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Structural Dynamics and Personal Agency in Housing Careers

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Abstract. The relative impacts of structural dynamics and personal agency on housing careers were assessed using a mixed methods approach. Secondary survey from the 2009 "American Housing Survey: National Microdata" (US Bureau of the Census) were supplemented with qualitative observations collected for this research from three professionals knowledgeable about housing issues as well as content analysis of journalistic writings about housing issues. Respondents' housing moves were driven more by personal choice than by structural displacement. However, both structural displacement (as predicted by the Structural Inequalities paradigm) and personal choice, a dimension of agency (predicted with Becker and Tumin's Human Capital theory), equally shaped, albeit in opposite ways, downward or upward housing mobility, respectively. Socio-economic resources that could facilitate personal agency had no impact. The professional interviewees agreed with some of these statistical findings but disagreed with others. Content analysis captured contemporary housing and gentrification issues in communities. This research extended the existing scholarship on housing quality by simultaneously accounting for structural dynamics and personal agency.

INTRODUCTION

In the past decades, there has been growing dissatisfaction with housing quality in many communities, particularly with residents' downward trajectories in their housing careers. As someone who grew up in the Bay Area for the past twenty years, I have seen the quality of housing deteriorate dramatically before my eyes. A once small suburban diverse town is now a metropolitan area that has pushed out many former residents and more urban development is still under construction. The effects are

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noticed in the waves of former residents fleeing due to their inability to continue living in what was for so long their home. And this process has only started.

The housing market has become a selling-and-buying game between investors and individual residents. Housing is no longer a basic human need but has become a commodity, with attendant profit considerations. The redevelopment or gentrification of residential areas has led to sharp increases in housing cost, forcing many former residents to turn to subsidized housing and other forms of housing assistance. Of course, in this gentrified housing market, those with fewer financial constraints have better chances of upward housing mobility.

To unpack the social forces that undergird and shape people's housing careers, the roles of structural dynamics and personal agency were examined. Structural dynamics are institutional considerations, measured in the current research as housing displacement and government-subsidized housing assistance. Structural displacement can happen because of urban development and/or other outside forces that push residents out of their homes and neighborhoods. Housing assistance, part of a structural poverty alleviation program, refers to government-programs that assist the lower income community with their housing needs. Personal agency or personal choice in housing moves, account for individual decision and preferences, often facilitated by human capital, socio-economic resources, and accumulated wealth.

LITERATURE REVIEW

Extant scholarship on housing has predominantly focused on housing mobility and housing careers. Structural forces, such as displacement and housing assistance or personal agency for upward or downward mobility in housing careers have also been a part of the conversations about housing. But, none have situated housing careers in the context of both structural and person phenomenon simultaneously.

Housing Careers

Housing Careers have been studied primarily using longitudinal studies of home ownerships and changes in ratings of home quality. Residential mobility, a movement from one dwelling to another, has been a dimension of housing that has received some academic attention. Scholars of housing have also examined shifts in quality of homes as part of housing careers.

For example, Pickles and Davies (1985) tracked 954 participants, who kept records of their dwelling history, through a nine-year period. As the study's participants progressed in age and in their life cycles, they moved less. Yet, older Americans were more mobile when compared to the British population. In a comparative study conducted in the United States and Britain by Banks et al. (2012), older aged Americans were found to be more mobile than their older British counterparts (each with 5,500 households).

While informative, both studies defined housing mobility as the movement from one place of dwelling to another and did not account for the progression, or lack thereof, in the quality of dwellings.

Focusing more on shifts in home quality was a twenty-six-year nation-wide longitudinal study in the United States in which 18,869 respondents tracked not only their housing moves but also changes in the quality of their homes (Clark, Deurloo, & Dieleman 2003). Overall, the respondents experienced upward progression in their housing careers; that is, they moved to better quality homes. Those with higher incomes made the most upward progress in their housing careers. Even those who started with higher quality homes at the start of the study reported upward housing mobility. Studies of changes in homeownership of Canadians came to similar conclusions (Haan 2005). But, while Canadian home ownership rates of immigrant-families were initially higher than their Canadian-born counterparts, the reverse was true after 20 years by the end of the study, net of age, income, education, and family type.

Structural Forces in Housing Mobility

Studies that have attempted to offer explanations for housing mobility have focused on the structural dynamics of the housing industry as well as housing displacements. The housing industry or market is a structural institution with the goal, on the face of it, of providing housing through building, selling and buying of houses. The U.S. housing market is mostly a private industry predicated on the personal choice and buyer resources. However, often homeowners are displaced or pushed out of their residences in the interest of housing industry developments. In this context, the government enters the housing market by building or subsidizing low-cost housing as well as by providing housing assistance to those who cannot afford the moves.

That the workings of the housing market and government housing subsidies have contradictory consequences for homeowners has been documented by scholars. On the one hand, when housing prices went down, respondents had more opportunities to move to better quality homes, as Li, et al. (2016) found in their longitudinal study of a sample of 1,069 respondents from a national housing survey. On the other hand, government assisted housing programs reinforced the structured inequalities faced by poorer homeowners. For example, Owen (2015), in his analysis of 600,000 households in subsidized housing located in the most populated areas in the United States, documented said housing units to be located in areas that offered limited economic opportunities to residents. Similar findings were reported by Seicshnaydre (2016) in a review of the New Orleans population displaced by Hurricane Katrina; the fair housing programs in New Orleans were flawed in terms of isolating low-income renters into specific residential areas and continuing racial discrimination.

