

## **Dollhouse to My House: The Single Woman as a First-time Homebuyer**

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### **Key Words**

Female home buying, housing design, purchasing behaviors

### **Abstract**

This qualitative study investigates un-partnered, never married women in their 30s and 40s purchasing homes sans men. Utilizing an interpretative paradigm, in-depth interviews, and social identity theory, this research explores the social, psychological, and symbolic meanings these women attribute to home buying as well as the design and purchasing behaviors they displayed. Answers to the question of what women are looking for, what motivates them to buy, and how they approach the buying process, were revealed. These findings are useful to those interested in consumer behavior and female purchasing decisions, as well as builders, real estate agents, and developers seeking to design and market housing to women.

### **Introduction**

Little girls love dollhouses. In fact, an Internet search for the term yields 1,350,000 hits; pages and pages of websites each with its own unique product for sale. Thus, it should come as no surprise that, according to the *State of the Nation's Housing* (Harvard, 2005) more than one in five homebuyers are single women and twice as many unmarried women as unmarried men are buying homes. In fact, unmarried women make up more than one-third of the growth in real estate ownership since 1994.

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

The overall purpose of this research was to examine the current cultural phenomena of un-partnered, never married women in their 30s and 40s purchasing homes sans men. Utilizing an interpretative paradigm, in-depth interviews, and social identity theory, this research explored the social, psychological, and symbolic meanings these women attributed to home buying as well as the design and purchasing behaviors they displayed. The emphasis of this paper is on consumer behavior, housing design, and female purchasing decisions.

### **The Problem of this Study**

Because historically married couples have dominated the housing market, new construction is typically designed for the intact nuclear family. Even as marriage plays a smaller and smaller role in organizing people's lives today, the idea remains a powerful cultural guide (Sarkisian, 2006). Many authors agreed that the relationship between home and family is heavily invested in popular imaginary (Bowlby et al. 1997; Leonard, 1980; Passaro, 1996; Wagner, 1993; Wardaugh, 1999). Those known in the literature as traditionalists suggested that the link between home and family is so strong that the terms are almost interchangeable (Bernardes, 1987; Crow, 1989; Mallett, 2004, Oakley, 1981). Others claimed that without the family a home is only a house (Gilman, 1980; Leonard, 1980; Mallett, 2004). In short, homeownership in the United States, and often in the housing literature, has been premised on the middle class, heterosexual, intact nuclear family (Bowlby et al. 1997; Leonard, 1980; Passaro, 1996; Wagner, 1993; Wardaugh, 1999).

Little research has focused on the unique needs of the single female homebuyer. This population is currently responsible for one out of every five homes being purchased today (Harvard, 2005). As a result, many questions remain unanswered. For example, what impact will single female homeowners have on the

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future of housing design, construction, sales, and even policy? What does homeownership mean to these women? What drives them to buy? How do they approach the buying process? And finally, what features or housing attributes are they seeking?

### **Justification for the Problem**

Since the great depression, the hallmark of US housing policy has been the promotion of homeownership (Hayden, 2002; Shay, 2006; Wright, 1991). Despite predictions to the contrary, little evidence exist that this norm has changed over the past 50 years (Danes & Winter, 1990).

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

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

According to the *State of the Nation's Housing* (Harvard, 2005), however, the number of single-person households has skyrocketed, reaching 26.5 million in 2000. Likewise, the share of married couple households today has fallen to about half of all households. Married couples still define the traditional family and typical homebuyer for many people.

Hayden (1984, 2002) in her book, *Redesigning the American Dream: The Future of Housing, Work, and Family Life*, noted a growing discrepancy between the real and ideal North American family. She wrote: "While there is more housing space per capita in this country than anywhere else in the world – more rooms per person, more rooms per household and more land per household – the built environment now represents the wrong physical configuration for the society" (p. 174).

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

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

### **Theory and Literature Review**

For the purpose of this paper, social identity (SI) theory will be utilized. SI theory attempts to explain how people answer the question of "who am I?" It deals with the concept of social categories – an individual being considered "in group" or "out of group." Does this behavior, dress, or decision, for example, conform to the social norms of the group in which you seek to belong? Does the neighborhood you live in reveal your social class, education, or wealth?

