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# HOUSING PREFERENCES IN THE NONMETROPOLITAN NORTHEAST<sup>1/</sup>

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## Introduction

The dwelling unit is often described as the focal point or hub in the delivery of a whole array of services to a household. It delivers "physical space . . . sanitary and cooking facilities . . ." and its geographic location provides access to a particular neighborhood and affects proximity and access to jobs, retail stores, public services, association with other people, and cultural and religious facilities [10, p. 131]. Thus, housing has a very important role in human resource development, and, subsequently, in economic growth and development. In general, housing plays an important role in the quality of life and living.

Although adequate housing is one of the most basic human services, it has been priced out of the reach of many households. Currently, it is estimated that the price of the average new U.S. home is in excess of \$50,000 [12, p. 37]. As a general guide, a household should pay no more than 25 percent of its gross income for housing. However, today, it is not uncommon for families to pay up to 40 percent [8]. A recent report released by the Census Bureau and the Department of Housing and Urban Development indicates that housing costs have risen more rapidly than family incomes. While the cost of single family homes rose about 73 percent nationwide, income increased by only 40 percent between 1970 and 1975. The average sales price of new one-family houses sold in the northeast increased from \$34,000 (1971) to \$49,600 in 1976 -- a 44 percent increase [1].

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<sup>1/</sup> This paper is based on data from Northeast Regional Research Project NE-77, Community Services for Nonmetropolitan People of the Northeast. The views presented are not necessarily those of the Economic Research Service or the U.S. Department of Agriculture.

Efforts to market a moderately priced housing unit (under \$40,000), sometimes referred to as the "no frills" or "back to basics" house, have not adequately materialized. People have preferred to remain in apartments rather than buy a house that does not meet their expectations [12, p. 37].

At least currently, federal housing policy appears to be mixed. While some federal assistance may be increased for certain types of housing, other types may be adversely affected. A key component affecting the demand for housing is the quantity and cost of mortgage funds. An important source of funds has been the thrift institutions (Savings and Loans). This source may be reduced if Congress permits these institutions to lend money for short-term consumer loans at much higher rates than for mortgages [5, p. 8].

While a great deal of effort has been devoted to expanding the housing stock through new construction, few resources have focused on the current housing stock, ways to more fully utilize this resource, and on housing preference characteristics. This paper examines the housing preferences of households in regards to size, type of structure and tenure and the potential for greater utilization of existing stock.

#### Source of Data

This paper is based upon the survey results (1974-75) of 2,141 households in the nonmetropolitan Northeast conducted under the auspices of the regional project "Community Services for Nonmetropolitan People in the Northeast".<sup>2/</sup> Nonmetropolitan people were defined as residents of counties with a 30-percent or greater non-urbanized population in 1970. Two hundred and forty-five counties met this criteria and were subsequently classified into three growth groups (declining, stable and expanding) based upon changes in population and median family income between 1960 and 1970. The expanding counties had grown more rapidly in terms of population and median family income from 1960 to 1970 than the average. The declining counties had lost population and had smaller income increases than the average. The middle group tended to reflect what was typically, or "on the average" happening in the region with regard to population and income change. For the nine northeastern states participating in the household survey phase, 40 counties were identified for the three groupings.

The nine participating states selected 14 counties as survey sites. The New England states and New Jersey further delineated smaller areas for study since in these states it is a minor civil division that delivers either directly or is responsible for decisions about providing public services (control units). Thus, in some states the county was the unit from which samples were drawn and in others it was the minor civil division. Data were collected on household characteristics and the adequacy of health, education, legal and housing services.

<sup>2/</sup> For a detailed statement of the project see: Derr, Ploch and Sinclair [3].