Home displacement, another structural dynamic, refers to homeowner evictions due to urban development, foreclosures, building condemnation, and government use of eminent domain. Desmond and Shollenberger (2015) focused specifically on forms of

structural displacement experienced by 1086 tenants in Milwaukee, Wisconsin; study participants kept a two-year residential history and their reasons for housing moves. Tenants with lower levels of income moved more, occasioned by evictions, landlord foreclosure, and building condemnation, amongst others. Such forced movements also resulted in respondents settling in more dangerous and lower quality housing. In the Chicago area, Holloway's (2015) analyses of four communities, with 20,000 units of public housing, came to similar conclusions; redevelopment of residential areas resulted in hyper segregation for low-income communities and communities of color, specifically African-American communities. Being displaced also led to tenants moving to residential areas of lower quality than their initial areas.

Displacement often is more than geographic; it can also be social and personal. Interviews conducted by Valli (2015) in Buschwick, New York, with residents who were displaced from their neighborhoods because of gentrification, found social and emotional displacements. Irrespective of demographics, the displaced faced social separation, in addition to the economic and physical displacement. These compounding displacements extended to and had ramifications for their community identities.

The mixed consequences of housing displacement for residents in communities outside the U.S. are noteworthy. Similar to U.S. studies debunking the myth of "positive gentrification", community development through gentrification did not result in better opportunities for the existing members of a community in Melbourne, Australia (Shaw & Hagemans 2015). In their qualitative interview study of twenty-two low-income residents of two Australian neighborhoods, the full benefits of gentrification became unobtainable to those who resisted gentrification; that is, even though the resisters remained in their communities, they were socially and economically displaced. However, a Netherlands study that tracked the housing careers of a community that was forced to relocate after receiving notice that their residential building was going to be redeveloped (Kleinhans 2003) found the opposite. A vast majority of Dutch homeowners were able to find better housing after relocation because of access to rent subsidized units in the same neighborhood as their previous redeveloped areas. In other words, structured options, as in government-subsidized housing, offered buffers to the downside of gentrification.

On balance, the structural dynamics of the housing market and housing displacement did shape housing mobility and housing careers. When home prices go down, individuals can buy with ease and be more mobile, in geography and in quality. On the other hand, displacement because of eviction, urban development and economic displacement resulted in physical or social disconnections. However, depending on the national context, structured relocation assistance was linked to both upward or downward housing careers.

Personal Agency in Housing Moves

Apart from external structured forces, housing mobility and quality are also shaped by personal agency. Previous literature has connected housing mobility to homeowner

choice and constraints. This is to say, individual preference is an important element in housing career progression. Yet, the constraints that individual human capital, or lack thereof, place on homeowners, cannot be understated.

Choice and Constraints. When looking solely at instances of personal choice in housing moves, it has been evident that personal economic advancement leads to upward housing careers. Kendig (1984), who conducted a questionnaire survey with 697 participants in Adelaide, Australia about their recent housing moves, concluded that those who had gone from being renters to homeowners did so for personal economic advancement. Similarly, in a Beijing study of a series of condominium complexes (total of 1,092 complex units), those in advanced life cycle stages and with income resources were more willing to buy, and did so, certain dwellings based on personal preference (Jiang & Chen 2016). Personal preference for quality and aspects of the dwelling motivated older Chinese respondents with higher annual incomes in their housing purchase. In contrast, first-time buyers were more prone to buy dwelling spaces with less desirable traits.

Other demographic constraints in income accumulation, such as race, have also been noted to restrict housing mobility. For example, a study conducted using 108 randomly selected residents to create agency-based simulation models, looked to understand the role of race-income constraints in residential choices (Kim, Campbell, & Eckerd 2014). Race-based constraints as well as income levels limited the personal choices respondents had in selecting residential areas.

Summary and Future Research

Housing researchers have focused on residential mobility and housing careers as they are shaped by structural forces (displacement and housing assistance programs) or personal agency (choice and circumstantial limitations). However, a comparative evaluation of old and new dwellings in housing career has been largely missing in the housing research. Besides, irrespective of whether such comparisons are evaluated or not, the explanatory models for housing careers have relied on either structural or personal agency factors, but not both.

In the analyses presented in this paper, a comparative evaluation of structural forces vis-a-vis personal agency as they affected housing careers of Americans was conducted. Structural factors included urban development, eviction, disaster loss, public assistance. Personal agency was marked by personal reasons behind housing moves, such as home and neighborhood aesthetics, nearby neighborhood services, and job-related accommodations. Besides, unlike extant studies that limited their analyses to particular cities, be they in the U.S. or abroad, a national U.S. scope was adopted in this paper.

RESEARCH QUESTION

The primary goal of this research was to assess homeowners' satisfaction with their housing moves as it was shaped by structural displacement and personal agency. More specifically, through the formal research question, "What relative impacts did structural factors and personal agency have on housing careers?" attempts were made to assess whether housing moves were a consequence of homeowners being displaced or of their own choice. Such comparisons highlighted the various push and pull factors in considerations in residential moves.

