FACTORS ASSOCIATED WITH MOVEMENT ALONG THE HOUSING CAREER: AN EXAMINATION OF RECENT MOVERS USING THE AMERICAN HOUSING SURVEY

by

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(Under the Direction of Andrew Carswell and Kimberly Skobba)

ABSTRACT

This study examined the factors that are associated with movement along the housing career. Previous research indicates that people with adequate financial resources are more likely to experience upward movement, but less is known about why people experience downward movement. Using the 2009 American Housing Survey, a multinomial logistic regression was estimated to identify the likelihood of having upward, lateral or downward moves along the housing career. Being a homeowner and moving due to adjustment reasons increases the odds of having an upward move. The relationship between age and movement along the housing career differs by age group. In terms of marital status, married persons are more likely to have upward moves while widowed and separated or divorced households are more likely to have downward moves. The results of this research provide insights into which significant factors influence households to move and how complicated the housing careers of households are.

INDEX WORDS: Housing Career, Residential Mobility

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CHAPTER 1

INTRODUCTION

Background

Throughout the life course, individuals typically move multiple times. These moves over time create what researchers call the housing career. The housing career is defined as "the sequence of housing states defined in terms of tenure and the quality/price of the dwelling that households occupy while they make parallel careers in family status and the job market" (Clark, Deurloo, & Dieleman, 2003, p.143). A traditional housing career path involves shifting from living with parents, to renting an apartment, to eventually owning a home. Most of these moves are driven by a desire to improve household utility and the quality of living quarters (Morrow-Jones & Wenning, 2005). This means that when households move, they are often hoping to meet changing housing needs by moving to a nicer house and/or neighborhood or possibly from renting to owning (Morris & Winter, 1975).

Income and education appear to play a role in housing career patterns. Low-income households and those with lower educational attainment tend to move between rental units (Marlay & Fields, 2004). Unlike that of higher income households, the housing career patterns of low-income households are not typically progressive (Clark et al., 2003). Research on low-income households suggests they move more frequently than moderate-income and high-income households, who are more likely to be homeowners (Bartlett, 1997; Marlay & Fields, 2004). Low-income households often move in a downward direction by doubling up with friends or family, living in substandard housing and are subject to forced moves due to eviction or sale of the property (Bartlett, 1997; Cook, Crull, Fletcher, Hinnant-Bernard, & Peterson, 2002; Goetz, Skobba & Yuen, 2011). Less is known about the housing career patterns of moderate- income households. Nearly 56% of moderate-income households and 40% of low-income households are homeowners compared to almost 77% of high-income households (U.S. Census Bureau, 2011). According to the Center for Housing Policy (2012), moderate-income households are spending “nearly 59 percent of income” (p. 1) towards housing and transportation. This statistic means that these households are also struggling and facing housing cost burdens. Thus, even if moderate-income households are achieving homeownership, the household may still be experiencing extreme housing cost burdens.

Residential mobility and the study of housing careers are linked, since housing career progress is often achieved by moving to a better house or from renter to homeowner. Residential mobility has received significant attention in the literature because it is a complex process. Clark et al. (2003) describe the purpose of their housing career research as trying to “understand the complex process of how households bring their housing consumption into balance with their housing needs” (p. 144). Understanding why people move and what is accomplished by moving is important. Housing needs of a household change over time depending on the household composition and what life cycle the household is in (Rossi, 1955). These needs are what could influence the households’ desire to move or alter their housing situation.

Not only is moving up the housing career a milestone that most households strive to achieve, but households also strive to achieve stable housing. Stable housing is important in increasing household outcomes such as better quality housing units, but also affects other areas of life. By having stable housing, the effect of infrequent moves will stabilize the households’ employment circumstances (Bartlett, 1997). Along with stabilizing the households’ employment situation, the household will also reduce the costs associated with frequent moves such as security deposits on new apartments and the cost of actually moving (Bartlett, 1997). Additional concerns for families facing multiple relocation episodes include the following: increase in the risk of teen pregnancy, drug use, emotional problems and depression in children (Jelleyman & Spencer, 2008). Establishing stable housing positively affects the households' emotional and physical health as well as the financial health of the household.

The most influential factor that impacts residential mobility is life course stage (Morrow-Jones & Wenning, 2005). A household's current life course stage is a determining factor in the needs of that particular household. If a household contains children, it is more likely that the household head will seek a more expansive residence. Households headed by a divorced adult or having a member of the household who is older than 65 were more likely to experience downward moves (Morrow-Jones & Wenning, 2005). Interest in the downward movement of households has received significant attention in the literature and national media because of the recent housing crisis. The housing crisis has led to countless foreclosures in neighborhoods; thus, increasing neighborhood instability (Mallach, 2009). Destabilized neighborhoods frequently undergo significant decreases in property values. Homeowners who owe more on their mortgage than the residence is worth may be inclined to "walk away" from the mortgage, thereby increasing the number of overall houses in foreclosure. If families lose their houses, it could "impair their chances to secure retirement, provide tuition for their children, and sustain the blow of an emergency" (National Council of La Raza, 2010, p. 1).

Along with life course stage, there are several other factors that influence residential mobility and movement along the housing career. Shumaker and Stokols (1982), Clark and Ledwith (2005), as well as Dieleman, Clark, and Deurloo (2000) all found that age is a good predictor of mobility; however, Shumaker and Stokols found younger, better educated people are more likely to move than their counterparts. Households headed by older individuals and those with lower incomes were positively associated with homebuyers' downward movement. Younger household heads with higher incomes were significantly more likely to be associated with upward movement (Morrow-Jones & Wenning, 2005).

The vast majority of research on the residential mobility of low-income households has focused on the impact of the Housing Choice Voucher Program (also known as Section 8) and rental assistance relocation programs (Feins & Patterson, 2005; Rosenbaum, DeLuca, & Zuberi, 2009; Rosenbaum, 1995; Teater, 2009). While most low-income households do not receive housing assistance, this body of research has contributed to the understanding of how housing assistance, which keeps housing costs affordable relative to household income, affects the residential mobility outcomes of low-income households. Wood, Tunham and Mills (2010) found that Housing Choice Vouchers (HCVs) significantly reduce the likelihood that a household will experience homelessness and the need to double up with others and overcrowding. Some households with vouchers move to better housing units, but it often takes several moves in order to reach a housing unit that is of better quality (Teater, 2009; Wood et al., 2010). Wood et al. (2010) conclude that housing subsidies improve worst case housing needs and enable families to afford safe, decent and sanitary housing. Teater (2009) identified the importance of age, gender and race as indicators of predicting mobility among households with vouchers.

Problem Statement

While research has indicated that people with adequate financial resources are more likely to experience an upward movement along the housing career, less is known about the reasons and circumstances behind why people undergo a downward movement. From previous research, the housing career path for people with adequate financial resources is known, but less is known about low- and moderate-income households (Bartlett, 1997; Clark, Deurloo, & Dieleman, 2003). Clark, et al. (2003), found that about 10% of low-income households in the U.S. have not progressed along the housing career in terms of quality over the last two to three decades. Research on low-income households is limited due to small sample sizes but these studies still provided background on what are significant predictors of mobility like race, gender, age and income (Bartlett, 1997; Goetz, Skobba, & Yuen, 2011; Teater, 2009). The only research that used a large sample size is Clark et al. (2003) but that study focused on sequences of moves and did not examine why people move. Research that has focused on low-income families has concentrated on households that are part of government programs that essentially force families to move to better housing units (Feins & Patterson, 2005; Rosenbaum, DeLuca, & Zuberi, 2009). Those studies do not examine households' moves under circumstances where the relocation has not been forced. Previous research suggests that the factors driving the decision to move for lower-income households are different from those for higher-income households (Clark, Deurloo, & Dieleman, 2003). Moderate-income households, who may have difficulty making upward moves due to local housing markets and economic conditions, have received little attention, resulting in a gap in the literature regarding moderate-income households' housing careers.

Developing an understanding of the factors associated with mobility decisions is important if researchers and policy makers desire to inform and implement policies that aim to help households progress positively along the housing career. By using the American Housing Survey data, a nationally representative data set, I was able to analyze a large sample of households. From this analysis, I identified the factors based on categories suggested by Clark and Onaka (1983) that either lead to housing progression or regression. When considering the steadily declining state of the housing market, this issue holds a higher magnitude of importance today.

Research Question

The purpose of this study was to examine the factors that are associated with movement along the housing career. The study sought to answer, "What factors are associated with movement along the housing career?" To answer this question, movement along the housing career path was measured by the relative quality of the housing unit to which a household moved. This study examined whether people progressed, regressed or held steady along the housing career. An upward movement was operationalized as any move where the household perceived its current housing unit and neighborhood to be better than its previous unit and neighborhood. A downward move is any move where a household perceived its housing unit to be worse than its previous unit. A lateral move along the housing career would be signaled by a move into a housing unit that was similar to the previous unit.

