboards & counters	9	75	3	27
Adequate storage	10	73	5	25
Adequate natural lighting	10	73		
Open fireplace			4	26
Attractive landscaping & yard			5	25
Most sq. footage for money			7	23
Space for furniture arrangement			8	22
Family room			10	20

Hypothesis 5: Null-Design features present in the newly purchased living space are independent of the values held by husbands and wives.

Alternative-Design features present in the newly purchased living space are related to the values held by husbands and wives.

When living space values were associated with design features present in the living space, a small number (27 out of 720) of significant findings were noted (|gamma| ≥ .60000). These results are reported in Table 32. (The gamma coefficients for each association may be found in Table 42, Appendix B, p. 97). The accuracy of some of these associations as estimates can be questioned, however, since a large proportion of the 2 x 3 tables had empty cells (Marascuilo & McSweeney, 1977, p. 468). Only the first three associations listed in Table 32 did not contain empty cells. Two of these associations, separate sleeping area with freedom and good potential resale value with world at peace, indicate that when the value was ranked low, there was still high presence of that design feature in the living space. The positive association, yard for children with happiness, suggested that the design feature was present when the value was ranked high.

Since design features found in the living space did not associate highly with living space values, tests were done to examine the association between design features selected as most important and living space values (Table 43, Appendix B, p. 98). The significant findings (|gamma| > .60000) are found in Table 33. The accuracy of these associations are also suspect because of the small sample size. Open fireplace with happiness appeared to be the only meaningful association. The positive direction indicated that people who ranked happiness high were more likely to think that a fireplace was an important design feature.

Table 32

Relationship of Design Features Present in the Living Space to Living Space Values

	<del></del>
Design Features with Living Space Values	Gamma
Separate sleeping area (N=90) with freedom	72549
Yard for children (N=86) with happiness	.62278
Good potential resale value (N=84) with world at peace	76259
Located in "better" neighborhood (N=82) with social recognition	.64384
Close to transportation (N=80) with family security	-1.00000
Open kitchen plan (N=39) with happiness	.68285
Bathroom off master bedroom (N=22) with salvation	61383
Air conditioning (N=9) with world of beauty	73265
" family security	1.00000
" salvation	-1.00000
Appliances built into kitchen (N=7) with exciting life	82222
" sense of	62994
accomplishment	
" world at peace	.68973
equality	66134
"happiness	1.00000
salvation	.68690
true friendship	.80042
Laundry facilities on upper floor (N=4) with comfortable life	
exciting life	66234
" happiness	1.00000
salvation	.84083
Sunken space (N=3) with comfortable life	1.00000
iamily security	1.00000
mature love	71282
pleasure	1.00000
salvation	-1.00000
" social recognition	-1.00000

The null form of hypotheses five tended to be accepted on the basis of the small number of significant associations.

Table 33

Relationship of Most Important Design Features to Living Space Values

Design Features with Living Space Values	Gamma
Open fireplace (N=26) with happiness	.72082
Bedroom for each child (N=17) with family security	.66667
Newer house (N=13) with economy	68345
" happiness	1.00000
Attractive decorating & fixtures (N=12) with comfortable life	.70166
" salvation	-1.00000
Close to schools (N=9) with family security	1.00000
" self respect	.60736
Den or office (N=9) with wisdom	86434
Older house (N=9) with salvation Bathroom off master bedroom (N=8) with exciting life	-1.00000
	68000
" salvation " wisdom	62617
wisdom  fore than one bathroom (N=8) with world at peace	.66359
" family security	64198
Air conditioning (N=8) with happiness	1.00000
" social recognition	-1.00000
Positioned for good view (N=7) with economy	.68769
Design of house does not conform (N=5) with happiness	93407
" inner harmony	.60656
" self respect	.84615
pen kitchen plan (N=5) with family security	1.00000
" pleasure	64000
" wisdom	72917
Sheltered entrance (N=4) with equality	.85467
" happiness	69697
" salvation	.71154
Adequate natural lighting (N=4) with family security	1.00000
" happiness	1.00000
" inner harmony	69466
salvation	-1.00000
Paved driveway (N=3) with comfortable life	1.00000
exciting life	.71574
sense or accomplishment	60199
world at peace	-1.00000
world of beauty	.64286
ramily security	69312
" happiness " true friends	1.00000 -1.00000
-shaped living & dining area (N=3) with comfortable life	71014
" exciting life	-1.00000
" world at peace	.66507
" economy	1.00000
" family security	1.00000
" happiness	1.00000
unken space (N=2) with world at peace	-1.00000
" world of beauty	.90000
" family security	65517
" freedom	-1.00000
" happiness	1.00000
" salvation	.75701
rovision for dishwasher (N=2) with sense of accomplishment	71631
" equality	-1.00000
" freedom	83439
" happiness	1.00000
" salvation	.75701
" social recognition	-1.00000
" true friendship	.72662
" wisdom	1.00000

Hypothesis 6: Null-The relationship between values held by husbands and wives and the design features within the living space they selected in a purchase decision is independent of such things as:

- A. who is the decision-maker,
- B. level of family income,
- C. size of downpayment,
- D. external factors such as peer group or parental pressure,
- E. the respondent's perception of availability of housing, and/or
- F. perceived debt.

Alternative—The relationship between values held by husbands and wives and the design features within the living space they selected in a purchase decision is related to such things as:

- A. who is the decision-maker,
- B. level of family income,
- C. size of downpayment,
- D. external factors such as peer group or parental pressure,
- E. the respondent's perception of availability of housing, and/or
- F. perceived debt.

Partial correlations were computed for the sixteen design features most often found in the living space and the living space values while holding constant the following variables: final decision-maker, level of family income as reported on the mortgage, size of downpayment, perceived debt, peer group or parental influence on the purchase of living space, and perceived availability of housing. The observed levels of significance are reported in Tables 34-39.

Only 15 percent of the correlations were statistically significant ( $p \le .05$ ). Therefore, the null form of hypothesis six tended to be accepted. It was interesting to note however, some general trends. Firstly, if the relationship between a design feature and a living space value was statistically significant while holding one variable constant, it was also likely to be statistically significant

when controlling for other variables. Design features were most often significantly correlated with the values, world at peace and equality. Economy correlated significantly with only one design feature, attractive decorating and fixtures while controlling for availability of housing. In partialing out each of the selected variables, design features were statistically related to only five or less values.

This completes the report on the testing of the six hypotheses. In summary, the results support the acceptance of the first two hypotheses, neither support nor rejection of hypotheses three and four, and support acceptance of the null form of hypotheses five and six.

All the data, however, provide useful information about the process of purchasing living space. This will be discussed in the next chapter.