Housing Career, in this analysis, was defined by the homeowner's assessment of the quality of their current homes. In order to further ground this appraisal in relation to their previous home, a comparative judgement of their old and new homes was also used. Family structure, race, and age were controlled. Family structure, measured by family type and household size, was expected to positively affect housing quality; all things being equal, those with larger families will seek better housing to accommodate their family needs, per Jian & Chen (2016). On the other hand, being a member of marginalized racial groups may have a negative effect on progress of housing career; housing segregation often pushes racial and ethnic minorities to lower quality housing and neighborhoods (Li et al. 2016 and Holloway 2015). Age was also controlled as younger individuals are more likely to be just commencing their housing careers unlike their more established counterparts (Jiang & Chen 2016).

THEORY AND HYPOTHESIS

The current research was theoretically framed within both a structural inequalities and human capital paradigms. The structural inequalities perspective provided insights into the role of structural factors in shaping housing careers while personal agency expectations were grounded in human capital theories located within a structural functional framework.

Structural Inequalities

The Marxian Structural Inequalities perspective conceptualized the survival of social orders to be functions of the powerful benefitting at the cost of the less powerful (Marx & Engels 1848). Societal structures are established to benefit the economic and political elite in society, at the cost of the less powerful community members. Applied to the housing context, urban developments, evictions, and other commercial developments benefit those who are in powerful positions at the expense of the average citizen. Even governmental programs designed to assist those in financial need and alleviate poverty, will keep those receiving such benefits at the bottom of the social hierarchy, if they are not appropriately designed. Following these theoretical premises, it was expected that the deeper the structural barriers faced by respondents, the less progression they would

experience in their housing careers, net of personal agency, family type, household size, race, and age (**Hypothesis #1**).

Human Capital: Becker and Tumin

The personal agency hypothesis was based on Becker's theory of Human Capital as related to Melvin Tumin's functional perspective on inequality. In the human capital thinking, the primary focus is on rational personal decision making by individual actors to maximize their income resources and mobility opportunities (Becker 1993:402). Resources afford personal agency in actualizing their choices in housing and other products. In the final analyses, social stratification is all but a function of the distribution of human capital resources; those with more resources, accumulated through personal agency, have the social power to advance their position in the social hierarchy (Tumin 1953: 393-394). Applied to housing careers, it was expected that those with more agency and human capital will be able to make more progress in their housing careers, net of structural factors, family type, household size, race, and age (**Hypothesis #2**).

MIXED METHODOLOGY

A mixed-method approach was used to assess the relative consequences of structural displacement versus individual agency for upward mobility in housing. The theoretically grounded hypotheses were tested using a national secondary survey data on housing and supplemented with experiential information provided by three housing professionals (phone interviews) as well as content analysis of journalistic writings about housing displacement and housing assistance issues in cities located in California's Bay Area.

Secondary Survey Data

The "American Housing Survey, National Microdata" survey conducted by the United States Department of Commerce, Bureau of the Census in 2009 was the quantitative data source used[2]. Though the Department of Commerce conducted two surveys simultaneously, namely the National Microdata (NMS) and Metropolitan survey, only the NMS was used in this analysis. The NMS included computer-assisted personal interviews, throughout a six-month period in 2009, with approximately 62,000 housing units originally selected for the interviews. The study's participants were selected in efforts to represent the national housing stock. The overall response rate was 89%; roughly 6,450 were deemed as no-interviews because of the inability to interview.

A subset of 9,850 respondents was selected for this research based on those who provided complete answers to the questions about "Quality of Housing." The majority (79.9%) of the subset were members of solely small primary family units; the average

[2] The original collector of the data, or ICPSR, or the relevant funding agencies bear no responsibility for use of the data or for the interpretations or inferences based on such uses. (check the spacing between this)

household size was small (mean=2.51). The majority of the sample was White (79.4%) and the average respondent was 36.95 years old (Appendix A). For reasons discussed earlier, these demographics will be controlled for in the multivariate analysis.

DATA ANALYSES

Following a sequential mixed methods analytical approach, the secondary survey data were first analyzed at three levels: descriptive, bivariate, and multivariate analyses. Content analyses of current news articles on housing displacement and the effectiveness of affordable housing in Bay Area cities were included in the univariate analysis to ground the concepts in ground-level community realities. The perspectives of three professional housing experts were used to elaborate on the results of the multivariate analyses.

Operationalization and Descriptive Analyses

The makeup of the sample, on Housing Career and other relevant factors described below, laid the foundation for the comparative assessment of structural and personal agency in housing mobility. Assessment of housing careers was measured by both the status of their current residence as well as reported comparisons to their previous living situation. Two aspects of "structural dynamics", as they were predicted to shape housing careers, were considered: experiences of structural displacement as well as structural poverty alleviation resources received by respondents. Structural displacement pushes individuals out of their area of residence while poverty alleviation subsidies might assist them in their choice of new residential areas. The second explanation for housing careers, "personal agency" was measured along two dimensions: homeowner's choice in their housing moves as well as their human capital resources that might have facilitated such moves.