This study is different from previous research; in that, it uses a large nationally representative data set to explore reasons for moving and how differences in income influence movement in the housing career of households. For this study, I utilized the 2009 American

Housing Survey (AHS) in which a “recent mover” is defined by the U.S. Department of Housing and Urban Development as someone who has moved in the last two years.

The remainder of this thesis is written in the following format. A review of literature to provide information on previous research on residential mobility and housing careers is presented in Chapter 2. The methodology and techniques used to conduct this research and the sources of information that were used is discussed in Chapter 3. The results are presented in Chapter 4. The discussion, limitations, and conclusions are presented in the final chapter.

CHAPTER 2

REVIEW OF LITERATURE

This review of literature explored the relationship between residential mobility and the housing career and how certain factors influence residential mobility. The housing career has been the focus of multiple research studies. One of the difficulties with housing career research is the inconsistent definition of the concept. Pickles and Davies (1985) and Clark, Deurloo, and Dieleman (2003) provided differing definitions for the housing career. Clark, Deurloo and Dieleman (2003) defined the housing career as "the sequencing of housing states defined in terms of tenure and the quality/price of the dwellings that households occupy while they make parallel careers in family status and the job market" (p. 144). Pickles and Davies (1985) described the housing career as "the residential history of a household" (p. 85). A broader definition was used for this study where the housing career was defined as "the history of a household that is influenced by tenure and the quality of the dwellings that the households have occupied and also the quality of the neighborhood." Residential mobility is an individual's or household's act of moving. Residential mobility is defined as a "shorter distance movement, usually within a single labor market and single housing market" (Morris & Winter, 1975, p. 84); whereas a housing career is the broader sequence of moves over the life course, individual moves are transitions within a housing career trajectory (Clark, Deurloo, & Dieleman, 2003).

When examining the housing career, it was important to note that it assumes that housing choice is related to employment pathways (Clark, Deurloo, & Dieleman, 2003). As such, a job promotion at work should result in positive movement along a housing continuum; in that, the subsequent increase in income from such an event is typically used to provide for better living arrangements. The subject of housing career is usually assumed to be an upward movement (Clark & Onaka, 1983); downward movements have only received limited attention (Goetz, Skobba, & Yuen, 2010).

To understand if people are progressing upward or downward along the housing career, an understanding of what residential mobility is, and how it has been examined in the past must be established.

Residential Mobility

Researchers have been interested in understanding why people relocate for many decades. Rossi (1955), considered to be the first to explore residential mobility, focused on the housing life-cycle, finding that stages in the family structure are correlated with changes in housing characteristics. Morrow-Jones and Wenning (2005) investigated the socio-demographic factors related to movement decisions of repeat homebuyers by using three separate frameworks: 1) the housing ladder, 2) the housing life-cycle, and 3) the housing life-course.

The housing ladder model utilized the characteristics of the household "to explain and predict housing consumption" and assumed that people want to "move up the ladder and never move down unless they are forced to do so" (Morrow-Jones & Wenning, 2005, p. 1741). This framework also assumed that there are different levels of what people classify as better housing and every household has a chance to move up the ladder into better housing. The housing ladder also has some problems when applying it to research since there are differences in percentages of low-income and minorities households that own homes. This indicated that income plays a role in how far up the ladder a household gets.

On the other hand, the housing life-cycle states that stages in the family structure are correlated with changes in housing characteristics. Moving down in the housing life-cycle is associated with aging (Morrow-Jones & Wenning, 2005). Young families tend to look for bigger homes as children are added to the family, and empty nesters may be more inclined to downsize (Morris & Winter, 1975).

Lastly, the housing life-course incorporates elements from the housing life-cycle and the housing ladder. It acknowledges that the family is one of several social institutions that influence people's lives and includes changes in family structure as the family career, rather than having fixed stages like life-cycle theory (Morrow-Jones & Wenning, 2005). In recent years, the housing life-course has "become the dominant model in mobility research" (Morrow-Jones & Wenning, 2005, p. 1742). Housing career research is rooted in life course theory since it includes both changes in family structure and family career. Using life course theory allows for more flexibility when applying the concept in research studies.

Residential Mobility and the Housing Career

Despite these differences in definition, all housing career research explores factors related to residential mobility. Housing careers often coincide with employment careers (Clark, Deurloo, & Dieleman, 2003). Clark et al. (2003) found that there is a general upward trend along the housing career. Clark et al. (2003) also found that "housing consumption varies by life cycle and by tenure" (p. 42) and that younger household consumed more housing than older households. Younger people need more housing in terms of space than households that are headed by older people. Prior to Clark (2003), Kendig (1984) focused on the housing career and its use when examining residential mobility. Kendig (1984) provided background information on residential mobility and housing careers, the importance of residential mobility and how it impacts families. Kendig (1984) found that households are less likely to relocate unless it advanced the household toward their long-term housing consumption goals. Morrow-Jones and Wenning (2005) go a step further, stating that “downward mobility will occur rarely and then only among those who are elderly and retired with lower incomes” (p. 1740). Shumaker and Stokols (1982) summarized mobility trends in the United States, as well as information on who is more likely to move. Shumaker and Stokols (1982), Clark and Ledwith (2005), Dieleman, Clark, and Deurloo (2000) all found that age is a good predictor of mobility, while Shumaker and Stokols found younger, well-educated people are more likely to move than their older, less-educated counterparts. Being older and having a lower income were positively associated with homebuyers’ downward movement, while being younger and having a higher income were positively associated with upward movement (Morrow-Jones & Wenning, 2005). Kendig (1984) also examined how age and stage of life-cycle influenced residential mobility and found that elderly households are not typically first-time homebuyers and moving from owning a house to renting rarely occurs.

Bennett and Cherlin (2011) provided insight into how a neighborhood is important to low-income households. This study showed the importance of examining the quality of one’s previous neighborhood compared to one’s current neighborhood, since the authors found people who moved tended to relocate to better neighborhoods. Wagmiller (2011) examined the differences between high-poverty and low-poverty areas, and found that people living in higher-poverty areas especially tended to move to lower-poverty areas during the 1990s. This study also found that poor African-American families were more likely to move out of high-poverty areas, but were not more likely to move to a lower-poverty area. Goetz, Skobba, and Yuen (2010) found that for low-income households, the quality of the neighborhood did not influence the length of stay; meaning that, living in a high-quality neighborhood did not make the participant stay in that neighborhood longer than if they lived in a lower-quality neighborhood. They also discovered that there is no difference in neighborhood satisfaction when looking at residences in high- and low-poverty neighborhoods. In a study of Latino households in Los Angeles, Clark and Ledwith (2005) found that neighborhood satisfaction and having a "close knit" neighborhood were predictors of having a desire to move; meaning that, households that are dissatisfied with their neighborhood and perceive the neighborhood as being less than close knit, they are more likely to move. But they also found that the quality of the housing unit was more important than neighborhood quality.

Along with age and amount of education obtained, marital status of the head of household also influenced the household's decision to move. Dieleman, Clark and Deurloo (1995) found that married couples left homeownership far less frequently than did single-person headed households, and when married couples left homeownership, they re-entered into homeownership more often than single-person headed households. Along with Dieleman, Clark and Deurloo, Spain (1990) and McCarthy and Simpson (1991) found that getting divorced resulted in permanent downward moves, especially for women. Kendig (1983) also examined how marital status influenced residential mobility and found that married couples are more likely to change from renting to owning. Speare (1987) found that households that were headed by widowed individuals were less likely to move compared to households that experienced other changes in marital status like marriage or divorce. Speare (1987) also examined how age and marital status affect mobility and found that younger, married households have higher rates of mobility than widowed households, but once a widowed household reached the age of 45, the mobility rate increased. Speare (1987) also suggested that individuals who are widowed have a greater likelihood of owning a home, which could affect the low mobility rates.

Race is also an important factor that influences residential mobility and housing career. There is a persistent gap in homeownership rates between white households and households of other races, suggesting that non-white households are less likely to make the move from renting to owning, which means that non-white households' housing careers most likely will not progress beyond renting. According to research conducted by the Pew Research Center (2012), in 2008, "74.9% of whites owned homes, compared with 59.1% of Asians, 48.9% of Hispanics and 47.5% of blacks." This statistic showed that there is still a gap in the percent of non-white households who own their own homes. Clark and Ledwith (2005) observed that young Latino households have lower mobility rates when compared against young white, African-American or Asian households, which could be contributed to the difference in income among the different ethnic groups. In a study that focused on how differences in races influence residential mobility, South and Crowder (1998) found that African-American households are hindered from moving away from their neighborhood by life-cycle factors "such as age, children, length of residence, and homeownership" (p. 384), but if the household did move, they were more likely to move to higher-quality neighborhoods. In a study that focused on what factors influence African-Americans to move out of the ghetto, African-Americans were more likely to stay in the neighborhood if they owned a home, but were more likely to move out of the neighborhood and to a nicer neighborhood if there was a significant amount of crime, dissatisfaction with the neighborhood and if the neighborhood was not well kept (Hannon & LaGory, 2007).