Sadalla, Venshore, and Burroughs (1987) were the first to apply social identity theory to housing. These researchers demonstrated that people used their homes to communicate or express their social identity. Marcus (1995) furthered this notion by envisioning the house as a total representation of self. In her 1995

book entitled *The House as a Symbol of Self*, Marcus utilized a Jungian approach to encourage her research participants to explore their relationships and symbolic associations with their homes. Marcus proposed that whether we are conscious of it or not, our home and its contents are very potent statements about who we are.

Furthermore, social identity theory contends that all individuals make choices and react to their environments in accordance with the image of self they seek to create, reflect, and maintain. People are motivated to seek out or create environments that are compatible with their sense of who they are (Giulliani, 1991).

Home acts as an important symbol of an individual's larger social identity and plays a crucial role in the definition of self, serving as a dialogue between the self and the community (Deprese, 1991). Cooper (1974) wrote: "the house façade and the interior design seem often to be selected so that they reflect how a person views himself both as in individual psyche and in relation to the outside world. And how he wishes to present himself to family and friends" (Quoted in Doyle, 1992, p. 791).

## **Methodology**

Qualitative research is appropriate for this exploratory research as it seeks to uncover the deeper meaning and symbolism behind a phenomena and asks the questions of why, how, and what (Hesse-Biber & Leavy, 2006). In addition, we acknowledge the presence of an interpretative or constructivist paradigm as the lens of the research. For the purpose of this brief investigative study, five semi-structured, in-depth, conversational style interviews were conducted with single women in their 30s and 40s. Rather than attempting to follow a rigid interview protocol, the presentation of questions remained fluid as suggested by the literature (Guba & Lincoln, 1994; Rossman & Rallis, 2003; Patton, 2002). Participants were recruited as volunteers, through word of mouth and snowball referrals.

Transcripts and extensive field notes provided the raw data for this study. Each transcript was read upon completion and again as the initial, or open coding, process was performed (Anfara, Brown, & Mangione, 2002). Key words or phrases were highlighted and written in the margin, contradictions and congruencies were noted, and the foundation for emergent meanings and themes was laid. As the transcripts were read a third and fourth time, axial, or focused, coding began (Hoepfl, 1997). During this stage of analysis, the data were further reduced by identifying and combining the initially coded data into larger categories that include multiple codes (Bailey, 2007).

## **Results**

### *Interview #1*

Participant 1 (Abby) was an intelligent, fit and attractive 34-year-old graduate student at a large university. She has lived and traveled internationally and is fluent in several languages. Interestingly, Abby was engaged to be married when her fiancé had called off the wedding, just prior to her decision to purchase her home. Abby stated that having female role models, in both single friends and family, who had purchased a home allowed her to see homeownership as an achievable goal. She relied heavily on the guidance of these individuals and further enlisted the help and support of an uncle who was knowledgeable in home construction. This participant also highlighted the support of her parents, particularly her mother, in encouraging her to take risks and live independently.

In terms of desired design characteristics and home buying behaviors, Abby emphasized that owning a single family detached dwelling was a priority for her. However, financially she was forced to compromise on many of the design features she wanted. Her current home, for example, does not have a dining room or a garage. In addition, it has only one bath, which according to Abby is a major inconvenience when entertaining guests. Though she continues to wish for a dining room and garage, Abby states: "I simply can't afford a bigger house on my own." When asked about her favorite features, Abby mentioned enjoying ample closet space, a small yard and high ceilings.

### *Interview #2*

Participant 2 (Becki), a well-spoken brunette, purchased her first home in July of 2006, at the age of 33. She holds a Ph.D. in Education and has been teaching at a small university for the past five years. She too

had recently broken up with a longtime boyfriend just prior to purchasing her home. Throughout the interview, Becki reflected on the home as a symbol of marriage and family and her desire to obtain both goals: "... I wonder what is the best route – do you go that route? (*buy the house*) as if... I mean do you hope that the pieces will fall together?" As Becki spoke, it was reminiscent of the words of Kate Whouley (2004) in *Cottage for Sale: Must be Moved*: "Wishing for a cottage, wishing for a man. Hoping the man would come if I made room for him." (p. 257).