Housing Careers

As noted above, two sets of evaluations were used to indicate housing careers. First, quality of current housing represented a detailed self-assessment (opinions and evaluations) of the quality of the participant's current living situation (both home and neighborhood). A combination of quality of home, quality of services and institutions in their designated neighborhoods were used. The second was a comparative general rating by the homeowner of their current residence vis-à-vis their previous residence (housing mobility).

Current Home Quality. Homeowners rated their current home quality as quite high; the average rating was 9.77 on a range from 1 to 13 (Table 1.A.1). The same was true of their neighborhoods (mean=14.6 on a range from 1 to 18). Specifically, most were satisfied with the services and other aspects of the neighborhood, such as lack of street

noise (75.2%), of odor (95.1%), of serious crimes (80.5%), absence of trash accumulation (87.8%), and lack of repair work needed for streets (58.9%).

Table 1.A.1 Evaluation of Current Housing
2009 American Housing Survey, National Survey (n=9682)

Dimension	Indicators	Values and Responses	Statistics
Quality of Current Home	HOWH: Rate your home as a place to live (scale from 1 to 10)	Mean (sd)	7.94 (1.7)
	EAGE1: Current home older, newer, or about the same age as the nearby homes?	0 Older 1 Very Mixed 2 Same age 3 Newer	11.5% 5.0 72.6 10.9
	Index of Current Home Quality[1]	Mean (sd) Min-Max	9.77 (2.02) 1-13
Current Neighborhood Quality	NPROBS: Anything about neighborhood that bothers you?	1 No	83.7%
	HOWN: Rate your neighborhood (scale 1 to 10)	Mean (sd)	7.82 (1.91)
	Does your neighborhood have:		
	STRN: Bothersome street noise/heavy traffic?	1 No	75.2%
	ODOR: Bothersome smoke, gas, or bad smells?	1 No	95.1%
	CRIME: Serious crimes[2] occur in the past 12 months?	1 No	80.5%
	EJUNK1: Trash, litter, or junk in the streets, roads, empty lots (accumulation)?	0 Major 1 Minor 2 None	2.9% 9.3 87.8
	EROAD: Streets that need repair?	0 Major repair work 1 Minor repair work 2 No repair work	6.5% 34.6 58.9
	Index of Current Neighborhood Quality[3]	Mean (sd) Min-Max	14.56 (2.83) 1-18
Index of Current Housing Evaluation[4]		Mean (sd) Min-Max	24.34 (4.25) 2-31

[1] Index of Current Home Quality = HOWH + EAGE1;
[2] Ex. Burglary, robbery, theft, rape, or murder?
[3] Index of Current Neighborhood Quality = NPROBS + HOWN + STRN + ODOR + CRIME + EJUNK1 + EROAD;
[4] Index of Current Housing Evaluation: HOWH + EAGE1 + NPROBS + HOWN + STRN + ODOR + CRIME + EJUNK1 + EROAD; correlation among these indicators ranged from 0.362*** to 0.524*** and significant at the 0.001 level.

Housing Mobility. That homeowners in the study sample had moved up in their housing careers was evident when they compared their previous residences with their current ones (Table 1.A.2). For example, when asked to rate their new home vis-à-vis their old

home, more than half (56.2%) said their new home was better; only a small portion (16.8%) thought it was worse. As for their neighborhoods, the new neighborhoods were either better (42.7%) or the same as the previous ones (44.8%). On balance, the average homeowner had experienced upward mobility in their housing career (Index mean of 2.7 on a range from 0 to 4).

Table 1.A.2 Housing Mobility
2009 American Housing Survey, National Survey (n=9421)

Dimension	Indicators	Values and Responses	Statistics
Evaluation of Old vs. New: Home and Neighborhood	XHRATE: Current home better, worse, or about the same as pervious home?	1 Worse 2 About the same 3 Better	16.8% 27.0 56.2
	XHRATE: Current neighborhood better, worse, or about the same as pervious neighborhood?	1 Worse 2 About the same 3 Better	12.5% 44.8 42.7
Index of Housing Mobility[1]		Mean (sd) Min-Max	4.71 (1.26) 2-6

[1] Index of Housing Mobility = XHRATE + XNRATE; correlation among these indicators was 0.524*** and significant at the 0.001 level.

Structural Forces

Structural forces that were conceptualized as affecting housing career were broken down into displacement and poverty alleviation. Structural Displacement pushed residents or forced them out of their area of residence. On the other hand, structural poverty alleviation was conceptualized as resources that could attract or pull residents into better residential areas.

Structural Displacement. Structural displacement that pushed respondents out of their residences included urban development, disasters, eviction, amongst others. As seen in Table 1.B., about a third (31.6%) stated their move was due to forced displacement. The main forms of structural displacement were due to urban redevelopment; construction of condominiums and cooperatives (87.5%) were followed by owners taking over rental units (32.5%). These national patterns echoed modern realities in local communities of rich corporations and investors buying up underdeveloped areas for their development projects (Hudson 2015). Other structural causes, albeit to a lesser extent, were unit repairs (12.2%), condemned units (7.4%), government use of land (5.3%), and expensive rent (7.0%). According to Hudson (2015), areas in Richmond, CA facing urban redevelopment have seen a 20% jump in rents from one month to the next. To Grey Ellis (2017), the collateral damage of redevelopment is disproportionately experienced by long-time community residents. Redevelopment does not impact newcomers to these neighborhoods who are typically tech company employees; their employment benefits in food and other services leave them more discretionary income

for the high rents. Though only a small portion of the respondents in the study sample reported displacement via evictions (1.5%), it is crucial to realize that even longtime tenants are displaced (Pogash 2015).