Several studies have focused on the housing experiences of low-income women. Cook, Crull, Fletcher, Hinnant-Bernard and Peterson (2002) examined low-income women, but focused on seventeen women who lived in rural parts of the country. This study also found that numerous low-income women sacrifice quality of their housing in order to reduce their housing costs. These studies suggested that there is a lack of affordable housing and that income is an integral factor in movement along the housing career. Clampet-Lundquist (2003) interviewed eighteen African-American and Puerto Rican single mothers from two low-income neighborhoods in Philadelphia about how the households handle the struggle to find affordable housing. The findings from this study suggested that the most common way to secure housing was through sharing with other family members (also known as doubling up). This study also found that low-income women who are forced into poverty usually have to accept housing that is substandard and usually in poor condition. Bartlett (1997) looked at how housing affects raising children and how women cope with housing problems. Bartlett (1997) found that when low-income families find decent housing, the households do not relocate as often and the detrimental effects of frequent mobility on the family are diminished. This finding supports the notion that low-income families tend to move for financial reasons; meanwhile, they regress along the housing career. Clampert- Lundquist (2003) also examined single women with children and the difficulties with finding affordable housing. From interviewing the women, Clampert-Lundquist (2003) found that most women made the decision to share housing with other family members or chose to live in substandard housing as a means to decrease their housing costs.

Several studies suggest that tenure and housing characteristics such as space norms affect residential mobility (Clark, Deurloo, & Dieleman, 1984; Clark & Onaka, 1983; Morris & Winter, 1975). Morris and Winter (1975) discussed the importance of space norms, which are the number of rooms needed for cooking and entertaining along with the number of bedrooms needed which is determined by “number, age, sex and family status” (p. 82). Clark and Onaka (1983) provided a look at the reasons for residential mobility; they suggest that the most influential factors in residential mobility were space and tenure changes along with housing adjustment and life cycle. The authors also classified mobility as belong to one of three distinct categories: 1) forced moves, 2) adjustment moves, and 3) induced moves. Forced moves are moves that are dictated by outside forces that are beyond the control of the household. Adjustment moves are characterized by a household's desire to alter the type and quality of its housing. Induced moves included both household formation and dissolution and changes in housing due to changes in life cycle or household characteristics.

Residential Mobility and Housing Assistance

Residential mobility studies on low-income households have focused almost exclusively on relocation programs, such as the Housing Choice Voucher Program (HCPV). While this body of literature provides a great deal of knowledge about what effects residential mobility, it does not provide an understanding with respect to how low-income households move under less controlled circumstances. In their studies of households entering the HCVP, Feins and Patterson (2005) and Rosenbaum, DeLuca and Zuberi (2009) found that a small percentage of households ended up moving to slightly better neighborhoods than their previous one. Rosenbaum, DeLuca, and Zuberi (2009) and Rosenbaum (1995) also found how moving to a better neighborhood had a positive impact on the family.

Studies examining the role of housing assistance and residential mobility provided information on low-income households and what factors have been found to influence households' relocation. Teater (2009) examined households utilizing the housing vouchers program, and found that age along with race, gender, and number of people in the household were important factors in predicting residential mobility. Goetz, Skobba, and Yuen (2010) examined the housing careers of 47 very low-income people living in subsidized housing or who were on the waiting list for public housing and found that most people left their parents' home around the age of 18 and had extreme instability over the course of their housing careers, particularly when they were without housing assistance. This study also examined why the residents were moving. Results indicated that 13.2% of the participants moved to secure their own housing, suggesting that low-income households often rely on others throughout their housing career. In a study that examined quality of neighborhoods of households that receive vouchers and if the vouchers are actually helping households move to better quality neighborhoods like the HCVP is intended to do, Basolo and Nguyen (2005) found that African-American households tended to live in worse neighborhoods than white households and this was the case for most minorities. But this study also pointed out that minorities might forgo quality of the neighborhood in favor of a neighborhood that offers important cultural familiarity like markets, shops and restaurants.

Steffen, Fudge, Martin, Souza, Vandenbroucke and Yao (2011) found that due to the housing market and economic crises, there has been an increased need for housing assistance that is outpacing the federal government's supply. The report stated that households are struggling to find affordable housing. Ozuekren and Van Kempen (2001) also discussed similar constraints that influence people's decision to move in the Netherlands, such as shortages in the housing market.

Theoretical Framework

The theoretical framework used as a framework for the research question of this study was the Housing Adjustment Theory (HAT). Housing Adjustment Theory, which was developed by Morris and Winter (1975), provided a framework for understanding what causes households to move and how the households decided on ways to address their dissatisfaction. This theory is the only residential mobility theory that takes into account household decision making. HAT includes not only decision making but also explains the "why" of residential mobility. HAT indicated that households are constantly evaluating their housing to determine if their housing choices aligned with their cultural norms. It assumed that the housing norms in the U.S. are "widely agreed upon, quite specific and detailed, and important in the sense that sanctions largely in the form of withdrawal of respect and loss of self-respect are widely applied and deeply felt by families" (Morris & Winter, 1975, p. 81).

Along with cultural norms, HAT also assumed that households will try to fulfill space norms, tenure norms, structure norms, quality norms, neighborhood and location norms. Space norms refer to the number of rooms that the family needs for cooking, eating and entertaining along with how many bedrooms are needed, which is determined by the number, age and sex of the members of the household. Tenure norms refer to the household's attitude toward homeownership. Structure norms signify in what type of housing the household lives. The favored type of structure in the U.S. is a single-family home (Morris & Winter, 1975). Quality norms refer to how the household views the quality of its housing unit. This norm is one of the most difficult to investigate and quantify due to the difference in the concept of quality and the subjectiveness of this norm. Neighborhood norms specify that the housing unit must be in a residential area, that the neighborhood must be safe, that it should have a good school system and also have a population that is similar in social class and race (Morris & Winter, 1975).

Furthermore, housing adjustment occurred when residents do comply with these norms to avoid decreased residential satisfaction. A decrease in residential satisfaction would occur if "the discrepancy is perceived and it is one that involves a condition that is salient to the family" (Morris & Winter, 1975, p. 83). However three constraints limit the family's ability to adjust. These constraints included strengths and weaknesses of the family when making decisions; the economic, social and political factors associated with adjustment; along with features of the dwelling (Morris & Winter, 1975).

There are three possible responses if discrepancies exist between cultural norms and housing needs: residential mobility; residential adaptation; and family adaptation. Residential mobility would occur when the household moved, residential adaption would occur in the form of a renovation to the current housing unit, and family adaptation would occur when the household changes its norms (Morris & Winter, 1975). In order to remove a perceived housing deficit, the family would either choose residential mobility, residential adaptation or family adaptation.

For this study there was an assumption that needs to be addressed in order to apply the HAT. That assumption in this study is that the household had residential dissatisfaction. In order to fill the normative housing deficit, the family chose residential mobility as its best option to alleviate the dissatisfaction with its housing unit. The theory was applied to this research project since it described the reasons for moving; meanwhile, any response to the housing deficit in the form of mobility indicates advancement along the housing career.

CHAPTER 3

METHODOLOGY

To examine the differences in factors associated with movement along the housing career, this study used data on recent movers. Specifically, it addressed quality of both previous and current housing units, as collected by the U.S. Census Bureau for the American Housing Survey (AHS). This study examined the primary reasons households moved, and how the reasons for the move are associated with the housing career.

Research Sample and Data Source

To answer the research question of which factors are associated with movement along the housing career, the "recent mover" subsection of the 2009 American Housing Survey (AHS) was used. A recent mover was defined as someone who has moved in the past two years. The study excluded individuals who have not moved in the past two years. The AHS is conducted every other year by the Census Bureau for the Department of Housing and Urban Development (HUD) (U.S. Census Bureau, n.d.). It is completed in odd numbered years. Data are also collected in 47 selected Metropolitan Areas approximately "every six years" (U.S. Census Bureau, n.d.). The national data covers roughly 55,000 housing units; whereas, the metropolitan sample includes approximately 4,100 housing units (U.S. Census Bureau, n.d.). AHS is comprised of two surveys conducted either by telephone or through in-person visits to the household. If the housing unit was vacant, information was obtained through the landlord or neighbors (U.S. Census Bureau, n.d.). The sample of housing units in the survey areas was selected from the decennial census, which is kept current by obtaining the addresses of new construction building permits. Obtaining new construction permits is done to include units added since the first sample was selected (U.S. Census Bureau, n.d.). Using this method of selection provided a representative picture of the housing inventory in the United States.