Table 34

Observed Level of Significance of Correlations Between Design Features Most Often Found in the Living Space and Living Space Values with Final Decision-Haker Partialed Out

N=102

	Com.life	Ex.life	Accom.	Peace	Beauty	Equality	Economy	Fam. sec.	Freedom	Happiness	Inhar.	Mat.love	Please	Salvation	Self Res.	Soc.Rec.	Friend	Wiedon
Located in "better" neighbourhood	.251	.380	.178	.260	. 300	. 324	.304	.276	.467	.134	.434	.479	.152	.222	.342	*.007	.226	.128
Close to schools	*.022	.071	. 478	. 447	.441	.387	. 322	.314	.258	.070	.086	.075	.140	.362	.288	.462	.264	*.049
Close to transportation	*.009	. 453	. 353	. 430	.071	.219	. 365	*.004	*.031	.213	.473	*.044	.088	.128	.490	.376	.193	.092
Close to recreation facilities	.098	.187		*.009	. 155	.347	.311	.266	.237	.408	*.047	.441	.062	.260	.444	.461	.491	. 141
fard for children	.063	.144	. 302	*.027	.461	*.001	.121	*.025	.228	*.014	.392	.078	.238	.109	. 341	.114	.485	.368
Separate sleeping area	. 474	. 301	4.005	*.040	.200	*.033	.253	.082	*.019	.230	.185	.317	.227	. 390	.277	.454	.243	.466
Bedroom for each child	.489	*.019	. 397	. 341	. 451	*.030	.475	*.022	.283	.460	*.037	.162	. 365	.243	*.049	.066	. 352	.287
Adequate cupboards & counters	.481	.234	. 469	,231	.080	.338	.197	.162	.124	.452	.190	.163	.181	.281	. 347	.408	.432	.353
Attractive decorating & fixtures	.433	.476	.142		*.049	. 394	.079	*.017	.500	*.046	.227	. 330	.111	.318	. 346	. 197	.100	.483
Space for furniture arrangement	. 341	. 372	.268	*.038	.138	. 339	.233	.097	.477	.180	.153	.438	.068	.234	. 345	.481	.277	.157
Possibilities for improvements	.437	.203	.214	*.03B	.291	*.030	.116	. 189	.360	.136	.171	.069	.080	.057	. 395	.421	.158	.225
Good potential resale value	.198	*.04B	*.001	*.001	.171	. 191	.277	.397	. 395	*.015	.435	.480	.270	.070	.487	.215	*.049	.136
dequate storage	.164	. 322	.071	*.011	. 186	*.042	.187	.247	.489	.084	.272	.121	.112	.058	.162	.203	. 261	. 337
dequate natural lighting	.208	.247		*.018	. 329	*.028	.325	. 459	.110	.273	. 321		*.006	.245	.453	. 301	*.019	. 116
fost sq. footage for amt. of money	.319	.355	.184	*.035	.380	.289	.303	.192	,135	.344	.391	.489	.222	. 311	.148	.154	. 335	. 240
lever house	.061	.285	.465	*.028	. 326	*.031	.498	. 304	*.014	.425	.370	.138	*.008	. 388	.297	.074	.422	.250

Table 35

Observed Level of Significance of Correlations Between Design Features Most Often Found in the Living Space and Living Space Values with Income Partialed Out
N=102

	Com.life	Ex.life	Accom.	Peace	Beauty	Equality	Economy	Fam.sec.	Freedom	Rappiness	Inhar.	Mat.love	Please	Salvation	Self Res.	Soc.Rec.	Freind	Wisdon
Located in "better" neighbourhood	.276	. 325	.143	.264	. 295	.351	.304	.289	,498	.071	.397	.491	.131	.171	.356	*.003	.245	.164
Close to schools	*.024	.056	.471	. 429	.487	.356	.308	.346	. 251	*.045	.079	.071	.122	.333	.275	.488	.242	*.043
Close to transportation	*.009	.348	. 377	. 451	.107	.208	. 349	*.005	*.026	.192	.427	*.046	.083	.119	.465	. 349	. 167	.069
Close to recreation facilities	.084	.243	.296	*.008	.213	.301	,293	.306	.237	. 305	.051	.418	.076	.306	.458	. 399	.466	.132
fard for children	.061	155	. 305	*.028	. 458	*.001	121	*.025	.229	*.010	.391	.078	.233	.102	.342	.113	.485	. 371
Separate sleeping area	.455	. 235	*.005	*.035	.274	*.025	.271	.101	*.020	.172	.207	. 304	.197	.352	.261	.487	.217	. 422
Bedroom for each child	.470	*.022	. 452	. 332	.408	*.020	.487	<b>*.027</b>	. 305	. 314	*.033	.138	. 312	.175	<b>*.048</b>	.100	. 354	.314
Adequate cupboards & counters	. 429	. 492	. 353		A.045	.318	.221	.178	.083	. 360	.298	.203	.206	. 385	.408	,253	.464	.453
Attractive decorating & fixtures	.468	. 459	.222	.128	.079	.270	.062	*.026	.438	.184	.257	.408	.177	.488	.345	.059	.091	.416
Space for furniture arrangement	.293	. 432	. 364	*.044	. 103	. 305	.246	.099	.397	. 320	.103	.491	.083	.153	. 306	. 323	.220	.270
Possibilities for improvements	.477	.318	.274	<b>*.042</b>	.256	*.036	.113	.184	.414	.217	.133	.056	.093	.083	. 367	.461	.131	.312
Good potential resale value	ı179	.169	*.001	*.001	. 356	.258	.239	.500	.440	*.026	.355	.498	. 345	.094	.458	.182	.085	.081
Adequate storage	.198	. 195	.111	*.013	. 151	.051	.180	.241	.440	.164	. 352	.148	.134	.094	.188	.108	.214	.229
dequate natural lighting	.172	. 371	. 389	*.019	.300	*.035	. 329	.476	.143	.431	.391	.264	*.008	.333	.483	.434	*.014	.182
lost sq. footsge for amt. of money	.203	. 460	. 321	*.026	.451	.164	.272	.257	.182	.230	.482	.395	.343	.112	.121	.405	.293	.351
Newer house	<b> *.</b> 040	.256	. 382	*.022	. 434	*.048	.473	.377	*.015	.338	.379	.168	*.014	.259	.286	.137	.440	.240

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Observed Level of Significance of Correlations Between Design Features Host Often Found in the Living Space and Living Space Values with Level of Downpayment Partialed Out
N=102

	Com.life	Ex.life	Accom.	Peace	Beauty	Equality	Economy	Fam.sec.	Freedom	Happiness	Inhar.	Mat.love	Plesse	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdom
Local in "better" neighbourhood Close to schools Close to transportation Close to transportation Close to recreation facilities Yard for children Separate sleeping area Bedroom for each child Adequate cupboards & counters Attractive decorating & fixtures Space for furniture arrangement Possibilities for improvements Good potential resals value Adequate storage Adequate storage Medequate storage for amt of money Newer house	.257 *.023 *.011 .069 .059 .405 .499 .430 .449 .312 .435 .165 .162 .187 .322	.312 .059 .373 .186 .160 .292 *.019 .446 .427 .321 .130 .410 .477 .250	.160 .476 .336 .341 *.007 .417 .348 .157 .342 .230 *.001 .080 .368 .196	.280 .447 .416 *.014 *.024 .055 .359	.249 .478	.304 .387 .228 .408 *.001 *.044 *.032 .418 .408 *.027 .177 *.038 *.020 .303 *.035	. 320 . 318 . 365 . 341 . 125 . 225 . 246 . 264 . 286 . 210 . 278 . 174 . 366 . 319 . 484	.257 .326 *.005 .248 *.024 .076 *.020 .240 *.015 .071 .216 .434 .286 .406 .406 .173	.478 .238 *.023 .228 *.028 .278 .112 .496 .499 .396 .498 .461 .118 *.014	.138 .073 .172 .470 *.015 .335 .484 .361 *.036 .142 .137 *.007 .088 .225 .351	.403 .079 .442 *.044 *.035 .306 .245 .105 .142 .370 .334 .390 .439	.470 .079 .053 .478 .071 .396 .169 .134 .311 .406 .066 .407 .129 .336 .498	.161 .137 .085 .056 .241 .231 .371 .150 .106 .058 .074 *.005 .211 *.009	.224 .368 .121 .235 .111 .419 .246 .272 .312 .244 .059 .063 .062 .239 .308	.370 .288 .483 .334 .319 .373 *.040 .493 .369 .369 .438 .178 .457 .133 .2256	*.007 .441 .333 .462 .108 .370 .062 .420 .424 .484 .445 .292 .181 .292 .169	.245 .240 .158 .439 .490 .193 .353 .482 .098 .229 .130 .093 .210 *.015 .292 .425	.159 *.043 .077 .150 .377 .465 .306 .437 .450 .272 .295 .091 .253 .184 .305