## Findings

The analysis will be confined to three housing preference questions asked of the 2,141 respondents.<sup>3/</sup> One question dealt with housing preference size: "Supposing you were to move, would you prefer: (1) a smaller home, (2) a larger home, or (3) the same size?" The second question was concerned with the respondents' housing structure (style) preference: (1) single family home, (2) duplex, (3) row/town house, (4) apartment, (5) mobile in a park, (6) mobile home not in park, and (7) other. The third question dealt with tenure preference -- own or rent. The results of these questions were then cross-referenced with the household's characteristics (age of household head, household income, size of household, size of house and labor force status). Chi-square analysis was used to test for significant differences based upon qualitative variables and the analysis of variance for quantitative variables. The 5-percent level was used as the level of significance.

### Preferred Housing Size

One-half (50.7 percent) of the respondents preferred their current house (all types) size; 25.8 percent preferred a smaller house and nearly an equal proportion (23.6 percent) indicated a larger dwelling was desirable (Table 1). Dwelling size preference differences between those that rented and those that owned their own house were significant; 28 percent of the homeowners preferred a smaller house compared to 12 percent for renters. The figures for those preferring more space was 22 and 40 percent respectively for owners and renters. Homeowners were generally more satisfied with their current dwelling size than renters. Differences were greater for the 12 sites reporting; those preferring their current size ranged from 66 to 41 percent. At one site, 34 percent preferred larger housing and only 8 percent wanted smaller units. At another site, 23 percent preferred larger housing units and 36 percent, smaller units.

The households that preferred less space than they currently possess were older by 21 years, had a lower annual income, occupied a larger house, and had fewer children (.6 compared to 1.7) residing with them as compared to those households wanting larger space. There was a highly significant difference between the housing preference size groupings at the .001 level or greater.

The persons per room ratio, a measure of dwelling usage or degree of crowding greatly affected the respondents' size preference (Table 2). As density rose, the proportion preferring smaller living quarters dropped; conversely, those wanting larger units increased. The highest proportion of the respondents preferring their present size (55.4 percent) occurred for

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<sup>3/</sup> For other analyses of housing data in the northeast see [2, 6, 7 and 9].

Table 1  
Selected Household Characteristics by Preferred Housing Size,  
Northeast United States, 1974 - 75

Housing Preference Size	Household Characteristics							Total
	Age of Household Head <sup>a/</sup>	Income Interval <sup>b/c/</sup>	Rooms <sup>d/</sup>	Household Size <sup>e/</sup>	Children <sup>f/</sup>	Tenure <sup>g/</sup>		
						Own	Rent	
(years)	(mean)	(mean)	(mean)	(mean)	(pct)	(pct)	(pct)	
Smaller	59.5	4.32	7.6	2.78	.57	27.5	11.9	25.8
Larger	38.4	4.95	5.5	3.91	1.71	21.5	39.6	23.6
Same	50.4	4.80	6.4	3.47	1.18	51.0	48.5	50.6
Total	49.9	4.71	6.5	3.40	1.14	100.0	100.0	100.0

a/  $F(2,1989) = 258.913$   $P < .001$

b/  $F(2,1778) = 10.517$   $P = .001$

c/ Income intervals are as follows: 1 = < 3,000, 2 = 3,000 - 4,999, 3 = 5,000 - 7,999, 4 = 8,000 - 9,999, 5 = 10,000 - 11,999, 6 = 12,000 - 14,999, 7 = 15,000 - 19,999, 8 = 20,000 - 24,999, 9 = 25,000 or more.

d/  $F(2,1994) = 152.988$   $P < .001$

e/  $F(2,2001) = 53.544$   $P < .001$

f/  $F(2,2001) = 75.133$   $P < .001$

g/ Chi square = 48.078 d.f. = 2  $p < .001$

Table 2  
Distribution of Households by Preferred Dwelling Size and Selected Household  
Characteristics, Northeast United States, 1974-75  
(in percent)

Housing Preference Size	Persons per Room <sup>a/</sup>					Total (N=1997)
	.25 or less (N=282)	.25-.50 (N=865)	.51-.75 (N=468)	.76-1.00 (N=312)	1.01 or more (N=70)	
Smaller	61.0	29.2	14.5	6.7	1.4	25.8
Larger	5.0	15.5	30.1	44.6	61.5	23.6
Same	34.0	55.3	55.4	48.7	37.1	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