Research Design

The factors used to identify movements along the housing career were indicated by responses to the question “What was the main reason you moved?” There were sixteen different factors from which a household could choose. For this study, I have grouped the factors into three groups according to Clark and Onaka (1983): forced moves, adjustment moves, and induced moves. Table 1 presents the factors grouped in the three categories. Forced moves are moves that were dictated by outside forces that are beyond the control of the household; whereas, adjustment moves are characterized by a desire to alter the type and quality of one’s housing. Induced moves included both household formation and dissolution and changes in housing due to changes in life cycle or household characteristics. The forced moves category included moving due to disaster, eviction, because the government wanted to use the unit, the unit was either condemned or in need of repairs, forced to move by the government and moving because a private company wants the unit. Reasons for adjustment moves included moving to a larger unit, seeking a better quality unit, seeking cheaper rent, moving because of other housing-related reasons, and moving for other reasons. Meanwhile, induced moves included the following reasons: outside job, moving to be closer to an existing job or school, other financial reasons, change in marital status, formation of one’s own household, and/or other family reasons.

Table 1

Reasons for Moving

Forced moves	Adjustment moves	Induced moves
Moving due to disaster	Wanted larger unit	Moving because of job
Eviction	Wanted a better quality unit	To be closer to school or work
Government wanted to use the unit	Wanted cheaper rent	Other financial reasons
Unit was condemned	Other housing related reason	Change in marital status
Unit needed repairs	Other reasons	Form own household
Forced to move by the government		Other family reasons
Private company wanted to use the unit		

Note. Grouped according to Clark and Onaka (1983).

A multinomial logistic regression model was utilized since the dependent variable is measured by recent movers' comparison of their current home relative to their previous home. This study used a cross-sectional data set where the housing unit stays the same for each survey period, but the household that lives there could change over time. The unit of analysis for this study is the household that is living in the AHS-covered housing unit at the time of the 2009 AHS.

Measurement of Variables

A dependent variable was constructed to represent the three possible states for households that moves: better, worse or same. The dependent variable was measured by using the recent movers' comparison to their previous home by responses to the question "Is this housing unit better, worse, or about the same as your last home?" (U.S. Department of Housing and Urban Development Office of Policy Development and Research, 2011). The respondents were not given a definition of what "better" or "worse" means in terms of previous home, which makes their response subjective in nature. The main independent variable of interest was derived from answers to the question "What are the reasons you moved from your last residence?" This variable allowed for the examination of differences among income groups for why they chose to move.

The independent variables were all chosen based on either theoretical or empirical evidence that they inform movements along the housing career. A key independent variable was income. This variable is included in the model due to its importance in past research that income is a significant predictor of residential mobility (Bartlett, 1997; Clampet-Lundquist, 2003; Goetz, Skobba, & Yuen, 2010; Morrow-Jones & Wenning, 2005; Wagmiller, 2011). Income was measured as the sum of the income of all household members even if they are not related to the householder (U.S. Census Bureau, 2009). A low-income household is defined as having 50% of the area median income or less, and a moderate-income household is defined as having 51% to 80% of the area median income (Mandelker, 2012). Average area median income is a weighted average of median family income estimates for income limits within an AHS area (U.S. Department of Housing and Urban Development Office of Policy Development and Research, 2011). Another independent variable was "housing tenure." Housing tenure measured whether the household owned or rented the housing unit. Moves from rental housing to homeownership are considered as progress along the housing career. Tenure has been shown to impact residential mobility in past studies (Clark, Deurloo, & Dieleman, 1984; Clark & Onaka, 1983; Clark et al, 2003; Kendig, 1984; Morris & Winter, 1975). Education level of the householder was another independent variable. Education level was divided into four categories according to the amount of education attained. The four categories are less than high school education, having a high school degree, attending some college, and having a college degree. Previous research has shown that the more educated the individual, the more likely he or she is to move upward along the housing career (Shumaker & Stokols, 1982). Another variable of interest is the use of a housing voucher. This variable was measured by the responses to the question, "Does your household have a housing voucher?" From previous research, a household that received a housing voucher is more likely to move to better quality housing unit (Basolo & Nguyen, 2005; Geotz, Skobba, & Yuen, 2010; Rosenbaum, DeLuca, & Zuberi, 2009). Another independent variable is marital status of the head of household. Marital status of the head of household has been shown to influence the household's decision to move in past research (Dieleman, Clark, & Deurloo, 1995; Kendig, 1983; McCarthy & Simpson, 1991, Spain, 1990; Speare, 1987). It was divided into four categorical variables: married, widowed, divorced/separated, or single. Age of the head of household was also an independent variable. Age was divided into six categories by age group: 1) 15-24 years old; 2) 25-34; 3) 35-44; 4) 45-54; 5) 55-64; and 6) 65 years and older. Age group 45-54 is the reference group. In this model, age was serving as a proxy for life-course stage, which has been shown to be a good predictor of mobility (Clark & Ledwith, 2005; Dieleman, Clark, & Deurloo, 2000; Shumaker & Stokols, 1982). Gender of the head of household was also included in the model as a control variable. Table 2 includes brief descriptions and coding of the independent variables used for this research.

Table 2

Measurement of Variables Used in Multinomial Logistic Regression

Variables	Description
Dependent Variable	
Housing Career	Categorical variable coded as 1 for better, 2 for worse, and 3 for same. Same is the reference category.
Independent variables	
Income	Low-, moderate- , and high- income households each coded as dummy variables. High-income is the reference group.
Tenure	Homeowner or renter coded as dummy variable. Renting is the reference group.
Education	Categorical variable of education level of the household grouped by less than high school education, high school degree, some college, or college degree where each are coded as dummy variables. Some college education was the reference group.
Main reason moved	Forced, induced or adjustment where each are coded as dummy variables.
Housing Voucher Assistance	Can use a housing voucher to move to another location was coded as dummy variable.
Gender	Coded as 1 if male and 0 if female, female is the reference group.

Variables	Description
Age (as a proxy for life-course stage)	Categorical variable of age by 15-24, 25-34, 35-44, 45-54, 55-64, and 65 and older; Age group 45-54 is the reference group.
Race	Caucasian, African-American or other race each are coded as dummy variables. Caucasian is the reference group.
Marital status	Married, widowed, divorced/separated, or single, coded as dummy variables. Single is the reference group.

Based on the theoretical and empirical literature discussed above and the overarching research question ("What factors are associated with movement along the housing career?") the following hypotheses were investigated:

Hypothesis 1: Low-income households are more likely to have downward moves along the housing career than high-income households.

Hypothesis 2: Moderate-income households are more likely to have upward moves along the housing career than high-income households.

Hypothesis 3: Homeowners are more likely to have upward moves along the housing career than renters.

Hypothesis 4: Households with an educational level of having some college education or obtaining a college degree are more likely to have upward moves along the housing career than households with an educational level of obtaining a high school degree or less.

Hypothesis 5: Forced moves are more likely to be associated with downward moves along the housing career than non-forced moves.

Hypothesis 6: Adjustment moves are more likely to be associated with upward moves along the housing career than non-adjustment moves.

Hypothesis 7: Induced moves are more likely to be associated with upward moves along the housing career than non-induced moves.

Hypothesis 8: African-American households are more likely to have downward moves along the housing career than Caucasian households.

Hypothesis 9: Households that are headed by a race other than Caucasian or African-American are more likely to have downward moves than Caucasian households.

Hypothesis 10: With respect to the likelihood of an upward housing career move, $AGE_{15-24}=AGE_{25-34}=AGE_{35-44}=AGE_{45-54}=AGE_{55-64}=AGE_{65\text{ and older}}$.

Hypothesis 11: A household headed by a married person is associated with an upward movement along the housing career compared to a household headed by a single person.

Hypothesis 12: A household headed by a widowed person is associated with a downward move along the housing career compared to a household headed by a single person.

Hypothesis 13: A household headed by a separated or divorced person is associated with a downward move along the housing career compared to a household headed by a single person.

Models

The models used to determine if a difference exists in the factors affecting movement along the housing career is a multinomial logistic regression model. Using this regression method, two baseline models were needed in order to compare the groups.

$$\log\left(\frac{P(event)}{1 - P(event)}\right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \cdots + \beta_p x_p$$

Baseline model 1:

$$\log\left(\frac{\mathrm{P(better)}}{\mathrm{P(same)}}\right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2$$

Baseline model 2:

$$\log\left(\frac{\mathrm{P(worse)}}{\mathrm{P(same)}}\right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2$$

where the dependent variable represented the log odds of the movement along the housing career, and the X's are two separate vectors of independent variables. The dependent variable was divided into three groups: upward movement along the housing career, lateral movement along the housing career and downward movement along the housing career. The reference category for the model was a lateral movement along the housing career. X_1 was a vector of demographic characteristics of the household, while X_2 was a vector of reasons for moving that are grouped.