Table 37

Observed Level of Significance of Correlations Between Design Features Host Often Found in the Living Space and Living Space Values with Influence of Family and Friends Partialed Out N-102

-	Com.life	Ex. 11fe	Ассов	Peace	Beauty	Equality	Economy	Fam. sec.	Freedom	Happiness	Inhar.	Mat.love	Please	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdom
Located in "better" neighbourhood Close to schools Close to transportation Close to transportation Close to transportation Separate sieeping area Bedroom for each child Adequate cupboards & counters Attractive decorating & fixtures Space for furniture arrangement Possibilities for improvement Good potential resale value Adequate storage Adequate natural lighting Host sq. footage for amt. of money Nawer house	.241 *.021 *.010 .101 .054 .460 .481 .480 .427 .347 .426 .200 .161 .317	.449 *.029 .417 .331 .313 .391 *.033 .483 .472 .187 .119 .272 .353 .481	.154 .474 .386 .281 .265 *.003 .417 .422 .153 .312 .253 *.001 .092 .334 .198 .489	.293 .452 .466 *.010 *.032 *.028 .362 .279 .163 .052 .051 *.001 *.017 *.023 *.040 *.024	*.050 .081	.306 .381 .203 .343 .001 .027 *.031 .384 .403 .376 *.025 .227 *.036 *.025 .307 *.032	.240 .197 .175 .463 .243	.315 .373 *.004 .326 *.011 .057 *.027 .225 *.020 .088 .161 .431 .431 .431 .432 .159 .263	.482 .262 *.023 .226 .184 *.027 .308 .098 .471 .411 .473 .438 .134 .134 *.011	.138 .072 .217 .418 *.011 .216 .468 .459 *.044 .182 .129 *.017 .082 .274 .349	.481 .047 .490 .081 .222 .111 .053 .292 .183 .133 .219 .394 .250 .354 .471	. 490	.142 .124 .087 .076 .266 .240 .349 .160 .115 .064 .293 .111 *.005	.145 .294 .095 .330 .198 .472 .180 .278 .373 .196 .096 .052 .088 .260 .331	.264 .215 .480 .460 .199 .374 .067 .421 .296 .342 .476 .493 ,134 -467 .116	*.011 .390 .405 .456 .190 .422 *.045 .358 .228 .343 .212 .236 .306 .180	.238 .237 .170 .459 .456 .226 .350 .458 .098 .222 .135 .082 .218 *.015	.139 *.037 .074 .113 .408 .446 .281 .474 .479 .243 .270 .081 .265 .167 .315

Table 38

Observed Level of Significance of Correlations Between Design Features Host Often Found in the Living Space and Living Space Values with Availability of Housing Partialed Out N=102

	Com.life	Ex.life	Accom.	Peace	Beauty	Equality	Economy	Fam.sec.	Freedom	Happiness	Inhar.	Mat.love	Please	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdom
Located in "better" neighbourhood	.277	.213	.216	.238	.278	.263	.423	.259	.457	.111	.410	.366	.248	.287	.377	*.006	.380	.180
Close to schools	*.023	.062	. 494	. 426	. 497	. 387	. 333	. 332	.240	.067	.077	.082	.146	.381	.279	.450	.265	*.043
Close to transportation	*.011	.418	.416	.476	.117	.230	.415	*.006	*.023	.228	. 426	.062	.113	.098	.478	. 356	.226	.078
Close to recreation facilities	.098	.238	.266	*.009	.188	.337	.299	.280	.249	. 409	.055	.441	.061	.259	.457	.470	.465	. 125
Yard for children	.055	,202	.260	*.031	.447	*.001	.159	*.025	.214	*.012	.394	*.050	. 306	.134	. 327	.111	.383	. 396
Separate sleeping area	.468	.250	*.004	*.035	.258	*.032	.246	.093	*.023	.226	.213	. 335	.231	. 405	.265	.440	.232	.421
Bedroom for each child	.484	*.022	.408	. 348	.466	*.029	.487	*.021	.290	.464	*.037	.150	. 350	. 232	*.049	.068	. 337	.293
Adequate cupboards & counters	.496	.421	.373	. 302	*.029	. 351	.179	.221	.088	. 434	.285	.222	.214	. 340	.396	.366	. 442	.495
Attractive decorating & fixtures	. 396	.426	.189	.175	*.038	.342	*.040	*.015	. 462	*.035	.238	. 442	.181	.401	. 329	.186	.173	.491
Space for furniture arrangement	.333	. 390	.285	*.047	.080	.387	.287	.079	.433	.192	.114	.413	<b>*.047</b>	.251	.300	.452	.182	.262
Possibilities for improvements	.471	.433	.180	*.035	.231	*.018	.059	.213	. 368	.156	.140	. 106	*.033	*.035	. 345	.437	.060	. 332
Good potential resale value	.206	.169	*.001	*.001	. 315	.228	.238	.463	. 455	*.016	. 345	.483	.312	.073	. 457	.248	.084	.075
Adequate storage	.121	.358	.134	*.019	.089	.054	. 317	.283	.416	.056	. 336	.245	.233	.110	. 155	.169	.440	. 305
Adequate natural lighting	.231	. 269	. 393	*.026	.227	*.032	.246	.420	.142	.245	. 377	.211	*.010	. 315	.463	. 324	*.030	.141
Most eq. footage for amt. of money	. 343	. 384	.242	*.047	.282	.269	.240	.169	.166	.319	. 443	.417	.289	.248	.142	.169	.401	.277
Newer house	.068	.198	.420	*.031	. 334	*.038	.417	. 310	*.014	.400	. 361	.180	*.014	.331	.277	.072	.461	.292

Table 39
Observed Level of Significance of Correlations Between Design Features Most Often Found in the Living Space and Living Space Values with Perceived Consumer Debt Partialed Out N=102