  

	Size of Current Dwelling Unit (Own and Rent) <sup>b/</sup>						Total (N=1997)
	4 Rooms or less (N=262)	5 Rooms (N=410)	6 Rooms (N=475)	7 Rooms (N=358)	8 Rooms (N=243)	9 Rooms or more (N=249)	
Smaller	6.1	11.7	23.6	29.3	40.7	54.2	25.8
Larger	42.7	34.1	24.0	17.0	12.8	5.2	23.6
Same	51.2	54.2	52.4	53.7	46.5	40.6	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

  

	Number of Children <sup>c/</sup>						Total (N=2002)
	0 (N=1017)	1 (N=330)	2 (N=302)	3 (N=167)	4 (N=111)	5 or more (N=75)	
Smaller	36.0	22.1	12.6	12.4	8.1	12.0	25.8
Larger	12.8	32.4	36.4	40.2	30.6	32.0	23.6
Same	51.2	45.5	51.0	47.4	61.3	56.0	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued, next page)



Table 2 (continued)

Housing Preference Size	Number of People in Household <sup>d/</sup>							Total (N=2000)
	1 (N=190)	2 (N=618)	3 (N=358)	4 (N=360)	5 (N=214)	6 (N=130)	7 (N=130)	
Smaller	51.1	31.6	24.9	17.3	17.3	10.0	16.9	25.8
Larger	10.5	14.7	26.4	31.6	36.0	29.2	28.5	23.6
Same	38.4	53.7	48.7	51.1	46.7	60.8	54.6	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

  

	Labor Force Status <sup>e/</sup>								Total (N=2000)
	Retired (N=416)	Housewife (N=77)	Farm (N=89)	Unable to work (N=57)	Part-time Non-farm (N=51)	Unemployed (N=40)	Full-time (N=1230)	All Other (N=40)	
Smaller	42.3	39.0	38.2	33.3	29.4	25.0	17.8	30.0	25.8
Larger	7.7	9.1	12.4	21.1	29.4	30.0	30.3	25.0	23.6
Same	50.0	51.9	49.4	45.6	41.2	45.0	51.9	45.0	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

  

	Household Income <sup>f/</sup>					Total (N=1781)
	Less than \$5,000 (N=308)	5,000 - 9,999 (N=519)	10,000 - 14,999 (N=534)	15,000 or more (N=420)		
Smaller	38.0	26.0	17.4	23.1		25.8
Larger	14.0	26.4	29.8	23.6		23.6
Same	48.0	47.6	52.8	53.3		50.6
Total	100.0	100.0	100.0	100.0		100.0

a/ Chi-square = 421.002      d.f. = 8      p &lt; .001

b/ Chi-square = 294.777      d.f. = 10      p &lt; .001

c/ Chi-square = 205.823      d.f. = 10      p &lt; .001

d/ Chi-square = 161.16      d.f. = 12      p &lt; .001

e/ Chi-square = 170.417      d.f. = 14      p &lt; .001

f/ Chi-square = 57.475      d.f. = 6      p &lt; .001

N = number of households in each category.



the middle interval of .51 - .75 persons per room. The average density for all households reporting was .55 persons per room. Two components influencing the persons per room ratio are current house size and total household members. As the household size rose (children and other household members) respondents indicated a preference for larger living space up to a point. Households with 2 or 3 children and those with 4 or 5 members preferred smaller units. The preference for smaller units consistently increased as the number of rooms rose.

Labor force status of the household head also influenced housing size preference. Households with retired heads and the housewife category preferred smaller units and full-time non-farm heads wanted larger dwellings.

Respondents preferred larger units as income rose up to \$14,999; above this income level a smaller proportion of the respondents wanted larger living quarters.