Table 3 shows the descriptive statistics across the full AHS sample, recent movers, and non-movers. Approximately one-fourth of the recent movers households interviewed made what they perceive to be downward moves. At the other end of the spectrum, over half of recent movers interviewed perceived their move to be an upward move. This percentage suggested that housing career patterns, regardless of income level, are more complicated than previous research suggests. The average age of the recent movers was 38 compared to the non-movers where the average age was 54. This average is consistent with past research that found that younger people are more likely to move (Morrow-Jones & Wenning, 2005). Of the recent mover sub-sample, roughly 43% were classified as low-income households whereas about 21% were moderate-income households. Over half of the recent movers said they moved due to adjustment reasons such as to establish their own household. Less than five percent characterized their move as being forced moves; this was surprising considering the high percentage of low-income households.

Table 3

Descriptive Statistics

Variable	Full Sample (N=45,057)	Recent Movers (N=10,472)	Non-Movers (N=34,585)
Dependent variable (%)			
Upward		56.28	
Same		17.10	
Downward		26.62	
Demographic and Economic			
Age (Mean and SE)	49.61 (0.02)	37.92 (0.06)	53.37 (0.03)
Male (%)	46.68	50.03	55.69
Race			
White (%)	70.09	76.12	83.25

Variable	Full Sample (N=45,057)	Recent Movers (N=10,472)	Non-Movers (N=34,585)
Black (%)	10.76	16.40	11.28
Other races (%)	19.15	7.48	5.46
Marital Status			
Married	51.88	37.46	56.51
Widowed	9.99	4.29	11.82
Divorced/separated	18.05	20.88	17.14
Single	20.08	37.37	14.53
Education level			
Less than high school (%)	11.69	12.80	13.86
High school (%)	23.54	26.71	27.67
Some College (%)	15.02	20.57	16.55
College degree (%)	49.92	39.92	41.92
Tenure			
Homeowner (%)	69.45	32.85	81.17
Renter (%)	30.55	67.15	18.83
Income			
Low-income households (%)	30.04	43.14	32.30
Moderate- income households (%)	16.08	20.10	18.25

Variable	Full Sample (N=45,057)	Recent Movers (N=10,472)	Non-Movers (N=34,585)
High income households (%)	53.88	36.75	49.45
Voucher Assistance			
Voucher assistance (%)	1.02	2.15	0.88
Reasons for moving (%)			
Induced			
New job or job transfer		10.03	
To be closer to work/school/other		10.97	
Other, financial reason		4.55	
Change in marital status		6.38	
To establish own household		12.99	
Other, family/personal related		9.04	
Total Induced		53.96	
Adjustment			
Needed a larger house or apartment		9.73	
Wanted a better quality house (apartment)		7.81	

Variable	Full Sample (N=45,057)	Recent Movers (N=10,472)	Non-Movers (N=34,585)
Wanted lower rent or less expensive house to maintain		5.51	
Other housing related reasons		5.07	
All reasons of equal importance		3.89	
Other		12.14	
Total Adjustment		44.15	
Forced			
Private company or person wanted to use it		0.67	
Forced to leave by the government		0.26	
Disaster loss (fire, flood, etc.)		0.76	
Evicted		0.64	
Government wanted to use the unit		0.63	
Unit was condemned		0.08	
Unit needed repairs		0.12	

Variable	Full Sample (N=45,057)	Recent Movers (N=10,472)	Non-Movers (N=34,585)
Total Forced		3.16	

Note. Weighted sample size for full sample is 110,965,615 households. Weighted sample size for recent movers is 26,341,871 households.

CHAPTER 4

RESULTS

This research has filled a gap in the literature by investigating the primary reasons households relocated and how these reasons are associated with movement along the housing career. This research is important in that it informs current housing policy and if the policy is effective in helping households who are moving up along the housing career. It differed from past research since it used a large dataset and examined what factors drive the households' decision to move.

Using a sample size of 10,227 households (26,571,052 households weighted) drawn from the 2009 American Housing Survey (AHS), a multinomial logistic regression was performed to determine the odds of an upward or downward movement along the housing career, where the reference group for the model was a lateral movement occurring along the housing career. The purpose of this chapter is to report the results of the multinomial logistic regression model within a context of how it informs housing research. Outcomes of the bivariate analysis are presented first, followed by the results of the logistic regressions. The upward, downward or lateral movement along housing careers, as well as evidence to support or reject each hypothesis are reported and explained within the conclusion section of this chapter.

Chi-square statistical tests were conducted in order to determine if there were any significant relationships between the dependent variable and the independent variables, which in turn provides preliminary evidence regarding each of the specific hypotheses. From the chi-square tests, male; age group 15-24; age group 25-34; age group 35-44; age group 65 and up;

white; other races; married; widowed; divorced/separated; single; obtaining a high school degree or less; attending some college (not receiving degree); receiving a college degree; being a homeowner; being a renter; low-income households; high-income households; receiving voucher assistance; forced moves; adjustment moves; and induced moves all have a statistically significant relationship with the dependent variable of movement along the housing career. Based on the results of these chi-square tests, I assumed these variables would remain significant predictors of housing quality movement in the multinomial logistic regression model.

Table 4

Chi-square Values for Dependent and Independent Variables

Variable	Better move	Worse move	Same move	X^2
Male (%)	28.82	8.41	12.83	12.16**
Age				
Age group 15-24 (%)	7.90	4.02	4.63	123.36**
Age group 25-34 (%)	20.65	5.24	8.48	53.20**
Age group 35-44 (%)	12.03	3.05	5.43	18.77**
Age group 45-54 (%)	8.38	2.60	3.74	2.58
Age group 55-64(%)	4.34	1.33	2.30	4.17
Age group 65 and up (%)	2.99	0.85	2.04	44.68**
Race				
White (%)	42.66	13.47	20.01	12.60**
Black (%)	9.28	2.61	4.46	2.85
Other races (%)	4.34	1.01	2.16	15.18**

Variable	Better move	Worse move	Same move	X^2
Marital Status				
Married	12.30	2.35	4.25	382.39**
Widowed	1.05	0.34	0.62	8.62**
Divorced/separated	5.32	2.22	2.98	79.19**
Single	9.47	3.64	5.46	121.24**
Education level				
High school degree or less	22.04	6.01	10.93	21.00**
Some college education or higher	34.07	11.10	15.86	21.00**
Tenure				
Renter (%)	32.62	13.49	19.25	503.02**
Homeowner (%)	22.34	2.97	6.78	638.74**
Income				
Low-income households (%)	21.36	8.46	12.75	191.89**
Moderate- income households (%)	11.47	3.51	5.27	0.86
High income households (%)	23.45	5.13	8.60	242.27**
Voucher assistance (%)	1.39	0.35	0.49	8.45**
Reasons for moving				
Forced moves (%)	1.70	0.77	0.65	23.13**
Adjustment moves (%)	32.53	6.72	12.08	487.16**

Variable	Better move	Worse move	Same move	X^2
Induced moves (%)	17.05	8.40	10.96	477.98**

Note. Education was divided into two groups, having a high school degree or less was compared to having attended some college or having a college degree.
Chi-square values are weighted Rao-Scott x^2
*$p \leq .05$ **$p \leq .01$

Significant Variables for Predicting an Upward Move Along the Housing Career

Results of the multinomial logistic regression analysis are reported in Table 5. For this model, where the movement along the housing career was measured by the recent movers' comparison of their previous housing unit to their current housing unit, obtaining a college degree and male headed households were significant at the .05 level of significance. At the .01 level of significance, marital status of divorced or separated and homeownership were significant. At the .001 level of significance, being between the age of 25-34; between the ages of 55-64; 65 years old and over; African-American headed household; married; widowed; low-income household; receiving voucher assistance; forced reason to move; adjustment reason to move; and induced reason to move were all significant. Further explanation of each of these variables' association with housing career movement is explained in the following sections.