	Com.life	Ex.life	Accom.	Peace	Beauty	Equality	Economy	Fam.sec.	Freedon	Happiness	Inhar.	Mat.love	Please	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdon
Located in "better" neighbourhood	.235	. 331	.169	.273	.256	. 322	.306	.259	. 471	.129	.409	.479	.166	.232	. 339	*.007	.252	. 145
Close to schools	*.038	.076	. 499	.430	.468	.436	. 365	.343	.313	.085	.076	.068	.085	.265	.370	.453	.222	.062
Close to transportation	*.023	. 459	. 385	.455	.134	.280	.443	*.005	*.049	.144	.436	*.033	.029	.233	. 345	.357	.131	.126
Close to recreation facilities	.069	.207	.260	*.008	,203	.372	. 333	.287	.208	.437	.053	.435	.081	.310	.392	.469	.455	.153
Yard for children	.066	.147	.304	*.027	.469	*.001	.116	*.025	.217	*.013	. 393	.077	.248	.114	.356	.114	.481	. 355
Separate eleeping area	. 450	.248	*.004	*.037	.262	*.033	.254	.095	*.019	.239	.211	. 317	.201	.368	.279	.441	.215	.433
Bedroom for each child	.459	*.023	.403	. 345	.474	*.027	. 489	*.021	.266	.446	*.037	.164	. 391	.263	.055	.067	. 364	.275
Adequate cupboards & counters	. 484	.478	.416	.283	*.030	.365	.222	.224	.107	.473	.283	.172	.141	.261	. 375	.370	.451	.494
Attractive decorating & fixtures	.433	.445	.146		*.047	. 399	.081	*.016	. 491	*.046	.239	.331	.107	.317	.352	.194	.096	.463
Space for furniture arrangement	.344	.426	.304	*.050	.077	.371	.261	.078	.427	.186	.114	.445	.059	.233	,307	.450	,218	.249
Possibilities for improvements	.405	. 305	.237	*.046	.208	*.030	.115	.229	.369	.147	. 142	.070	.063	*.048	. 397	. 442	.126	,272
Good potential resale value	.149	.134	*.001	*.001		.190	.282	.474	. 396	*.012	. 348	.483	.363	.098	.463	.246	.090	.100
Adequate storage	.176	.184	.085	*.016		*.035	.165	.287	.453	.084	.338	.128	.108	.065	.200	.186	.215	.236
Adequate natural lighting	.141	.438	.320	*.021		*.017	.395	.434	.171	.237	. 379	.291	*.008	.326	.417	.321	*.015	. 222
Most sq. footage for amt. of money	.390	.431	.206	*.041	.275	.268	.282	.163	.118	.379	.436	.482	.161	.378	.177	.165	.277	. 249
Newer house	.060	.265	.470	*.28	.349	*.032	.495	.312	*.013	.426	.360	.137	*.008	.390	.287	.072	.433	.269

### CHAPTER 5

### DISCUSSION

The question, "What is the relationship of values within the decision to purchase living space?" is complex. To simplify the issue, the discussion will comprise three parts: values, design features, and the relationship of values to design features.

Values

The values in Rokeach's Survey were similar to those used in studies by Cutler (1947), Beyer et al (1955), Beyer (1959), Fortenberry (1963), Meeks and Deacon (1972), Carll (1973), and Sto-ckeler and Hasegawa (1974). A review of these earlier studies indicated that family centrism, equality, physical health, and economy were important values in housing. The important living space values in this study, family security, happiness, a comfortable life, freedom, and economy, seem to agree with previous findings except for freedom and equality. Equality ranked low in this study, especially in relation to living space. The high ranking of freedom by this sample may be an indication of the philosophy of our times.

One of the basic premises of value theory is that the person's hierarchy of values is not dependent upon the situation in which they are applying the values (Rokeach, 1973). Work done by Stoeckeler and Hasegawa (1974) indicated that perhaps this premise did not hold true in the selection of living spaces. When tested in this study, the results indicated support for Rokeach's idea. The correlation of the rankings of the life values and the living space values were statistically significant at a p = .01 level or better.

Another question relating to values centred on the degree of agreement between the value hierarchies of a husband and wife in a

The data established that 11 couples had statistically couple. significant results for the life values and 14 couples had statistically significant results for the living space values. Only six couples showed high agreement for both rankings. While the actual number of sample couples with statistically significant agreement was low, computed z scores were high. Therefore the null form of hypothesis two was rejected. From the review of literature, it was difficult to determine whether the results were similar to previous studies. The majority of the studies questioned only women. Cutler (1947) and Stoeckeler and Hasegawa (1974) sampled both husbands and wives but made little attempt to report any comparisons of the value hierarchies of a husband and wife. Cutler (1947) did find that as a group, lower class husbands and wives had a median rank correlation of .55 for functional values, middle class husbands and wives showed less similarity with a median rank correlation of .38, and upper class husbands and wives showed the least likeness with a median rank order correlation of .36. From the results reported, it is difficult to compare Cutler's findings with this study.

### Design Features

Design is a major concern of all purchasers of living space. The husbands and wives in this study most often ranked good potential resale value, located in "better" neighbourhood, adequate cupboards and counters, open fireplace, attractive landscaping and yard and adequate storage as important features to look for in a living space. Wives ranked adequate cupboards and counters and adequate storage higher than did husbands. Husbands placed greater importance on attractive landscaping and yard than did wives. These results were

somewhat predictable since they tended to follow traditional ideas for male and female roles. The emphasis placed on good potential resale value was not surprising considering these were first-time homeowners. Many of the couples interviewed expected to purchase other living spaces within the next few years. Dean (1953) has suggested that "better" neighbourhood is an important design feature which the findings in this study confirmed.

Husbands and wives as a group ranked design features differently but it was hypothesized that a husband and wife in a couple
would rank the same design features as important. Evidence did not
indicate either support or rejection of this hypothesis. Only 10
couples ranked the same three or four design features as important.
None of the couples identified the same five design features and
nine couples did not identify any of the same design features as
important.

Design features most often found in the sampled living spaces were: separate sleeping area, yard for children, close to schools, good potential resale value, located in "better" neighbourhood, possibilities for improvements, and close to transportation. Of the 10 most important design features, only five of them were among the top 11 design features most often found in the living space. A brief survey of real estate ads in the Winnipeg newspapers may explain this finding. It appeared that the design features ranked most important, such as open fireplace, attractive landscaping and yard, a large amount of space, and family room are more likely to be found in higher-priced living spaces. The couples interviewed were first time purchasers of living space. In many cases their downpayment was

low, that is, less than 10 percent of the purchase price. Therefore, the majority of the purchases were of low-to-moderately-priced living spaces which traditionally do not have these features. This situation could have resulted in dissatisfaction. However, further questioning revealed that 93 people were satisfied or completely satisfied with their purchase. The pervasive attitude seemed to be that "under the circumstances we have the best that we could buy".

### The Relationship between Values and Design Features

This study was based on the premise that people sharing similar values would tend to have similar design features in their living spaces. The two hypotheses designed to test this premise tended to be rejected since the small number of statistically significant correlations did not even indicate trends.

Beyer's (1959) attempt to identify values with housing design resulted in findings which merit consideration when interpreting the results in this study. He found that values tended to fall into two clusters or value orientations. He reported that these value orientations "had a direct influence upon our individual and particular housing requirements" (1959, p. 33). He also suggested that "the practical effects of these requirements as they are commonly implemented may be the same, but the underlying reasons may be completely different" (1959, p. 33). Concluding from Beyer's report, it appears that people may have similar design features in their living space but for different reasons which express differing value orientations. This suggests that values may still be important in relation to housing design, but specific values may not manifest themselves in specific design features.

### Limitations of the Study

Any interpretation of the findings of this study should be evaluated in terms of possible limitations. Some of these limitations are:

- The sample size was small. Time, energy, and money restrictions prevented the investigator from interviewing more than 51 couples. A larger sample would have resulted in more representation of the people who purchase living spaces.
- 2. Responses were obtained only from couples who agreed to be interviewed. No attempt was made to examine similarities or differences between couples who agreed to be interviewed and couples who refused to be interviewed.
- 3. The interview schedule and questionnaires may not be effective measures. Although pretesting was done, some questions require modifications to clarify the findings. Forced-answer techniques were used by Beyer (1959), Meeks and Deacon (1972), and Stoeckeler and Hasegawa (1974) for the ranking of values, and they were deemed suitable for this study in an attempt to resemble as closely as possible Rokeach's (1973) methodology. However, Cutler (1947, p. 33) has suggested that a more reliable ranking of values can be obtained through the use of paired comparisons.