The respondents most satisfied with their current space lived in single family units (52.2 percent) followed by duplexes, apartments and mobile homes not in parks (Table 3). Little difference existed for the proportion that wanted less space for single family (27.4 percent) and duplexes (26.8 percent). Space appears to be the greatest problem for residents in mobile homes not in parks where 54 percent preferred a larger dwelling unit. Mobile homes not in parks averaged 4.8 rooms (excluding bathrooms, enclosed porches, balconies, foyers or halls) compared to 6.5 for all housing units in the study.

#### Preferred Structure Type

The distribution of the households by current housing structure type at the time of the survey was as follows:

<u>Housing Type</u>	<u>Households</u>	<u>Pct.</u>
Single family	1,745	81.6
Duplex	143	6.7
Multi family	84	3.9
Mobile home (not in park)	91	4.3
Other	76	3.5
Total	2,139	100.0

While nearly 82 percent were living in conventional single family detached units, approximately 89 percent preferred this type of housing (Table 4). Without exception, all households in non-single family dwelling units preferred single-family units to their present structure. In total, preferences were distributed about equally for other types of housing. Respondents in other types of housing at the time of the survey indicated some

Table 3  
Distribution of Households by Present Housing Structure and Preferred Size,  
Northeast United States, 1974 - 75

Housing Preference Size	-----Present Housing Structure -----											
	Single Family		Duplex		Multi- family		Mobile Home <sup>a/</sup>		Other <sup>b/</sup>		Total	
	( No )	( Pct )	( No )	( Pct )	( No )	( Pct )	( No )	( Pct )	( No )	( Pct )	( No )	( Pct )
Smaller	448	27.4	37	26.8	17	21.0	3	3.6	10	15.9	515	25.8
Larger	334	20.4	34	24.6	27	33.3	45	54.2	32	50.8	472	23.6
Same	855	52.2	67	48.6	37	45.7	35	42.2	21	33.3	1,015	50.6
Total	1,637	100.0	138	100.0	81	100.0	83	100.0	63	100.0	2,002	100.0

Chi-square = 90.0345      d.f. = 8      p < .001

<sup>a/</sup> Mobile homes not in parks.

<sup>b/</sup> Includes mobile homes in parks, row/town houses and other non-specified housing.

Table 4  
Distribution of Households by Preferred Housing Structure and Selected Household  
Characteristics, Northeast United States, 1974-75  
(In percent)

Preferred Housing Structure	Present Housing Structure <sup>a/</sup>					
	Single Family (N=1638)	Duplex (N=137)	Multi Family (N=79)	Mobile Home (N=83)	Other (N=63)	Total (N=2000)
Single family	94.1	68.7	63.2	55.5	61.9	88.6
Duplex	.7	21.9	5.1	1.2	0	2.3
Multi family	1.9	3.6	29.1	2.4	4.8	3.2
Mobile home	1.7	.7	1.3	36.1	11.1	3.3
Other	1.6	5.1	1.3	4.8	22.2	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

  

	Labor Force Status <sup>b/</sup>						Total (N=1998)
	Full-time Farm (N=88)	Full-time Non-farm (N=1229)	Part-time Non-farm (N=50)	Retired (N=418)	Housewife (N=76)	Other (N=137)	
Single family	97.8	92.7	82.0	80.3	75.0	80.4	88.6
Duplex	0	1.8	2.0	2.9	6.6	4.4	2.3
Multi family	0	1.5	6.0	7.4	7.9	3.6	3.2
Mobile home	1.1	2.7	6.0	4.1	2.6	8.0	3.3
Other	1.1	1.3	4.0	5.3	7.9	3.6	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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Table 4 (continued)

Preferred Housing Structure	----- Length of Residence in Resident County (Years) <sup>c/</sup> -----						Total (N=1989)
	1 - 10 (N=434)	11 - 20 (N=261)	21 - 30 (N=350)	31 - 40 (N=244)	41 - 50 (N=264)	More than 50 (N=436)	
Single family	93.1	90.4	87.4	91.4	89.7	81.8	88.6
Duplex	1.4	2.3	2.3	.8	3.0	3.7	2.3
Multi family	.9	.8	3.7	2.9	2.7	6.7	3.2
Mobile home	3.0	3.1	4.3	3.7	1.9	3.9	3.3
Other	1.6	3.4	2.3	1.2	2.7	3.9	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

a/ Chi-square not computed because one or more cells had expected frequencies of less than 1 or 20 percent had frequencies of less than 5.

b/ Chi-square = 51.5285      d.f. = 20      p < .001



willingness to continue with the current form; 22 percent for duplexes, 29 percent for apartments and 36 percent for mobile homes not in parks.