Table 1.B. Structural Displacement
2009 American Housing Survey, National Survey(n=9850)

Concept	Dimensions	Indicators	Values and Responses	Statistics
Structural Displacement	Reason for Move	HUHIS: What happened to the old unit?	0 Other 1 Moved, demolished, lost to disaster	41.2% 58.8
	Reason for new unit selection	WHYTOH: Main reason this unit was chosen	0 Personal choice 1 Displacement	68.4% 31.6
	Displacement[1] (n=3113)	WMCHEP: Less expensive rent/maintenance	1 Yes	7.0%
		WMCNDO1: Going to become a condominium/cooperative?	1 Yes	87.5%
		WMDISL: Disaster loss?	1 Yes	0.9%
		WMEVIC: Eviction	1 Yes	1.5%
		WMGOVP: Government required use of land/building?	1 Yes	5.3%
		WMGOVT: Force to move by government?	1 Yes	1.0%
		WMNFIT: Unit was condemned?	1 Yes	7.4%
		WMOWNR: Owner took over unit	1 Yes	32.5%
		WMPRIV2: Private company/person wanted to use land/building?	1 Yes	2.7%
		WMREPR: Unit closed for repairs?	1 Yes	12.2%
	Index of Structural Displacement[2]		Mean (sd) Min-Max	0.44 (.64) 0-4

[1] Percentages for indicators of Displacement were calculated as percentage from those who reported being displaced under WHYTOH;
[2] Index of Structural Displacement = HUHIS + WHYTOH + WMCHEP + WMCNDO1 + WMDISL + WMEVIC + WMGOVP + WMGOVT + WMNFIT + WMOWNR + WMPRIV2 + WMREPR; Correlation among these indicators ranged from -0.284*** to 0.440*** and significant at the 0.001 level.

Structural Poverty Alleviation. Structural poverty alleviation support was measured by whether sample respondents had received services, such as government aid and additional help, meant to assist residents in moving into certain areas of living. As seen in Table 1.C., the majority of homeowners did not receive public assistance or public welfare; only 3.4% received public assistance from the state or local welfare office. The low proportions receiving housing assistance comports with discrepancy between the numbers of individuals who qualify for such units and the limited units actually available

(Jordan & Blumenthal 2016). A third in the study sample had received other forms of help or assistance (29.8% said yes).

Table 1.C. Structural Poverty Alleviation
2009 American Housing Survey, National Survey(n=3718)

Concept	Dimension	Indicators	Values and Responses	Statistics
Structural Poverty Alleviation	Government Assistance	QWELF: Did you receive any public assistance or public welfare payment from the state or local welfare office? Do not include food stamps.	1 Yes	3.4%
		QFS1: Did you receive any other help or assistance in making ends meet?	1 Yes	29.8%
	Index of Structural Poverty Alleviation[1]		Mean (sd) Min-Max	0.37 (0.6) 0-2

[1] Index of Structural Poverty Alleviation = QWELF + QFS1; Correlation among these indicators was 0.343*** and significant at the 0.001 level.

Personal Agency in Housing Careers

Personal Agency, the second explanation for housing careers considered in this research, indicated individual choice as well as the resources that allowed for personal choice to be materialized in terms of altering housing careers. Personal Agency was measured using two evaluation sets. In the first set, personal reasons for moving into certain housing areas were assessed. In the second, resources accumulated that allowed for such personal agency to be actualized were measured.

Personal Choice. Agency for housing careers, as measured in this research, included homeowners' personal reasons for their choice of a new home and neighborhood. As seen in Table 1.D., about two-thirds moved because it was their personal choice (68.4%). The main reasons homeowners chose their new home included liking: the layout and design of the house (28.8%), the size of the house (21.9%), and yard, trees, and view (12.1%). Others moved to establish their own household (12.4%), or because they needed larger units (11.9%), or to be closer to work or school (11.1%). Their new neighborhoods were selected taking into consideration the following: work (30.4%), proximity to friends and family (24.5%), as well as neighborhood design and look (20.5%). On average, respondents cited at least three (mean=2.7 on a range of 0-17) personal choice reasons for their move into their new homes.

Table 1.D. Personal Choice
2009 American Housing Survey, National Microdata (n=9850)