Another difficulty when researching values is in the interpretation of the values. Although definitions were included with each value, it is not possible to know how each respondent perceived those values. Different perceptions may result in different rankings.

4. The time lag between the purchase of the living space and the interview may have affected the recall of information.

Possibly, families may have rationalized their previous purchasing behaviour.

### Future Research

Although the scope of this study was limited, the findings did raise several issues worth considering in future research. Some of these issues are as follows:

- 1. Do people perceive the values in Rokeach's Value Survey similarly? Different perceptions of a value may affect what design features are associated with that value. For example, open fireplace and a yard for children may be associated with the value, family security.
  - 2. Do husbands and wives change their value orientations after the purchase of their first living space? Do the value hierarchies of a husband and wife in a couple become more similar after the purchase of living space? A follow-up study of the same 51 couples could provide data on values and whether they change. It may also provide insight on whether similarity in value orientations is necessary for a couple to remain together.
  - 3. Does a couple with high agreement when selecting most important design features communicate better than a couple with low agreement when selecting most important design features? Communication between a husband and wife could be important in a joint decision if both are going to be satisfied with the outcome of that decision.

- 4. Would second or third time purchasers of living space go through the decision-making process in the same manner as first-time purchasers? Second or third time purchasers of living space may not be concerned with the same factors which affect first-time purchasers.
- 5. If values have little effect on the purchase of living space, what variables do affect the purchase? This question was raised in this study but a more detailed statistical analysis is needed to arrive at any conclusions.

In summary, it appears that value hierarchies remain similar regardless of the situation in which they are applied. Family security and happiness were the two top ranking values in both the life situation and the living space situation. Husbands and wives in a couple tended to rank value hierarchies similarly, but they did not consider the same design features as important. Design features present in the living space were not necessarily those that were ranked most important. Design features did not appear to be correlated with values even when controlling for such variables as final decision-maker, income, down-payment, influence of family and friends, availability of housing, and consumer debt. The findings of this study do not establish the importance of values in housing behaviour, but they do suggest that further research is needed to identify the factors underlying the decision to purchase living space with specific design features.

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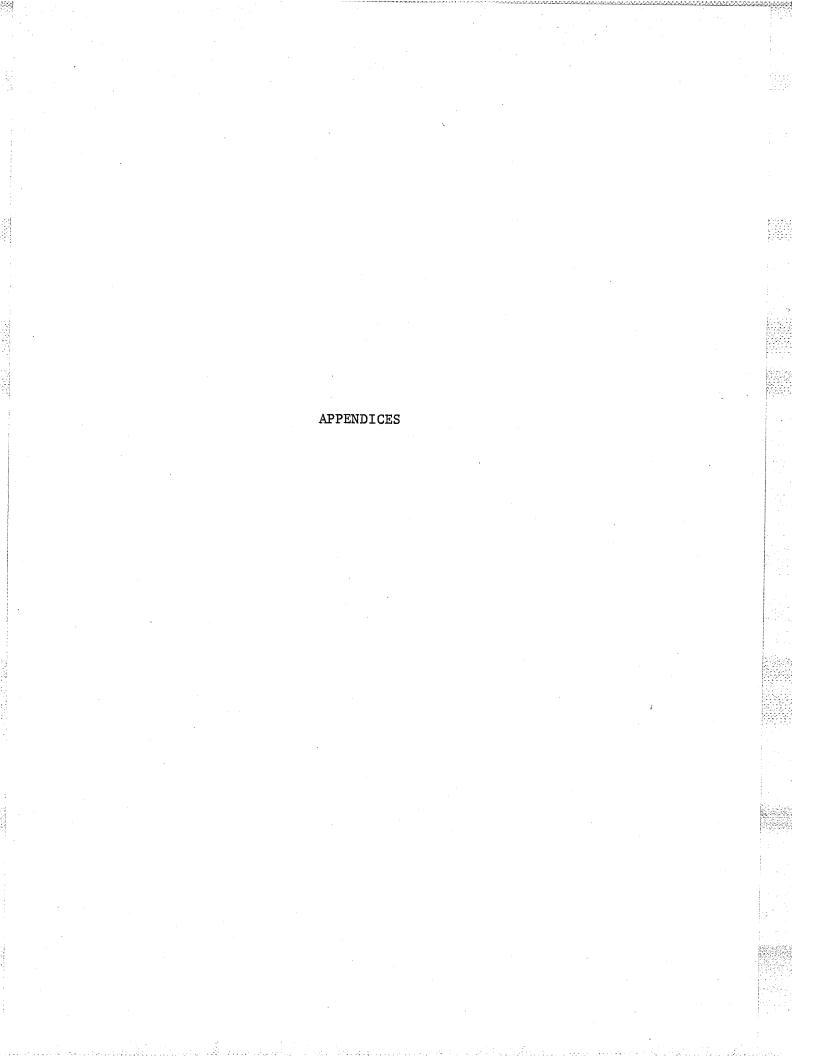
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## APPENDIX A

Communications With Couples

### TELEPHONE CONVERSATION

Hello. Is this \_\_\_\_\_\_? My name is Denise Koss. You don't know me, but I am a graduate student at the University of Manitoba. According to a publication called the *Digest Business and Law Journal*, you have recently purchased some property. I am interested in talking to recent home-buyers to find out how they went about selecting their housing. There are three questions which I would like to ask you to see if you qualify for the study. Any information you provide will be used for statistical purposes only, and will remain strictly confidential.

- 1. Firstly, are you married?
- 2. Is this the first home that you and your husband/wife have ever bought?
- 3. Have you and your husband/wife lived in this house since April 1, 1976?

If the answer is no to either of the first two questions and/or prior to April 1, 1976 for the third question, then say: I want to thank you for taking the time to answer my questions. Because (give reason) you do not qualify for participation in my project. However, your cooperation is greatly appreciated.

April 1, 1976 for the third question, then say: I want to thank you for taking the time to answer my questions. Because you qualify for participation in my study, I would like to talk to you and your husband/wife to ask you further questions about your house and your family. I realize that you are probably busy but I expect the interview to take less than an hour.

If they agree to the interview, then say: I will be interviewing other families in your neighbourhood on <u>(date)</u>. If that date is convenient for you, I will plan to visit you at <u>(time)</u>.

Your cooperation with this research will be most valuable and will contribute to a greater understanding of how families make important housing decisions.



**DEPARTMENT OF FAMILY STUDIES** 

### Dear Homeowner:

According to the <u>Digest Business and Law Journal</u> you have just purchased some property. Consequently, your help with a research project about how families select their housing would be greatly appreciated.

To help us decide whether you qualify for the study, please answer the questions on the enclosed sheet of paper and return it in the stamped, self-addressed envelope. When we receive your questionnaire, one of us will phone or write to explain the project further.

Your cooperation with this research will be most valuable and will contribute to a greater understanding of how families make important housing decisions. If you have any questions concerning the research, feel free to contact either of us at 474-9225 or 269-5459 during the day or at 233-6283 in the evening.

Yours sincerely,

Denise Koss Researcher Nancy C. Hook Associate Professor



# HOUSING QUESTIONNAIRE

		YES	NO
1.	Are you presently married and living with your		
	spouse?		
2.	Is this the first home that you and your spouse		
	have ever bought?		
3.	How long have you and your spouse lived in this		
	house?		
	NAME: TELEPHONE	: <u></u>	
	ADDRESS:		
	How can you be reached if you have no telephone?		