Households with the head of household employed full-time indicated a greater preference for single family units than did those of the other labor force statuses studied. Also, as the length of residency increased there was some tendency to consider housing other than the conventional single family unit. This was most noticeable for respondents living 50 or more years in their present resident county.

#### Preferred Tenure Status

At the time of the survey, 87.3 percent owned their housing and 12.7 percent rented. Homeowners were older, had higher incomes and larger families. More children were present per family but this was not significantly different from the families that rented. Self-owned housing was used less intensively than rental units (Table 5). When asked about their tenure preference, 91.1 percent indicated a desire to own, and the balance, 8.9 percent, preferred to rent (Table 6). When the respondents' preferred housing structure type was cross tabulated with their tenure preference, the highest ownership preferences were indicated for single family and mobile homes -- 95 and 92 percent, respectively. Those preferring multi-family units indicated a relatively high preference to rent (81 percent) rather than buy (19 percent). Perhaps the most important point of the data in Table 6 is that of 1,973 households, 1,600 (84 percent) wanted to own a single family detached unit.

#### Marital Status

Housing needs vary greatly throughout the family life cycle; a one-bedroom apartment is often adequate immediately after household formation, then reaching a peak during child rearing phase and falling to a minimum during the so-called "empty nest" or widow stage. However, even during this later stage when housing needs are modest, elderly people often remain in a large house because familiar surroundings, friends and relatives are strong and important influences [4]. It is also a time when household income is reduced; thus, housing costs constitute a large portion of the living expenditures. To gain additional<sup>4/</sup> insight into housing preferences, an analysis was made by marital status.

Married household heads indicated the largest families (3.7 persons), the biggest houses (6.53 rooms) and the highest density of use (.59 persons per room). They also reported highest incomes for 1973. Widowed

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<sup>4/</sup> The influence of the family life cycle on need for community services is currently being studied under another phase of the project and will be reported on at a later date.

Table 5  
Selected Household Characteristics by Tenure Status,  
Northeast United States, 1974-75

Tenure	Household Characteristics						Tenure Status
	Age of Household Head <sup>a/</sup>	Income Interval <sup>b/</sup>	Rooms <sup>c/</sup>	Household Size <sup>d/</sup>	Children <sup>e/</sup>	Persons/Room <sup>f/</sup>	
	(mean)	(mean)	(mean)	(mean)	(mean)	(mean)	(pct)
Own	51.1	4.87	6.6	3.41	1.45	.54	87.3
Rent	42.5	3.88	5.5	3.18	1.30	.60	12.7
Total	50.0	4.74	6.5	3.38	1.43	.55	100.0

a/ F(1,2076) = 64.246    p < .001

b/ F(1,1869) = 44.201    p < .001

c/ F(1,2084) = 69.235    p < .001

d/ F(1,2090) = 3.903    p < .05

e/ F(1,2090) = 1.983    p > .05

f/ F(1,2084) = 11.949    p < .001

Table 6  
Distribution of Households by Preferred Housing Structure  
and Preferred Tenure, Northeast United States, 1974 - 75

Preferred Tenure	Preferred Housing Structure					Total (N=1973)
	Single Family (N=1751)	Duplex (N=45)	Multi-family (N=63)	Mobile Home (N=67)	Other (N=47)	
Own	94.8	75.6	19.0	92.5	61.7	91.1
Rent	5.2	24.4	81.0	7.5	38.3	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Chi-square = 495.6577    d.f. = 4    p < .001

household heads, on the other hand, contained the least number of people, had about the same size house (6.51), but recorded the lowest persons per room and income. The later group was 20 years older than the married head (Table 7).