Concept	Dimension	Indicators	Values and Responses	Statistics
Agency for Housing Career	Reasons for move to new home	Moved:		
		WMCLOS: Closer to work/school/other	1 Yes	11.1%
		WMFAML: Family/personal reasons	1 Yes	9.7%
		WMFEMP: Financial/employment reasons	1 Yes	4.8%
		WMHOUS: Housing related reasons	1 Yes	6.4%
		WMJOBS: New job/job transfer	1 Yes	10.3%
		WMLARG: Needed larger unit	1 Yes	11.9%
		WMMARR: Marital status change	1 Yes	6.9%
		WMONHH: Establish own household	1 Yes	12.4%
		WMQUAL: Obtain higher quality unit	1 Yes	10.7%
		WHDSN: Liked unit room layout/design	1 Yes	28.8%
		WHEXT: Liked unit exterior appearance	1 Yes	9.9%
		WHYKIT: Liked unit kitchen	1 Yes	4.5%
		WHQUL: Liked unit construction quality	1 Yes	8.2%
		WHSIZ: Liked unit size	1 Yes	21.9%
		WHYRD: Liked unit yard/trees/view	1 Yes	12.1%
	Reasons for choice to move to new Neighborhood	WNFUN: Close leisure activity	1 Yes	8.3%
		WNJOB: Close to work	1 Yes	30.4%
		WNLOOK: Looks/design	1 Yes	20.5%
		WNPEPL: Close to friends/family	1 Yes	24.5%
		WNSCH: Good schools	1 Yes	11.9%
		WNSRV: Public services	1 Yes	4.3%
	Index of Agency for Housing Career[1]		Mean (sd) Min-Max	2.7 (1.9) 0-17

[1] Index of Personal Choice = WMCLOS + WMFAML + WMFEMP + WMHOUS + WMJOBS + WMLARG + WMMARR + WMONHH + WMQUAL + WHDSN + WHEXT + WHKIT + WHQUL + WHSIZ + WHYRD + WHYTON + WNFUN + WNJOB + WHLOOK + WNPEPL + WNSCH + WNSRV; Correlation among these indicators ranged from -0.112*** and 0.287*** and significant at 0.001 level.

Human Capital Resources. As shown in Table 1.E., the average respondent was from the lower middle class (Mean of $168,107.00 on a range of $0 to $3,379,640.00). The average annual income of the respondents was $25,100.21 (on a range from 0 to 337,964). They typically had completed some college but did not complete a degree (mean education=5.34 on a range from 1 to 10).

Table 1.E. Human Capital Resources
2009 American Housing Survey, National Survey (n=7708)

Concepts	Dimension	**Indicators**	**Values and Responses**	**Statistics**
Human Capital Resources	Income	SAL: Wage and salary income of person (within 12 months prior to interview)	Mean (sd) Min-Max	$25,100.21 ($40,191.59) $0-$337,964
	Education	GRAD: Education	Mean (sd) Min-Max	5.34 (2.23) 1-10
	Index of Human Capital Resources[1]		Mean (sd) Min-Max	$168,107.00 ($317,184.45) $0-3,379,640.00

[1] Index of Human Capital Resources = SAL * GRAD; Correlation among these indicators was 0.356** and significant at the 0.001 level.

Summary Profile: Housing Careers, Displacement, and Agency

The average respondent reported that they had made progress in their housing careers. While only a third experienced some form of structural displacement, an even smaller proportion received structural poverty alleviation assistance. They were of lower middle class background and most moved out of personal choice; they cited at least four personal reasons for moving or relocating due to personal agency.

Bivariate Analyses

In order to get preliminary estimates of the effects of structural and agency factors on housing careers, bivariate correlational analyses were run (Table 2 in Appendix B). Not surprisingly, upward progression in housing career also meant homeowners were satisfied with their new residence ($r=.42^{***}$).

As for potential connections between structural forces and quality of their current homes, the following were noted: structural displacement ($r=-.20^{***}$) and structural poverty alleviation ($r=-.15^{***}$) were more likely, than not, to be associated with homeowners being dissatisfied with their new homes. However, those with higher levels of personal agency in terms of housing careers reported better quality in their current residence ($r=.20^{***}$). However, human capital variations did not make a difference in housing quality (r not significant). But, respondents who identified as White were slightly less likely to be satisfied with their housing quality ($r=-.04^{***}$) than those who identified as non-White. Family type, household size, and age did not relate to the quality of current residence (r not significant for all three correlations).

Similar patterns were also observed in housing mobility ratings (evaluations of current residence vis-à-vis previous residential area). Those who were structurally displaced

(r=-.16***) were less likely to have progressed in their housing career. But, personal agency resulted in upward mobility (r=.18***). Bigger households meant better chances at upward mobility in housing career (r=.11***). However, neither structural poverty alleviation nor human capital, family type, race, age appeared to play a role in housing mobility (r not significant for any of these associations).

Multivariate Analyses

In order to estimate the net comparative effects of structural conditions and personal agency on progression in housing careers, two sets of multiple regression analyses were conducted. First, quality of current residence was regressed on housing mobility ratings, structural displacement, personal agency, and other demographic characteristics. In the second set, similar predictive analyses were done for housing mobility. Together, the two sets empirically modeled the effects of structural and personal agency factors on housing careers.

As seen in Model 1 in Table 3, those who were structurally displaced (β=-.09***) and were recipients of poverty alleviation resources (β=-.13***) thought their current homes were of lesser quality than those who were not as structurally displaced. The poor quality of affordable housing units was expected based on the fact that poor housing conditions are a risk factor often associated with affordable housing units (Jordan & Poethig 2015). Furthermore, affordable housing units can also be expensive, and beyond the reach of low-income residents, despite the reduction in rent (Pogash 2015).

On the other hand, when the housing moves were a matter of personal choice, the homeowners were more satisfied, than not, with their current housing quality (β=.08***). That those with larger households were less satisfied with their new homes spoke to additional structural barriers (β=-.08***) that homeowners faced. However, neither human capital resources nor family types, race, and age, explained differences in evaluation of quality of housing (β were not significant).