Table 5

Multinomial Logistic Results for Recent Movers' Comparison of Previous Housing Unit Compared to Current Housing Unit

	Unit was better		Unit was worse	
Variable	Coefficient (SE)	RRR	Coefficient (SE)	RRR
Demographic and Economic				
Age				
Age group 15-24	.060(.052)	1.062	.339***(.065)	1.403
Age group 25-34	.171***(.044)	1.187	.011(.064)	1.011
Age group 35-44	.023(.044)	1.023	-.158**(.061)	0.854
Age group 45-54 (reference)				
Age group 55-64	-.284***(.052)	0.753	.112(.073)	0.894
Age group 65& up	-.480***(.056)	0.619	-.476 ***(.079)	0.621
Gender				
Female (reference)				
Male	.060*(.027)	1.062	.127***(.036)	1.135
Race				
White (reference)				
Black	.120***(.034)	1.127	-.129**(.049)	0.879
Other races	-.059(.050)	0.943	-.365***(.063)	0.694
Marital Status				
Married	.376***(.035)	1.456	.095*(.041)	1.100
Widowed	.318***(.078)	1.374	.267*(.103)	1.306

	Unit was better		Unit was worse	
Variable	Coefficient (SE)	RRR	Coefficient (SE)	RRR
Divorced/Separated	.111**(.037)	1.118	.314***(.052)	1.369
Single (reference)				
Education level				
Less than high school	-.009(.057)	0.991	-.520***(.062)	0.594
High School	-.005(.039)	0.995	-.286***(.055)	0.751
Some college (reference)				
College degree	-.076*(.037)	0.923	-.070(.045)	0.933
Tenure				
Homeowner	.299**(.103)	1.349	-.864***(.138)	0.421
Renter (reference)				
Income				
Low-income	-.217***(.032)	0.805	-.006(.047)	0.994
Moderate-income	-.042(.034)	0.959	.038(.048)	1.039
High-income (reference)				
Voucher assistance	.520***(.104)	1.682	.224*(.106)	1.250
Reasons for moving				
Induced moves	-.161***(.033)	0.851	.297***(.043)	1.346
Adjustment moves	.430***(.031)	1.534	-.048(.040)	0.954
Forced moves	.525***(.104)	1.692	.776***(.107)	2.173
Intercept	.487***(.116)	1.628	-.029 (.166)	0.971
F-value	111.510			

	Unit was better		Unit was worse	
Variable	Coefficient (SE)	RRR	Coefficient (SE)	RRR
P-value	0.000			

Note. Sample size of 10,227 households (26,571,052 households weighted)
Data are from the 2009 American Housing Survey.
Model used replicate weights.
*** p-value<.001, **p-value<.01,*p-value<.05

Age

Households that are headed by an adult in the 25-34 age group had an increase in the odds of experiencing an upward move along the housing career by 18.7 when compared to households that were headed by someone in the 45-54 age group. This suggests that a household headed by an adult who is between 25 and 34 years old is more likely to have a downward move in quality of its housing unit when it moves, when compared to a household headed by an adult 45-54. Clark and Onaka (1983) found that “life cycle changes appear to be much more important for the very youngest and oldest groups” (p. 55). This supports the finding that households that are headed by adults in the 25-34 age group would be more likely to have upward moves along the housing career. A household headed by someone in the 55 to 64 age group experienced decreased odds of experiencing an upward move along the housing career. These findings were consistent with previous research on upward moves and stage in the life course (Morrow-Jones & Wenning, 2005). Shumaker and Stokols (1982) found that as people age, they are less likely to change residence. This could contribute to the finding that older households are less likely to have downward shifts, because if they move they might be more likely to make moves among similar quality housing units which would signal a lateral move. This indicates that there exists a certain level in an individual’s housing career, where he or she is less likely to either move up or down.

Gender

A male headed household has a 6.2% increase in the odds of experiencing an upward move along the housing career, when compared against females. This finding contradicts past research that found that females are more likely than males to have higher mobility rates (Teater, 2009).

Race

An African-American headed household has a 12.7% increase in the odds of experiencing an upward move along the housing career, when compared to white-headed households. This finding was consistent with previous research on African-Americans who receive rental assistance. Feins and Patterson (2005) found in their study of the HCV Program, that African-American households were more likely to move after entering the program and when they moved, they experienced the largest improvements.

Marital status

A household that is headed by a married couple has an increased odds of experiencing an upward move along the housing career, when compared to households that are headed by a single person by 45.6%. This finding is consistent with Dieleman, Clark and Deurloo (1995) who found that couples and families comprise the majority of home owners and are less likely to move down from owning to renting. This means that married couples are more likely to experience homeownership, which signals an upward move along the housing career and is consistent with positive shifts in housing norms as popularized by Morris and Winter (1975).

A household that is headed by a widowed person has an increase in the odds of experiencing an upward move along the housing career by 37.4% compared to households that are headed by single persons. This finding is not consistent with past research that found that households that are headed by widowed individuals have decreased chances of moving, when compared against married or single headed households and that households headed by a widowed person are more likely to move in order to access some sort of assistance which signals a downward move along the housing career because they are most likely moving in with a family member (Meyer & Speare, 1985; Speare, 1987).

A household that is headed by a divorced or separated person has an increase in the odds of experiencing an upward move along the housing career when compared to a household that is headed by a single person by 11.8%. This finding was consistent with past research that found that a change in marital status from married to divorce often results in downward moves that are long-term, particularly for women (Dieleman, Clark, & Deurloo, 1995; McCarthy & Simpson, 1991; Spain, 1990).

Education level

Earning a college degree or an advanced degree, decreases the household's odds of experiencing an upward move along the housing career by 7.7%, compared to only attending some college (meaning that the person did not graduate with a degree). This finding suggested having a higher educational level decreases the likelihood of perceiving moving to worse quality housing unit than someone who doesn't have a college degree. This finding is consistent with previous housing career research that links progress in the housing career to progress in employment careers (Clark et al., 2003). This finding is also consistent with Shumaker and Stokols (1982), who found that more educated people are more likely to relocate, which would contribute to people with higher education's being exposed to more job opportunities which signals a change along the housing career.

Homeownership

Owning one's own home increases the odds of undergoing an upward move along the housing career when compared to those renting a home by 34.9%. Homeowners are more likely to encounter an increase in the quality of their housing when compared to similarly situated renters. This was consistent with previous research given that the usual housing career is identified as moving from renting to owning, and once homeowners do own a house the next house they likely will purchases will be an improvement over their previous residence (Morrow-Jones & Wenning, 2005). This finding was consistent with the housing ladder concept where it is assumed that households are constantly moving up (Morrow-Jones & Wenning, 2005).

Income

A low-income headed household has a decrease in the odds of sustaining an upward move along the housing career by 19.5%, when compared to high-income headed households. This finding could be explained considering the reference group is high-income households. This finding suggested that possessing financial resources is a key factor in progressive housing careers. The findings are consistent with past research where low-income households were more likely to have a downward move along the housing career (Morrow-Jones & Wenning, 2005). Along with Morrow-Jones and Wenning (2005), Clark et al. (2003) found that low-income households are more likely to live in "low-priced and low-quality rental housing" (p. 155) for extended periods time or even permanently. Morrow-Jones (2005) and Clark et al. (2003) supports the finding that low-income households are less likely to experience an upward move occur along the housing career.

Voucher assistance

A household that receives voucher assistance has an increase in the odds of making an upward move along the housing career when compared to households that do not receive housing assistance by 68.2%. This finding is consistent with past research by Feins and Patterson (2005) and Rosenbaum, DeLuca and Zuberi (2009), who found that a small percentage of households that receive housing assistance move up along the housing career with their first move.

Induced moves

Moving for induced reasons (i.e., because of employment), decreases the odds of experiencing an upward move along the housing career compared to non-induced moves by 14.9%. This finding suggests that if a household moves due to induced reasons, or the household is moving due to extenuating circumstances (change in job or income change), a domino effect is likely to happen where the household has to relocate due to those circumstances. If a household moved as the result of changes due to non-housing circumstances that household was more likely to move to a housing unit that is of lesser quality than its previous unit. This finding suggested that housing career patterns are influenced by extenuating circumstances that may have short or long-term implications for an individual's housing career. Clark and Onaka (1983) stated that these moves include forming one's own household, which could signal a downward move from where one was living.

Adjustment moves

Moving for adjustment reasons (i.e., wanted a larger unit), increases the odds of experiencing an upward move along the housing career compared to non-adjustment moves by 53.4%. Households that move for adjustment reasons (i.e., forming own household) are choosing to move and would likely allocate more time to select a new housing unit and neighborhood. It would be reasonable to assume that adjustment moves would increase the likelihood of an upward move along the housing career. This finding was consistent with the Housing Adjustment Theory (HAT), which states that people will alter their housing or the family composition until they become satisfied with their housing situation (Morris & Winter, 1975). This finding is also consistent with Clark and Onaka (1983) who found that "adjustments in housing space and tenure peak at ages 27 and 33" (p. 55), so this would support that life-cycle stage influences movement along the housing career.

