Homeownership and Society – 擁有居所与社会的关系

How housing policy research may transcend political debates

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Are there any other justifications for improving homeownership than just political demand from pressure groups?

Are there any other reasons to promote homeownership policy than making housing affordable?
Homeownership has been shown to be important not only to such conventional real estate issues as financial analysis or asset allocation (Cauley et al. 2007).

It is equally important to the examination of other social issues such as racial divide (Freeman and Hamilton, 2002; Freeman, 2005; and Hirschl and Rank, 2010)
Homeownership as a tool in social policy is not an uncommon approach for government to achieve various ends.
The followings represent some of the initial thoughts on potential research areas linking housing research, land policy, built environment and some other social issues together.
1. Sense of neighbourhood attachment

Researchers have long been studying the relationship between residential homeownership and community attachment (Fredland, 1974; Rossi, 1980; Porell 1982).
Community attachment can have different meanings depending on different contexts. In general, it refers to how people feel and react towards others and the space in their living environment.
Initial Thoughts

- Will homeowners be more attached to their community than renters?
- Will homeowners be more willing to participate in local issues, or to volunteer, than renters?
- Do homeowners have a different set of social values from renters?
- Do private and welfare homeowners differ?
Initial findings

- In 2007, we conducted a survey on this issue based on the concept developed from a massive community survey originated from the Saguaro Seminar at the John F. Kennedy School of Government of Harvard University.
levels of informal socializing with others (neighbors, close friends, etc.)
levels of trust among residents and trust of government
how diverse people's social networks are
types of organization people are active in
volunteering and philanthropy
work-based social connectedness
levels of family contact
political engagement
the use of the Internet among residents; and
religious participation.

A total of 267 residents were chosen at random from three major housing communities in Hong Kong, namely, Taikoo Shing, Whampoa Garden, and City One Shatin.
Weights of Resident’s Bonding Within Housing Community Attributes

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Final Weighting</th>
<th>Rank</th>
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<tbody>
<tr>
<td>Degree of safety</td>
<td>0.120579</td>
<td>34.2</td>
</tr>
<tr>
<td>Degree of sense of belonging to the community</td>
<td>0.113711</td>
<td>2</td>
</tr>
<tr>
<td>Level of trust among neighbors</td>
<td>0.108132</td>
<td>3</td>
</tr>
<tr>
<td>Social network</td>
<td>0.094974</td>
<td>4</td>
</tr>
<tr>
<td>Environment of the community</td>
<td>0.089</td>
<td>5</td>
</tr>
<tr>
<td>Endurance and tolerance of the community</td>
<td>0.078737</td>
<td>6</td>
</tr>
<tr>
<td>Level of informal socializing</td>
<td>0.073289</td>
<td>7</td>
</tr>
<tr>
<td>Types of housing estate</td>
<td>0.064342</td>
<td>8</td>
</tr>
<tr>
<td>Community activities participation</td>
<td>0.059132</td>
<td>9</td>
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<tr>
<td>Volunteering participation</td>
<td>0.054737</td>
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<tr>
<td>Level of education</td>
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<tr>
<td>Income level</td>
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</tr>
<tr>
<td>Age of household</td>
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Implications:

First, the safety of the community determines residents’ attachment to stay in the community to a large extent.

Safety is a function of both real fear and psychological fear.
2. Impact on children’s academic performance

- Studies have shown that there is a significant correlation between young children’s development and the neighbourhood environment in which they are brought up.
Sociologist and social psychologist have long been interested in the problems caused by overcrowded housing (Maxwell, 2003). Parents are less responsive to young children in more crowded homes, irrespective of social class.
Providing decent housing for poor families is a good means to improve children's immediate environment, and consequently positively affect their school performance.
In general, in most of the related studies, housing tenure form (ownership or tenancy) has been shown to be significant (Boyle, 2002, Gagne and Ferrer, 2006; Lien, et al., 2008) in terms of influencing children’s academic performance. However, the impact of homeownership is also partly dependent on the degree and length of permanence in owning the home.
Initial Thoughts

- Will children from home-owning families perform differently at schools than children from renters’ families?
- How will community environment impact on children?
- Will constant moving affect children?
- Will children from private and welfare communities behave differently? ➔ moving to opportunity? (see later slides)
Initial findings

- In 2010, we carried out an empirical study with a sample of 633 students.
- We find that housing types and housing tenures are not as important in this city as in other places in terms of impact of children behaviour.
- For example, children from private and public housing communities do not behave markedly different in school.
- Moreover, it is found that the size of the housing unit does not matter as long as the schoolchildren own some place at home which they can claim a high degree of privacy.
- Furthermore, we also find that contrary to Asian family values, big families are not constructive in fostering well-behaving kids.
- There is also no significant difference between the two private housing variables, homeownership and rental accommodation in terms of impacts on children behaviour.
But, homeownership is important to academic performance at school in our another recent study (sample size about 1200).
3. Impact on happiness of senior citizens

- Traditional living arrangement of multi-generational family is declining in the recent decades.
- → a surging demand of the elderly people for separate living from their adult children.
Brink (1997) further explains that the daily routines of people, especially the senior citizens, occur in the settlement in which their homes are located.

Therefore, the influence of housing on the quality of life is particularly significant for the senior citizens.

→ Aging in community
Guster (2002) who states that the physical and psychological well-being of the elderly people is intrinsically related to the built environment of their accommodations.
Initial Thoughts

- Will senior homeowners feel happier, other things being equal, than renters?
- Is homeownership important for the aging process?
Initial Findings

- In 2011, the Affect Balance Scale (Mroczek & Kolarz (1998)) was adopted in measuring the happiness level of the elderly population in Hong Kong.
- A total of 150 senior citizens aged above 65 were interviewed all over Hong Kong.
We find that senior citizens in our sample who are tenant and residing in private single-block building are relatively less happy.

Meanwhile, it is surprising that senior citizens who are property owners are not found to be significantly happier.

In other words, the possession of home ownership does not provide an extra contentment to the elderly people.
However, senior citizens living in old districts with known plans of urban renewal are relatively in a happier state!
4. Moving to opportunity*

- It has been suggested that children born and raised in a poor family, and having to live in a poor community, such as welfare housing project, are given double penalty.

* http://www.huduser.org/portal/publications/pubasst/MTOFHD.html
Just because we need to make housing affordable doesn’t mean we need to make affordable housing look cheap!

Nor does it mean we need to make residents of affordable housing second class.
Carter et al. (1997) for example examine the effect of public housing on neighborhood poverty rates in central cities in America by constructing a longitudinal database from 1950 to 1990 for 4 modern cities including Philadelphia, Detroit, Cleveland and Boston.
Their research study, hence, suggests that the public interventions by the government in the housing market in the form of public-led supply of such welfare housing projects, ostensibly designed to help the poor households and their neighboring communities, may actually and unintentionally exert an opposite impact on them.
They suggest, among other issues, that:

- The subsidized housing programme should be as invisible as possible. This means the physical form of the completed project should not be easily identifiable so as to minimize the social label effect of the traditional perception of “subsidized” housing as well as the physical presence of government intervention in the market.
Initial Thoughts

- A mixed housing community
- Residential sites will continue to be offered for sale by the current open market mechanism.
- The successful bidder is required to hand back a small portion, say 5-10%, of the completed housing flats to the government, at random.
In this way, there is only one kind of market

No need to argue which site should be dedicated to HOS, and which site to the private sector

Allows lower middle class to be mixed with upper middle class citizens

→ moving to opportunities for children.
The End

Thanks