Nearly 49 percent of the widowed and 46 percent of the never married household heads preferred smaller living space compared to 26 percent for all respondents (Table 8). About one-fourth of the married and divorced heads preferred larger space. These later two groups were most satisfied with their current size while heads that were never married or separated, the least. Housing preference size was highly significant by marital status -- less than .001 probability of error.

#### Summary and Policy Implications

Current indications are that the Federal government is going to rely heavily upon the private sector and the market place for new stocks of housing. At the same time, a growing proportion of the households are being priced out of the new and used house markets. In terms of the households surveyed, the American dream of home ownership has been achieved by 87 percent of the households and is preferred by 91 percent. The greatest preference is for ownership of a single family detached unit (84 percent).

The data suggest that overall housing allocation might be enhanced by redistributing the existing stock. Approximately half of the respondents preferred their present size of housing; however, one-quarter preferred a larger house and one-quarter, a smaller house. Nearly half of the widowed household heads and 45 percent of those who were never married preferred a smaller living space. More space was mentioned more frequently than less space for married (26 percent) and divorced (25 percent) household heads. Combined, the widowed and never married group composed about 15 percent of the sample. There was increased willingness to at least consider other types of housing (duplex, apartment or mobile home) as length of residence rose (18 percent for the 50 years and over group).

Agencies and communities attempting to meet the housing preferences of their clients should find efforts to redistribute the existing housing to be rewarding. However, because of the high rate of ownership and capital gains taxes, it might be necessary to draw up new or modify existing property transfer arrangements for financially strained households; for example, by converting the wealth represented by a dwelling unit into an annuity by allowing a lien to be recorded against the housing in exchange for payments to the owner.<sup>5/</sup> Also, housing policy makers should take into consideration the high preference for home ownership for single family units when housing programs are being modified, developed, or implemented.

<sup>5/</sup> For a discussion of this concept and the wellbeing of farm families see [1].



Table 7  
Selected Data by Marital Status of Household Head,  
Northeast United States, 1974-75

Marital Status	Households		Age of Household Head <sup>a/</sup>	Income Interval <sup>b/c/</sup>	Rooms <sup>d/</sup>	Household size <sup>e/</sup>	Children <sup>f/</sup>	Persons per Room <sup>g/</sup>
	(No.)	(Pct)	(years)	(mean)	(mean)	(mean)	(mean)	(No.)
Married	1,751	82.0	47.6	5.68	6.53	3.70	1.62	.59
Divorced	46	2.2	44.4	3.69	5.83	2.85	1.39	.49
Separated	24	1.1	48.1	3.29	5.88	2.58	1.50	.48
Never married	77	3.6	50.5	3.52	6.11	1.90	.17	.34
Widowed	238	11.1	68.3	2.59	6.51	1.82	.51	.29
Total	2,136	10.0	49.9	4.73	6.49	3.39	1.44	.55

a/ F(4,2119) = 98.748 p < .001

b/ F(4,1900) = 73.846 p < .001

c/ See footnote c, Table 1 for definition.

d/ F(4,2124) = 2.595 p < .05

e/ F(4,2131) = 88.478 p < .001

f/ F(4,2131) = 39.846 p < .001

g/ F(4,2124) = 77.697 p < .001

Table 8  
Housing Preference Size by Marital Status of Household Head,  
Northeast United States, 1974-75  
(In percent)

Housing Preference Size	Widowed (N=222)	Never Married (N=69)	Separated (N=23)	Married (N=1641)	Divorced (N=44)	Total (N=1999)
Smaller	48.7	45.0	39.1	21.9	15.9	25.8
Larger	6.3	15.9	21.8	26.3	25.0	23.6
Same	45.0	39.1	39.1	51.8	59.1	50.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Chi-square = 107.323 d.f. = 8 p < .001

N = the number of households in each category.



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