The explanations for housing mobility ratings (Model 2 in Table 3) were similar and yet different from that of current home quality described above. Just as with appraisals of current home quality, structural displacement resulted in lower levels of housing mobility (β=-.04**) whereas personal choice led to upward housing mobility (β=.09***). As narrated by Interviewee #2, it is important to recognize that personal agency can also be seen as intertwined with housing assistance received in this sense: these affordable housing units are of lower quality and although these residents are “less likely to complain about mold and damage of living conditions… [they] decide at what point renting fees are [or are not] worth it.”

Table 3
Relative Regression Effects of Structural and Agency on Housing Quality and Mobility[1]
2009 American Housing Survey, National Survey

	Model 1 Current Housing Evaluation Beta (β)	Model 2 Housing Mobility Beta (β)
Current Housing Evaluation	--	.44***
Housing Mobility	.42***	--
Structural Forces:		
Structural Displacement	-.09***	-.04**
Structural Poverty Alleviation	-.13***	.09***
Personal Agency:		
Personal Choice	.08***	.09***
Human Capital Resources	-.02	.01
Demographics:		
Family Type	.003	-.002
Household Size	-.08***	.08***
White vs. Non-White	-.03	.004
Age	-.02	.09
Model Statistics:		
Constant (a)	17.64***	1.41***
Adjusted R^2	.24***	.22***
DF 1 & 2	9 & 2733	9 & 2733

*** p <= .001; ** p <= .01.

1. Index of Current Housing Evaluation: HOWH + EAGE1 + NPROBS + HOWN + STRN + ODOR + CRIME + EJUNK1 + EROAD (Range: 2-31)
Index of Housing Mobility: XHRATE + XNRATE (Range: 2-6)
Index of Structural Displacement: HUHIS + WHYTOH + WMCHEP + WMCNDO1 + WMDISL + WMEVIC + WMGOVP + WMGOVT + WMNFIT + WMOWNR + WMPRIV2 + WMREPR (Range: 0-4)
Index of Structural Poverty Alleviation: QWELF + QFS1 (Range: 0-2)
Index of Personal Choice: WMCLOS + WMFAML + WMFEMP + WMHOUS + WMJOBS + WMLARG + WMMARR + WMONHH + WMQUAL + WHDSN + WHEXT + WHKIT + WHQUL + WHSIZ + WHYRD + WHYTON + WNFUN + WNJOB + WHLOOK + WNPEPL + WNSCH + WNSRV (Range: 0-18)
Index of Human Capital: SAL * GRAD (Range: 0-3,379,640.00)
Family Type: Individual/Sub Family (0) or Primary Family (1)
Household Size: Range from 1-14
Race of respondents: (0) Non-White or (1) White
Age of respondents: Range from 18-93.

Human capital resources, family type, race, and age had no direct effect on housing mobility (βs not significant). However, all three interviewees, speaking from their experiences in the housing field, reported that income was influential in housing quality and stability (Interviewee #1, #2, & #3). One, in particular, highlighted the fact that levels of displacement, housing quality, mobility as well as stability, were predicted and determined by income (Interviewee #3). Another added that "we have some of the highest rent in the country according to the 'Out of Reach Report'" (Interviewee #1),

referring to an annual report that compiles a list of nationwide housing cost and living standard statistics.