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

Like Abby, Becki also enjoyed having a yard: "I just love a little yard... I like trees, plants and flowers." When asked about her home's best interior feature, she cited a window looking out at the backyard. Becki also noted that she wished her home were more centrally located, closer to a downtown area or restaurants, which would allow her to "walk to stuff."

Interestingly, Becki commented on the speed at which she moved from contemplating to purchasing her home. She stated: "I think as soon as you qualify for a loan you think, Oh my gosh, I should get a house." The use of the term *should* in this statement was also noted by the researchers in terms of traditional female gender roles.

Clearly, Becki hoped to feel settled or grounded after purchasing her home and spoke of that desire more than of the financial benefits of homeownership. When asked about the house as an investment, Becki appeared almost shocked to have forgotten to mention this aspect. She states: "Oh yeah, I thought it would be a good investment too." but then demonstrated a somewhat irrational investment logic in arguing that renting university housing at \$500 a month, over a 30-year period would ultimately cost her \$180K, thus buying was better.

### *Interview #3*

Participant 3 (Claire) was a 45-year-old doctoral student at a large university. Majoring in consumer economics, she was by far the most investment oriented of the women interviewed. Though it had been more than five years since the purchase of her first home, she had purchased her current townhouse in the two years prior to the interview.

Like Abby and Becki, Claire stated that her parents were very supportive of her decision. In fact, she quoted her father as having said: "Just do it and if you get into trouble we'll help you." In addition, although Claire had purchased her home alone, she stated: "...I have very supportive friends. Wonderful people who were just really there for me."

Despite this support, Claire, in reference to her first home buying experience, repeatedly stressed her fear in taking on so much debt. She states: "I was so scared. I laid awake every night worrying, I mean how am I going to make this payment?" Yet, when asked what homeownership symbolized to her, Claire stated that it was a sign or symbol of success. It means you are "not a failure." She later added: "It's a symbol of achievement, responsibility, and commitment. But it's also a symbol of grounding."

Interestingly, Claire was also the first to express guilt at having been so fortunate in her life. She states: "... I do feel guilty. I feel really guilty. Sometimes when I go to McDonalds and I see someone my age working there and I think how good my life is – you know, I mean... that makes me feel really guilty."

The concept of guilt has long been familiar to women. By the early 1920s, clever advertisers used guilt and anxiety to market and sell products. A woman who failed to use Listerine mouthwash, for example, was "often

a bridesmaid, but never a bride” (Otnes & Pleck, 2003, p. 44). But purchase the product and your problem is solved. Post WWI manufacturers also capitalized on a woman’s susceptibility to guilt by routinely utilizing fear, guilt and anxiety in their advertising campaigns. Faced with the disgrace of not completing household tasks fast enough, women were encouraged to purchase modern appliances and thereby relieve their guilt and angst (Hayden, 2002).

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

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

#### *Interview #4*

Participant 4 (Donna) was a pleasant and enjoyable woman in her early 40s. She had recently purchased a townhouse and was currently working as a professor at a small Southeastern university. Her specialty is reading education.

Like the previous participants, Donna conveyed the support of family and friends and described her relationship with the real estate agent as a pleasant one. In short, she was thrilled with her purchase and loved the many amenities her townhouse offered. Donna was also quick to echo a familiar sense of guilt in being fortunate enough to afford a home, particularly a larger home than she felt she deserved. In response to my comment: “Oh, you have the three story townhouse?” She replied: “Yeah, not that one person should need all that space.” And later: “Sometimes I think I’m a little too happy.” The relationship between this statement and that of Claire in comparing herself (a 45-year-old doctoral student who had recently left a high paying professional job) to a McDonalds worker is striking.