#### VALUE SURVEY

Part I

INSTRUCTIONS [taken from the Value Survey (form D) by
Milton Rokeach, 1967]: On the next page are 18 values listed in
alphabetical order. Your task is to arrange them in order of their
importance to YOU, as guiding principles in YOUR life. Each value
is printed on a gummed label which can be easily peeled off and
pasted in the boxes on the left-hand side of the page.

Study the list carefully and pick out the one value which is the most important for you. Peel it off and paste it in Box 1 on the left.

Then pick out the value which is second most important for you. Peel it off and paste it in Box 2. Then do the same for each of the remaining values. The value which is least important goes in Box 18.

Work slowly and think carefully. If you change your mind, feel free to change your answers. The labels peel off easily and can be moved from place to place. The end result should truly show how you really feel.

Copies of the Value Survey can be obtained from:

Halgren Tests 873 Persimmon Ave. Sunnyvale, California 94087

### Value Survey Part II

INSTRUCTIONS: Below are 18 values listed in alphabetical order. They are the same 18 values listed in Part I. Your task is to arrange them in order of their importance to YOU, as guiding principles in the selection of YOUR house. Each value is printed on this sheet and preceded by a blank space. Study the list carefully and pick out the one value which is the most important for you. Place a number 1 in the space preceding that value. Then pick out the value which is second most important for you. Place a number 2 in the space preceding that value. Do the same for each of the remaining values. The value which is least important will be ranked number 18.

Work slowly and think carefully. If you change your mind, feel free to change your answers. This second arrangement of values may be either the same or different than the first arrangement, but the end result should truly show how you feel.

A COMFORTABLE LIFE (a prosperous life)
AN EXCITING LIFE (a stimulating, active life)
A SENSE OF ACCOMPLISHMENT (lasting contribution)
A WORLD AT PEACE (free of war and conflict)
A WORLD OF BEAUTY (beauty of nature and the arts)
EQUALITY (brotherhood, equal opportunity for all)
ECONOMY (avoidance of waste)
FAMILY SECURITY (taking care of loved ones)
FREEDOM (independence, free choice)
HAPPINESS (contentedness)
INNER HARMONY (freedom from inner conflict)
MATURE LOVE (sexual and spiritual intimacy)
PLEASURE (an enjoyable, leisurely life)
SALVATION (saved, eternal life)
SELF-RESPECT (self-esteem)
SOCIAL RECOGNITION (respect, admiration)
TRUE FRIENDSHIP (close companionship)
WISDOM (a mature understanding of life)

## Part II

mos	t appropriate. There are no right and wrong answers.
1.	How often did family or friends suggest that you should buy a house?
	neversometimesmany times
2.	How much influence did your family or friends have on your decision to purchase this house?
	nonesomea great deal
3.	Who gave you the most advice on selecting and purchasing a house?
	friends children parents relatives professionals other nobody
4.	At the time of purchase, do you believe that there was a good selection of houses available in your price range?
	yesnodon't know
5.	Which member of your family made the final decision to purchase your home?
	husband wife both
5.	To what degree are you satisfied with the house you purchased?
	not satisfied slightly satisfied satisfied completely satisfied
7.	Why are you satisfied/not satisfied with this purchase?
3.	Additional comments:
•	

Place a check mark (/) beside the answer which you believe is

Hello. My name is Denise Koss and I am a graduate student in the Faculty of Home Economics. I am interested in finding out how families select their housing. These are questions about your housing, your family, and you. Every family is special; there are no right and wrong answers. Your answers are strictly confidential.

Τ.	what type of house do you live in:
	detached single familytownhouseduplexapartment
2.	How is your house owned?
	individuallycondominiumcooperative
3.	Why did you buy this particular type of house?
	HusbandWife
4.	How many houses did you look at before purchasing?
5.	What was your total family income as reported on your mortgage? Please look at this card and tell me in what group your total family income as reported on your mortgage falls. (Total income may include salaries, wages, professional fees, investment income, transfer payments, commissions, or gratuities earned by all members of the family.)
6.	What was your total family income as reported on your 1975 income tax return? Please look at this card and tell me in what group your total family income as reported on your 1975 income tax return falls.
7.	What is your approximate monthly payment for principal, interest and taxes? Please look at this card and tell me in what group your monthly P.I.T. falls.
8.	Excluding your mortgage, approximately how much money is committed each month to financial obligations such as loans and installment payments?
9.	What was your down payment on this house?
0.	Where did you obtain the money for the downpayment?
	family's own assetsborrowed from financial institution government program borrowed from family or friends

11.	When were y	ou born?	Husband	Wife
12.	What is the school ever	-	de or year of elem	entary or seconday
	Husband Wife		7 8 9 10 11 12 13 7 8 9 10 11 12 13	
13.	Have either	of you had a	any additional sch	ooling?
	Husband	Yes		
	Wife	Yes		
14.	When were y	ou married?		
15.	How old are	the children	n who live in this	home?
	Boys		Girls _	
16.	Who else li	ves in this l	nome?	
17.	What is you pation.)	r occupation'	? (If a housewife	, list any former occu-
	Husband	· · · · · · · · · · · · · · · · · · ·		
	Wife			
			•	

1.	Following is a list of design features which may or may not be found in your house. Using this list, pick the 5 design features which you would most like to see in your house. Use the entire list. Do not restrict yourself only to design features which are found in your house.
	Pick out the one design feature which is the most important for you and put it in the number 1 space. Then pick out the design feature which is second most important for you and put it in the number 2 space. Continue until you have chosen 5 design features. If you change your mind, feel free to change your answers.
	1
	2.
	3.
	4
	positioned so as to have a good view
	located in a "better" neighbourhood
	located close to schools
	located close to transportation
	located close to employment located close to recreation facilities
<del></del>	design of house does not conform to that of others in the neighbourhood
	yard for children
	attractive landscaping and yard
	garage and/or carport (covered parking)
	paved driveway
	patio
	entrance that is sheltered from the weather
	family room
	open fireplace
	sunken space
	den or office
	sleeping area separated from the living and eating areas
<del></del>	a bedroom for each child bathroom off the master bedroom
	more than one bathroom
	kitchen plan which allows an individual to still participate in
	family activities
	kitchen which is large enough so children can play
	adequate cupboard and counter space in the kitchen
	kitchen pantry present
	appliances built into the kitchen
	provision for a dishwasher (portable or built-in)
	separate dining room
	L-shaped living and dining room
	provision of laundry facilities on an upper floor of the house
	attractive decorating and fixtures suitable wall space and room size for flexible arrangement of furniture
	suitable wall space and room size for flexible arrangement of furniture possibilities for improvements, remodeling, expanding
	possibilities for improvements, remodering, expanding air conditioning
	has good potential resale value
	adequate storage to prevent clutter
	adequate natural lighting

 most	square	footage	for	the	amount	of	money
older	house	rather	than	a ne	ewer one	2	
newer	house	rather	than	an c	older or	ıe	