Forced moves

A forced move (i.e., being evicted) increases the odds of enjoying an upward move along the housing career by 69.2 % when compared to non-forced moves. This finding seemed to contradict what research would suggest given that the reasons for a forced move, such as being evicted or the condemnation of one's unit, would appear to be unfavorable. This finding suggests that sometimes being forced to move could improve one's housing. This could also suggest that the place from which one is about to be evicted was perhaps substandard in some way. The move to the next housing unit might be perceived to be an improvement because the forced move involved and represented a period of great household stress, which has since subsided.

Significant Variables for Predicting a Downward Move Along the Housing Career

Results of the multinomial logistic regression analysis on the log of the dependent variable (movement along housing careers) are reported in Table 5. The variables for married couples, widowed persons and receiving voucher assistance were significant at the .05 significance level. At the .01 level of significance, the variables related to the age group 35-44 and African-American were significant. Belonging to the group of 15-24; belonging to the age group of 35-44; belonging to the 65 years old and up age group; males; African-American households; households of another race besides African-American and Caucasian; marital status of divorced or separated; obtaining an education level of less than high school; receiving a high school degree; homeownership; forced to move; and induced to move were all significant at the .001 level of significance.

Age

A household that is headed by a person who is between the ages of 15 and 24 years old had an increase in the odds of experiencing a downward move along the housing career by 40.3% when compared against households between the ages of 45 and 54 years old. This finding is consistent with Kendig (1984) who found that young households moving out of their parents' home to a rental situation likely experience a decrease in the quality of their housing.

A household that is headed by a person between the ages of 35 and 44 years old had a decrease in the odds of experiencing a downward move along the housing career when compared to a household that is headed by a person who is between the ages of 45 and 54 years old by 14.6%. This finding is consistent with past research that found that households that are headed by someone in the 35-44 years old age range are more likely to make upward steps along the housing career since they are in early stages of their life-cycle (Clark et al., 2003).

A household that is headed by a person who is 65 years old and over had a decrease in the odds of experiencing a downward move along the housing career by 37.9% when compared to a household that is headed by a person between the ages of 45 years old and 54 years old.

These findings contradict past research by Morrow-Jones and Wenning (2005), who found that downward moves along the housing career occur with older people who are on fixed incomes.

Gender

A male-headed household has an increase in the odds of experiencing a downward move along the housing career by 13.5% when compared against female-headed households. This finding is consistent with Teater (2009), who found that females were more likely to have an increase in residential mobility.

Race

An African-American headed household has a decrease in the odds of experiencing a downward move along the housing career by 12.1% when compared to Caucasian headed households. This finding is consistent with Feins and Patterson (2005), who found that African-Americans are more likely to make improvements in quality when the household moved.

Households headed by an adult whose race is other than African-American or Caucasian, have a 30.6% decrease in the odds of experiencing a downward move along the housing career than a lateral move when compared to white headed households. This finding is consistent with Feins and Patterson (2005), who also found that races other than African-Americans or Caucasians experienced sizeable increases in quality when they moved.

Marital status

A household that is headed by a married couple has a 10% increase in the odds of experiencing a downward move along the housing career instead of a lateral move when compared to a household that is headed by a single person. This finding contradicts past research that found that couples are more likely to move up from renting to owning (Kendig, 1984).

A household that is headed by a widowed person has a 30.6% increase in the odds of experiencing a downward move along the housing career as opposed to a lateral move when compared to a household that is headed by a single person. This finding is consistent with Speare (1987) who found that a household that is headed by a widowed person is less likely to move due to the high likelihood of owning a home. This suggests that when the widowed person moves, he or she is likely moving from owning to renting, and Speare also found that after the age of 45, widowed people have a high mobility rate.

Household that are headed by divorced or separated persons have a 36.9% increase in the odds of experiencing a downward move along the housing career than a lateral move when compared to households that are headed by a single person. This finding is consistent with past research that found households that are headed by someone who is divorced are more likely to experience downward moves along the housing career (Dieleman, Clark, & Deurloo, 1995; McCarthy & Simpson, 1991; Spain, 1990).

Education level

A household headed by an adult with an educational level of less than high school (did not complete high school), decreases the odds of experiencing a downward move along the housing career by 40.6% when compared to a household where the head earned a college degree. Achieving an educational level of a high school degree decreases the odds of experiencing a downward move along the housing career by 24.9% when compared to acquiring a college degree. This finding contradicts previous housing career research that links progress in the housing career to progress in employment career (Clark, Deurloo, & Dieleman, 2003). The finding may suggest that people with lower education levels perceive their housing differently than people with high incomes. It may also suggest that lower education is associated with less complex housing careers. Achieving a lower educational level is correlated with having a lower income; in that, if a household does not have a high school degree, the individual is more likely to work at a lower paying position. Low-income households are more likely to move among low-quality, low-priced rental units, so it might be difficult for these households to have a downward move since they already live in low quality housing units.

Homeowner

Owning one's home decreases the odds of experiencing a downward move along the housing career compared to renting by 57.9%. This finding suggests homeowners are less likely to move to a worse quality housing unit than are renters. This finding is consistent with previous research that states that homeowners are less likely to move down in quality when compared to renters (Morrow-Jones & Wenning, 2005). The Housing Adjustment Theory also states that owning a home is a cultural norm in the United States and signals a progression along the housing career.

Voucher assistance

Receiving a housing voucher increases the odds of experiencing a downward move along the housing career by 25.0% when compared to households that do not receive assistance. This finding differs from past research that found that a small percentage of households ended up moving to slightly better neighborhoods than their previous one (Feins & Patterson, 2005; Rosenbaum, DeLuca, & Zuberi, 2009).

Forced moves

Moving because the household was forced to move (i.e., being evicted) increases the odds of experiencing a downward move along the housing career by 117.3% when compared to non-forced moves. If a household is forced to move from its current housing unit, this move increases the likelihood of relocating to a lesser-quality housing unit than if the household moved for another non-forced reason. This finding is not surprising given the reasons for moving in the forced moved category, and suggests that moves which are perhaps sudden in nature and beyond an individual's control result in downward moves.

Induced moves

Moving for induced reasons (i.e., moving because of job), increases the odds of experiencing a downward move along the housing career compared to non-induced moves by 34.6%. If a household relocated as the result of changes due to non-housing circumstances, that household was more likely to move to a housing unit that is of lesser quality than its previous unit. This finding suggests that housing career patterns are influenced by extenuating circumstances that may have short- or long-term implications for an individual's housing career. Moving because of a job may result in a temporary downward move as the individual transitions to a new location.

Conclusion

In this section, the results of the analyses are discussed in relation to the hypotheses derived from the HAT theory. The households' moves are examined and explained. After running the multinomial logistic regression, I can reject or accept my hypotheses.

The HAT model did not support seven of the hypotheses, while four of the hypotheses were supported. My first hypothesis was: Low-income households are more likely to have downward moves along the housing career than high-income households. This hypothesis was not supported by the analysis. I found that income was not a significant predictor of upward moves along the housing career, but it was a significant predictor of decreasing the odds of undergoing an upward move along the housing. This finding was not surprising since the chi-square test showed that there was a significant relationship between low-income households and movement along the housing career.

My second hypothesis was: Moderate-income households are more likely to have upward moves along the housing career than high-income households. This hypothesis was not supported by my analysis. A moderate-income headed household was not a significant predictor of having an upward move along the housing career. These two hypotheses could, however, be due to the fact that the reference group was high-income households. This was not surprising since there was not a significant relationship between moderate-income households and movement along the housing career when a chi-square test was run.

My third hypothesis was: Homeowners are more likely to have upward moves along the housing career than renters. This hypothesis was supported by my analysis since it was a significant predictor of increasing the odds of experiencing an upward move along the housing career. This hypothesis was also supported by the chi-square test that showed that there was a significant relationship between the variables.

My fourth hypothesis was: Households with an educational level of attending some college or obtaining a college degree are more likely to have upward moves along the housing career than households with an educational level of obtaining a high school degree or less. This was not supported by my analysis since obtaining a college degree was not a significant predictor of increasing the odds of experiencing an upward move along the housing career. This was expected since there was a significant relationship between education and movement along the housing career when the chi-square was run.

My fifth hypothesis was: Forced moves are more likely to be associated with downward moves along the housing career than non-forced moves. This hypothesis was not supported by the analysis. After running my model, forced moves were likely to increase the odds of experiencing an upward move along the housing career and also likely to increase the odds of a downward move along the housing career. This finding was interesting in that it can influence both upward and downward moves. From the chi-square test, I knew that there was a significant relationship between the two variables.

My sixth hypothesis was: Adjustment variables are more likely to be associated with upward moves along the housing career than non-adjustment moves. This was supported by my model and the chi-square test since it significantly predicted an increase in an upward move along the housing career at the .001 significance level.

My seventh hypothesis was: Induced moves are more likely to be associated with upward moves along the housing career than non-induced moves. This was not supported by the model. Induced moves were found to actually significantly decrease the odds of an upward move along the housing career. This was also supported by the chi-square that was run and showed a significant relationship between induced moves and movement along the housing career.