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

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

Words like *reflection* and *expression*, to the researchers, represent visual cues. Likewise, her description focuses on the symbols and objects the house contains – she refers to “the things I enjoy” or the symbolism of “a safe haven.” Donna later describes her home as “my little nest.” This section of the interview is mindful of the marketing slogan recaptured by Delores Hayden (2002) in her book, *Redesigning the American Dream*: “To her it’s a nest; to him, a nest egg.”(p. 73). This once again begs the question as to the extent to which traditional gender norms remain embedded in the psyche of the modern women. What are the marketing implications for those individuals seeking to attract unmarried women to their housing developments?

The ability for a woman to be able to “see herself there” or “see a way out “ in the case of marriage may be an important factor in successfully marketing housing to single women.

Like Becki and Claire, Donna expressed the desire for a single family detached dwelling, but stated that she simply could not afford such a purchase. When asked about the monetary investment, Donna commented that a male friend was looking out for her and encouraged her to purchase a home in an area where he felt resale values would increase.

As for the favorite features of her home, Donna stated: "...having access to the trails over there – the amenities over there – I like those better than my house." She also commented on the importance of safety, in stating: "I guess the biggest issue for me was safety. I wanted to be in a place that I felt safe."

#### *Interview #5*

Participant 5 (Ellen) was a fit and attractive 49-year-old science activity coordinator for a Science Center. Like Donna, she too quickly revealed herself to be a visual buyer. Statements such as: "I just never pictured myself coming back," provides strong evidence for this assumption. This participant clearly needed to visualize herself in the home before making a purchase, even to the point of viewing the previous owners' furniture as a potential drawback to a home. She stated:

"(mother) was with me when we saw the one (townhouse) next door, but it had really weird furniture in it and I didn't like it." And later: "She called me and said that she thought I'd really like it – the furniture was really nice."

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

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

Like Becki and Claire, Ellen was decisive and quick to act when purchasing her home. So quick in fact that she states: "You know, I did this fast" almost as if she herself did not believe it happened. She states: "I made this decision to move back real quickly – you know, saw this townhouse and ... I was just home on the weekend just for fun and..."

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

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

### **Summary and Discussion**

Nine themes emerged pertaining to female home buying behavior. For the purpose of this analysis, supported themes are defined as concepts, or constructs, which occurred in at least three of the five interviews. Some possible answers to the question of what women are looking for, what motivates them to buy, and how they approach the buying process, was revealed. These findings could prove useful to builders, real estate agents, and developers wishing to design and market housing to women.

These themes include:

- 1) Women are visual buyers – they need to see themselves in the property.
- 2) Outside space, walking trails, and views are important, but safety is the most important factor.
- 3) Participants wanted a single family detached dwelling, but could not afford one.
- 4) When looking to purchase a home, women mobilize support of friends and family or place the real estate professional in the role of the trusted guide.
- 5) Home buying women are generally decisive and quick to act.
- 6) Women buy homes to feel settled, grounded, committed to something.

- 7) Words like “should buy” or “should own” a house or “need to buy” – “need to own” were used.
- 8) Women can feel guilty about being able to afford a house without a man – even expressing the idea that they are too happy or that they don’t deserve this.
- 9) Women are generally not purchasing homes for financial reasons. In fact, the idea of purchasing a home as an investment was often discussed as an afterthought – typically not coming up until late in the conversation. Likewise, financial aspects were frequently presented with somewhat irrational logic or misinformation.

#### *Benefits to the Industry*

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

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

#### **Conclusion**

The purpose of this study was to explore the current cultural phenomena of un-partnered, never married women in their 30s and 40s purchasing homes sans men. Although clearly limited by its sample size and occupational distribution, this preliminary work uncovered several consumer behavioral, design and purchasing themes associated with the single female home buying experience. The sheer number and strength of the themes that emerged is noteworthy and indicates a clear need for further research. By expanding this research to encompass a larger and more diverse sample, the consumer behaviors of the female homebuyer can be better understood. Likewise, being aware of the emotional, psychological, social and behavioral attributes of this population can aid in insuring that safe, affordable, and appropriate housing is available to this market segment.

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

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