2. Using the above list, place a check mark (/) beside all those design features which presently apply to your house.

APPENDIX B

Tables

Community	Population	Interviewed	Not Eligible	Refusāls	Letters Sent No Answer
Assiniboine Park	34	12	18	2	2
Centennial	5	0	4	Õ	1
East Kildonan	42	14	21	3	<u>.</u> 4
Fort Garry	28	8	15	2	3
Fort Rouge	18	2	10	3	3
Lord Selkirk	12	4	5	1	2
Midland	6	Ó	5	0	1
St. Boniface	10	1	8	0	1
St. James - Assiniboia	18	0	13	. 2	3
St. Vital	24	8	14	$\frac{\overline{2}}{2}$	Ô
Transcona	18	1	9	3	5
West Kildonan	18	1	12	1	4
Total	233	51	134	19	29

Table 41 Composition of Family by Age of Children

Composition of Family	Number
Husband and wife - no children Husband and wife - one child:	32
Under 1 year	2
1-6	<del>-</del> 4
19 and over	i
Husband and wife - two children:	_
1-6 and under 1 year	2
Both 1-6	1
1-6 and 7-12	1
7-12 and 13-18	1
Both 13-18	1
19 or over and 13-18	1
Husband and wife - three children:	
All 1-6	1
7-12, $7-12$ , and $1-6$	1
13-18, 13-18, and 19 or over	1
Husband and wife - four children:	
13-18, 7-12, 7-12, and 1-6	1
Husband and wife - five children:	
7-12, 7-12, 7-12, 1-6, and under	1
1 year	
Total	51

Table 42

Camma Association of Design Features Present in the Living Space with Living Space Values

	Com.life	Ex.l1fe	Accom. Peac	e Beauty	Equa1	Economy	Fam. sec.	Freedom	Нарру	Inhar.	Mat.love	Please	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdom
ositioned for good	29669	25838	29333 .380	16 .17904	.14307	22615	17101	18534	09926	.04348	.13927	05283	.22933	.03725	27246	.24022	. 34402
view	-, 19862	. 12387	06232043	28 06178	_ 12459	- 25275	42094	11472	_ 03044	.02639	07177	<b></b> 30435	.20652	.09583	*.64384	.08406	.21032
ocated in "better" neighbourhood	19002	.12307	00232043	20 .001/0	12439	23213	42094	.114/2	03544	.02039	07177	++30433	.20072	.07505	.04304	100400	
lose to school	53003	26939	.12065075	4003650	.09091	26594	.01901	.22307	23497	. 31 334	.23947	39564	08148	.02445	10905	.19831	. 43966
lose to transportation	53642	04658	.01408040						.10569		.38884		36723	.09656	23153		.39130
Close to employment	.13544	.28667	.21172172				18263	00201			02442	.08053		.14087	.03262	02115	.01236
lose to recreation	.26807	.18750	.11332359				15599	14448			.05281		28177	06051	08918	.09428	.24174
fscilities																	
eaign of house does	.26812	31429	16366 .173	16 .25477	.13137	.00938	17949	26198			.07716	.19080	13742	-,04380	.16263	08844	11271
ard for children	12619	.17062	11159323				.47059	07554			.27231	.09333		05882		04886	
ittractive landscaping & yard	.08530	11817	.21696009	09 .45873	.14657	.18801	.35714	35075	.25419	11940	31376	.03951	46374	.17236	23284	14730	10744
Garage and/or carport	.01169	.37500	.04527 .154	50 .34928	.24510	03900	.03683	34688	04274	18373	.13913	18006		.00667	07926	02609	04094
Paved driveway	.25581	00385	12150 .113				32151	12923		07721	04786	.05395		.43545		12192	
etio	.05491	21526	.15613438			.02046	.42823		07533		.00682	. 19287		.12059		09730	
Sheltered entrance	.11688	04651	.00490 .112			~.12189	.09942	32715			.09225		32226	.16035		04548	
Family room	~.19958	29494	05352 .226			13131	.05797		17647		.00290		57276	.42279	47368		
Open fireplace	.22581	14662	.09481348				21331			02404	19137	.26278		.02119		46032	
Sunken space	1.00000	16256	20202 .515				1.00000			20000	≖.71282		-1.00000	41463	*1.00000		
en or office	.21122	.02548	.44622 .082				39350			23781	08580	.00873		~.35052		.01996	
eparate sleeping area	18325	09928	.40701520				52542	≃.72549			.25894		07586	.29210		.51952	
Bedroom for each child	.04607	35581	07946001				.55855	08642			18045		03822	.27677	.23317		12228
Bathroom off master bedroom	. 27879	.01689	15587 .132				10367	.38272			-, 32335	. 45520		14974		38169	
fore than one bathroom	04030	02265	.14993002				.16667	.21212			00922	14212	35046	07287		04428	
)pen kitchen plan	07895	.14548	01983326			01603	02364	10056	*.68285	.08859	.13283	.20430	21233	28160	06881	.06182	.00522
(itchen where children can play	01180	.03183	.18431030	96 .21726	02703	07692	.38786	13098	.15969	.09920	23649	03149		06637		13486	
dequate cupboards & counters	06133	.06014	08288073				.20699	17483			19110	.05118		.02731		02101	
Kitchen pantry	~.13993	17263	.18849- 125				.11953				36278	16581		.31256		.02050	
Appliances built into kitchen	27638	£.82222	≛.62994 ₹689	73 .57303	. <b>*.66134</b>	33333	18288	~,29412	1.00000	12761	11607	.19809	*,68690	59259	70571	*.80042	.29817
Provision for dishwasher	.09414	06454	.05026 .072	46 .09408	12021	25661	07819	.24407	09948	.05118	25838	.13791		.02214	.04027	37291	02333
Separate dining room	27602	.04286	.22656120	5411093	.16957	.21073	03562	.08863		.17452	01985	09005		.15729		15400	
-shaped living & dining room	.29705	25714	.00383 .291	49 .15195	28638	.07479	.51163	27392	.06918	.03665	21675	.45170	40239	06477	21013	.08247	22995
Laundry facilities on upper floor	*1.00000	<b>≘.</b> 66234	44000 .421			29412	53398	333333	1.00000	47280	23308	.05179	*.84083	.11579	47475	. 13475	.30709
Attractive decorating & fixtures	06584	00187	-11481187	18 .26966	.09399	14698	40814	05983	.15638	.05157	.02158	.22456	41994	03158	.16151	14955	04428
Space for furniture arrangement	.00745	.06188	03069323	46 .30368	.07235	09581	18681	18359	. 31034	14120	.10376	.23673	.21528	16202	03464	11467	.0897
ossibilities for improvements	.01171	.02627	.19606296				.01689	01840	. 34451	04921	.33696	. 22311	42315	12304		27536	
Air conditioning	. 49392	.44704	.15810303	03*.73265	13901	25048	*1.00000	.24178	22481	.12323	.07937	23656	<b>\$1.00000</b>	.26908	.27485	02308	09162
Good potential resals value	.20819	.45530	.481988.762	59 .19797	07656	02191	13469	17675		.14667	.08642		56849	.02445	05575		
Adequate storage	09154	.14920	.12798307					.05024		.06056	17849		34448	.35052		12610	
Adequate natural lighting	.09449	03207	.02553411	39 .14235	-, 31691	08766	11648	.05195	.23127	.12000	.14266	.41185	29373	.05560	19438	22988	.0874
Host sq. footage for amt. of money	.01140	.04651	00490265			07962	.01382	.24212	.05155	.11940	.09113	00431	.16098	23644	25613	08380	.2136
Older house	23997	.16318	.04393 .224	6811465	.20559	.08764	12745	23478	.06404	08548	.08429	22835	33459	17573	.24755	.15277	
fewer house	.23823	11200	05473234	94 .16578	30422	06449	.02392	.36382	00308	.10251	13520	. 29164	.21528	.01566	23618	-,12944	1205