My eighth hypothesis was: African-American households are more likely to have downward moves along the housing career than Caucasian households. This was not supported by the model since African-American households were found to have a decrease in the odds of a downward move along the housing career. This was not surprising since the chi-square test did not find there to be a significant relationship between African-American households and movement along the housing career.

My ninth hypothesis was: Households that are headed by a race other than Caucasians or African-Americans are more likely to have downward moves. This was not supported by the model since households that are headed by a race other than African-American or white were found to have a decrease in the odds of a downward move along the housing career. This was surprising since the chi-square test showed a significant relationship between a household headed by another race and movement along the housing career, this is most likely due to the fact that the chi-square test does not control for other factors that could influence movement along the career. I assume that some other factors are influencing the model that takes away the significant relationship between the two variables.

My tenth hypothesis was: With respect to the likelihood of an upward housing career move, $AGE_{15\text{-}24}=AGE_{25\text{-}34}=AGE_{35\text{-}44}=AGE_{45\text{-}54}=AGE_{55\text{-}64}=AGE_{65\text{ and older.}}$ This was not supported by the model since different age groups were likely to have an increase in the odds of both upward and downward moves. This means that not all age groups are likely to have an upward move along the housing career. Even though there was a significant relationship between age and movement along the housing career when the chi-square tests were run, the relationship between age and movement along the housing career differs by age group.

My eleventh hypothesis was: A household headed by a married person is associated with an upward movement along the housing career compared to a household headed by a single person. This was supported by the model since married households had an increase in the odds of having an upward move along the housing career. This was not surprising since there was a significant relationship between movement along the housing career and having a marital status of being married.

My twelfth hypothesis was: A household headed by a widowed person is associated with a downward move along the housing career compared to a household headed by a single person. This was supported by the model since widowed households were more likely to have a decrease in the odds of having a downward move. But widowed households were also found to have an increase in the odds of having an upward move. This was not expected since past research found that widowed people are more likely to move in order to access some sort of assistance (Meyer & Speare, 1985; Speare, 1987). This was not surprising since there was a significant relationship between having a marital status of widowed and movement along the housing career.

My last hypothesis was: A household headed by a separated or divorced person is associated with a downward move along the housing career compared to a household headed by a single person. This was supported by the model since separated or divorced households are more likely to have a downward move along the housing career. This was also supported since by the chi-square test, that found that there was a significant relationship between having a marital status of separated or divorced and movement along the housing career.

CHAPTER 5

CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

Conclusions

This research explored the factors that affect movement along the housing career. This study fills a gap in the research by utilizing a large national representative data set for the analysis to examine the reasons that people are moving. The application of the housing career concept is relatively recent within the residential mobility literature. Very few studies address low-income households and those that do are limited by small sample sizes (Bartlett, 1997; Goetz, Skobba, & Yuen, 2011; Teater, 2009). What is known about low-income households' housing career is that they move often, live in lower-quality housing units, and often at times do not progress in the housing career over time (Bartlett, 1997; Clampet-Lundquist, 2003; Cook, Crull, Fletcher, Hinnant-Bernard, & Peterson, 2002). Past research has found that having a stable housing situation affects other variables within the household such as employment and health status (Bartlett, 1997; Jelleyman & Spencer, 2008).

Movement along the housing career was measured by how the household perceives the quality of its current living situation compared to its previous situation. The housing career was divided into three categories: downward, lateral or upward moves, where an upward move contained any move in which the household perceived itself to have moved to a better housing unit. A downward movement was any move in which the household perceived its housing unit to be worse than its previous housing unit. Meanwhile, a lateral move along the housing career was defined as the household perceived its housing unit to be the same as its previous unit. In order to analyze the movement along the housing career, a multinomial logistic regression was performed. After performing the analysis, I concluded that I could reject seven of the hypotheses, while four of the hypotheses were supported. The following hypotheses were supported: homeowners are more likely to have upward moves, adjustment moves increases the odds of an upward move, there is a difference in age and how it influences moves along the housing career and marital status of the head of household effects movement along the housing career.

This research highlights the complexity of housing careers. Looking at the various dimensions such as housing quality, neighborhood quality, and perception of the move reveals different and at times contradictory findings. For example, a low-income headed household was significant for predicting a decrease in the odds of having an upward move but was not significant for predicting a downward move. This could be attributed to the reference group being high-income households, but this finding does signal that low-income households are less likely to have upward moves. This could be due to other circumstances such as the household being interviewed not wanting to admit that they have experienced a decrease in the quality of housing. This finding could also be linked to education since low-income households usually do not obtain higher education. Another example is that receiving housing assistance increased the odds of having both an upward and downward move along the housing career. This could be due to how I measured housing quality in this research, but it could also be linked to households finding places that at first might appear to be lesser quality, but which have other qualities that are subjective such as proximity to work.

This research yielded interesting findings about forced moves. Households that are forced to move have an increase in the likelihood of having an upward move along the housing career. This finding is important considering that theoretically if one is forced to move suddenly, he or she might be compelled to make a sub-optimal consumer decision and choose a residence of lesser quality. This finding could be linked to the issue of the differences in perception and how it could differ among different groups. This could also be due to people being forced to move out of their previous housing, which caused stress and could have resulted in the household being more satisfied in their new housing situation since they do not associate stress with that unit. This finding could also suggest that forced moves are not always a negative event. Those households that are forced to move could end up moving to a better quality unit due to other circumstances.

Another significant finding was that households that receive voucher assistance increased the odds of having an ultimate upward move along the housing career. This is important because it shows how important this program is to households and how it is helping households move to better quality housing units, which is one of the goals of the program. This finding also shows that this program needs more funding since it is a significant predictor of having an upward move. The Housing Choice Voucher Program is significantly underfunded as it strives to meet the needs of the households that qualify for the program (Steffen, Fudge, Martin, Souza, Vandenbroucke, & Yao, 2011). The need for this type of assistance has increased due to the recent economic recession and sluggish subsequent recovery, just as the aforementioned voucher availability has waned. This finding could also influence policy that is supposed to help people move to better quality housing. Programs such as Housing Choice Voucher Program could benefit from knowing what factors are causing households to move up in quality. If policy makers are aware of the leading factors that influence households to move upward along the housing career, households in the program would be able to progress along the housing career. For example, if the Housing Choice Voucher Program not only helped situate households with better housing, there might be a domino effect where the households could stabilize their housing situation, which would in turn help stabilize the households' employment.

One of the most significant findings of this research is that there may be a difference between objective housing career factors and the way people actually think of their housing. The unexpected findings from this study were that African-American households have an increase in the odds of having an upward move and a lesser-educated person had a decrease in the odds of having a downward move compared to more educated people. This finding might suggest that there could be a racial and educational difference about what makes for better housing. Morris and Winter (1975) stated that quality is a difficult housing norm to measure due to its subjective nature. This has important policy implications because when it comes to policy, people often base programs on what is important to one particular group instead of considering how the policy could affect other groups. It is important to know how the perception of housing differs for separate groups and how these differences influence housing satisfaction and propensity to move.

Limitations

Limitations to this study are that the AHS samples only those households that are living in AHS housing units. The households that move into AHS-covered dwellings do not have to participate in the survey if they choose not to; thus, creating a self-selection bias. Another limitation is that the survey does not follow a household, but rather the housing unit in which people are living instead. A better gauge of whether a family or household is progressing or regressing along the housing career would be a longitudinal survey that followed the members of households for several years rather than particular housing units. Also since these data were collected in the middle of one of the worst post-World War II economic recessions in the United States, there might be more people who were forced to move due to the economic climate, but that is beyond the scope of this study. Also given the housing market and economic recession, some people might have wanted to move but could not. This will not be captured in this study since I examined people who actually moved in the last two years.

Recommendations

After completing this research, several new ideas and suggestions for future research came to light. When looking at movement along the housing career, it is recommended that longitudinal data are used where the researchers can get a better picture of how many times people have moved over a certain time period and also if these moves were upward, lateral or downward moves along the housing career. A researcher would be able to really see what household's housing careers look like and if they truly are improving their housing situation. In order to do that, examining more than one move and the same households over time would give researchers a better idea of what factors influence moves over time. By using longitudinal data, researchers would be able to see if certain stages in one's life course can be attributed to upward or downward moves.

Further research needs to examine how race is associated with movement along the housing career. In this study, I used only Caucasian, African-American and other races; while a more in-depth research would include other categories including Hispanics and Asian Americans. This would give researchers a better picture of how race and ethnicity influence moves along the housing career. Since previous research had the race variable coded the same as I did, research that divides the variable into more categories would be able to tell what racial groups are not progressing upwards and could help policy makers target that population of households.

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