Table 43

Gamma Association of Host Important Design Features with Living Space Values

	Com.life	Ex.11fe	Accom.	Peace	Beauty	Equal.	Economy	Fam.sec.	Preedom	Нарру	Inhar.	Mat.love	Please	Salvation	Self.Res.	Soc.Rec.	Friend	Wisdom
Positioned for good view	.07042	.03896	17467	. 11475	. 59459	.20107	*. 68769	.25000	09774	38462	27193	44966	41176	01796	.19403	.0	.34498	28090
Located in "better" neighbourhood	01583	.12139	21676	. 12239	11046	08984	24638	06207	03571	.09910	.03582	08854	.11285	27575	.05386	.38108		05344
Close to school	.04213	21649	10906					*1.00000	-,52531	22481	.00561	.05376	.26820	. 30233	*.60736	.19342	20583	22704
Close to transportation	20819		18063			09677		28620	.17675	42300	25328	16250	12955	.11721	00243	.45338		.33704
Close to employment Close to recreation	28205 1.00000		13662 	#1.00000	26121		.42135 43210	₹.22954 *.88372	~.04258 *1.00000	16535	.03382	38272	.06235	01887	.06613	.06292	.24617	10781
facilities								003/2	1,00000	1.00000	-1.00000	.09091	32353	<b>\$1.00000</b>	41463	7.74603	<b>-1.00000</b>	*1.00000
Design of house does not conform	34667	44681	.00322	26316	51092	30233	19489	.04938	.01429	≛.93407	*.60656	.33564	.04104	.27273	*.84615	.17343	.04467	.48949
Yard for children	. 38200	05729	. 16534	29199	12635	.02433	29849	.44469	16949	.26984	16616	.14656	. 56944	54984	27273	.43925	41048	18099
Attractive landscaping & yard	18767	16031	34426	.01484	.29380	.28713	16283	14286	.10232	03817		.07246	18829	.14400	.07090	22066	.10894	.00822
Garage and/or carport	.21133	.08642	17129	.30243	.33190	55612	00739	28910	16981	. 26984	.22222	22469	.04245	. 30736	02238	.0	.03865	24486
Paved driveway	<b>*1.00000</b>	*. 71574	<b>4</b> ,60199	<b>±</b> 1.00000	*.64286	23490	.32121	<b>≛.</b> 69312	20026	*1.00000	F/ 020	00001		*****				
Patio	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.09091 .0	.51685 .0	.44538 .0	17172 .0	30719 .0	*1.00000	16583 .0
Sheltered entrance	37405	02362	.00415				21708	22078	17155			.32103	45055	*.71154	21702	47475	09728	.30709
Family room Open fireplace	.14673	06231	18409		22314		09824	.20769	07469	.30256	.27773	.07177	.01983	.24255	29565	10609	.13359	23107
Sunken apace	10370 05455	.00997	.27822	14598 -1.00000			.15641	~.37516	.33097	*.72082	00161	.01827	.07194	33953	11383	39203	17590	11586
Den or office	13701	21649	.15810		.07759		43210 01626		<b>21.00000</b>			.03401	16418	*.75701	.50000	.0	36667	.43333
Separate sleeping	16908	.03341	27368	34483		.02696		01718 06043	15873 .07186			.17526	.00743	.52584	36364	10515		<b>±.</b> 86434
area									.07100	11436	.26115	.14747	02875	10059	.33157	06003	.00107	03928
Bedroom for each child	.42781	08936	.22198	.07810	20968	28753	26697	*.66667	13757	.19774	.09409	.07761	.09446	14118	.09847	.51648	37374	39524
Bathroom off master bedroom	15473	<b>.</b> 68000	.08571	.18854	03686	43210	35787	36937	35270	.14595	31064	.04854	.17548	*.62617	31070	.0	.40164	*.66359
More than one bathroom	24229	15652	.04641	<b>2.64198</b>	40984	.29032	.16628	*1.00000	.47423	.14595	.18577	. 20482	50758	. 37097	22667	48958	.10874	.48687
Open kitchen plan Kitchen where children can play	*1.00000	44681 .47368	.00322 *1.00000		.52258 1.00000	.36913 *1.00000	.21986 1.00000	*1.00000 *1.00000	.18491 ±1.00000	14685 1.00000		.04451	±.64000 1.00000	.17483 \$1.00000	.36965 41463	18431 *1.00000	.07331 .32203	±.72917 .43333
Adequate cupboards & counters	.06133	.00965	02694	30564	50473	.04000	.22406	05099	12667	42373	17949	.35338	.22016	.03125	.11702	12601	04294	,22506
Kitchen pantry Appliances built into kitchen	*1.00000	*1.00000	±1.00000	±1.00000	.0 1.00000	*.76119	.0 43210	.0 *1.00000	.0 ±.60563	.0 *1.00000*	.0 1.00000	.0 .09091	.0 1.00000	.0 £1.00000	.0 *1.00000	.0 *.74603	.0 .32203	.0 \$1.00000
Provision for dishwasher	05455	28696	<del>*</del> .71631	.41463	.08257	<b>1.00000</b>	28926	52381	£.83439	1,00000	20000	53600	. 28455	*.75701	.50000	\$1.00000	<b>*.</b> 72662	*1.00000
Separate dining room L-shaped living & dining room	±.08974 ±.71014	.01215 -1.00000	.14169 20202	₹.09370 *.66507	.01923 .05202		.26415 1.00000	.22006 *1.00000	.01807 .29936	46667 1.00000	18644 11111		15637 32353	.07383 .44538	.36283 41463	29936 30719	47139 14124	.12162 .26263
Laundry facilities	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
on upper floor Attractive decorating	*.70166	.01345	.06259	~.09982	.15789	.08163	.35182	09924	. 32414	. 37759	18417	58261	.28509	±1.00000	-,17733	.07718	20000	33939
& fixtures Space for furniture	.07870	.12614	.05707	.22441	30454	.12487	12476	10367	10897	28492	16771	.07623	10044	.01155	05458	04421	15000	00001
arrangement Possibilities for	23828	18052	.23929	.00108	.22433		.45699	.12803		28492	.11595	06112					.15808	.09091
improvements								• 12.003				,00112	-,4037/	57349	03561	24607	19137	.03891
Air conditioning Good potential resale value	.43011 05784	.15528 .13109	.08571 .28401	.45228 .03917	.29252 06456	04645 37313		42353 07554	08352 <sup>1</sup>		31064 .18890	.04854 34392	03614 .04647	.37097 52960	45283 04755	1.00000 06483	.02505 14772	.48687 02394
Adequate storage Adequate natural lighting	.15593 42643	01279 .32271	.05375 .34454	20412 32609	31034 .08411	.09091 .58621	.04144 .25854	.18650 *1.00000	.14234 .21659	.20166 1.00000	21174 ≛.69466		05313 45055	11160 ±1.00000	22852 41463	17939 0	14309 09728	.28317 28696
Host sq. footage for amt. of money	27409	14641	. 14484	46652	.09870	20335	.15564	.16074	.10465	10236	.10392	24675	.11648	29648	. 34342	.09056		01406
Older house Never house	05128 .16256	25781 .49367	.33455 18558	16312 15862			₹.16571 68345	01718 .47692	46237 22905		.28144 . 15068	.21705	28645 .42779	\$1.00000 .36288	.27273 48052	.27485 14826	.16074 .36170	09162 .15978