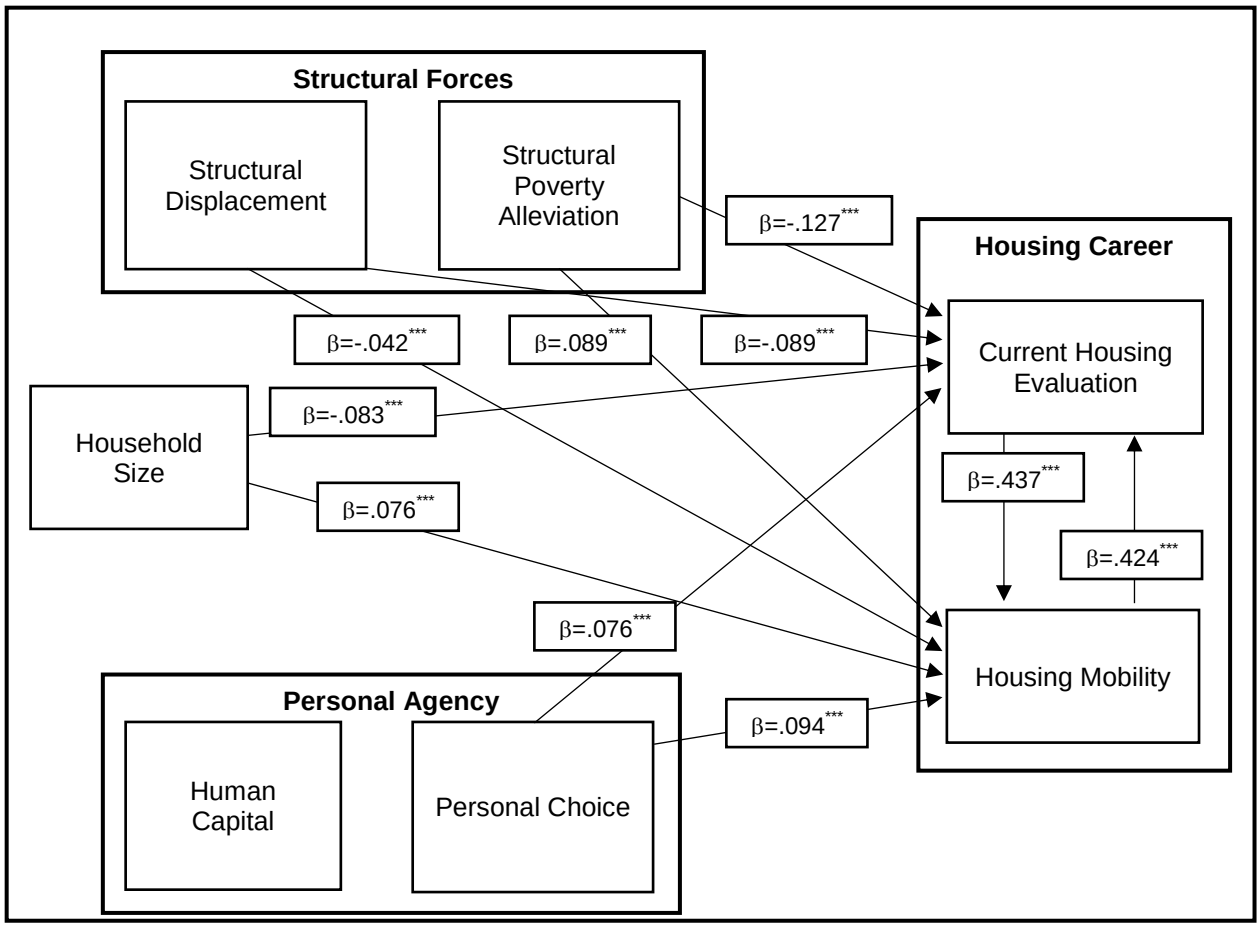
On the other hand, the structural and agency dynamics in mobility ratings were different from that found with home quality. Even though structural poverty alleviation resulted in lower housing quality, it led to an upward progression in housing mobility ($\beta=.09^{***}$). Additionally, bigger households were more likely to move upward in their housing careers ($\beta=.08^{***}$).

CONCLUDING REMARKS:
Empirical and Theoretical Reflection

The theoretical and empirical implications of the current research are presented in Figure 1. The first hypothesis about the restricting role of structural forces in housing careers, framed under a Structural Inequalities paradigm, was sustained. Those who faced deeper structural displacement experienced more downward progression in housing careers (both home quality and housing mobility). However, receiving poverty alleviation assistance had mixed consequences for their housing careers. Although structural assistance allowed for upward progression in housing careers, the quality of the new homes was still not the best, raising questions about the potential of this form of housing assistance to bring about structural change.

Partially sustained was the second hypothesis guided by the functional human capital theory. Ironically, only personal choice to move was relevant in upward housing mobility, but not human capital resources available to residents. Housing moves guided by personal choice, not only resulted in better quality new homes but also upward mobility. Education and income did not seem to matter with satisfaction of their new housing; rather the main dynamics was whether the move was out of choice or necessity. Although it could be argued that resources give you more agency, they did not for this sample. Taking into consideration the multiple methods of loans and mortgages needed when seeking to move to new homes, education and income resources might not result in the predicted agency, leaving personal choice to be the main factor in terms of voluntary housing moves.

Figure 1. Theoretical Model of the net Impacts of Structural Factors and Personal Agency on Housing Career[1, 2] 2009 American Housing Survey, National Microdata



1 Refer to Table 3 for index and variable coding.
2 Family Type, Race, and Age not included in Figure as they did not have a significant impact on dependent concept

Applied Reflections

A few lessons can be gleaned about the housing market, both for housing developers as well as community advocates and regulators. Forms of urban development can cause a sense of physical displacement among community members in which the redevelopment occurs. Not only does this displacement result in downward housing mobility for residents but their housing quality also suffers.

It was also clear in the evidence presented in this research that governmental housing assistance for residents in reality reinforces poverty hierarchies. A critical aspect of affordable housing is their neighborhood location; when subsidized housing is located in quality neighborhoods those benefitting from housing assistance can also benefit from the services provided within the neighborhood, such as schools, jobs, etc., which can allow for improved opportunities for upward mobility (Jordan & Poethig 2015). These

findings are reminders to housing assistance organizations and sectors about providing quality housing units that would not perpetuate the poverty cycle. Housing should not been driven solely by a profit motive. Providing appropriate humane living conditions is also a basic human right.

Looking Ahead

Despite these important lessons, there is much more to be learnt about housing careers in the U.S. For one, the research model tested here captured only 22.1%-24.4% (adjusted R^2) of the variability in housing careers. There is a need to have homeowners directly compare and contrast their new homes with previous ones. Furthermore, mortgages and loans accumulated due to housing moves should also be considered when accounting for human capital and personal agency. Income measures can also be expanded to include more life style measures in order to obtain a more accurate measure of wealth. Questions including vacation frequency and destinations, grocery store preferences, health care provider, leisure time activities, and such will offer more realistic portrayals of socioeconomic class, without running the risk of inaccurate income reports. Future researchers should also strive to incorporate, as Interviewee # 1 mentioned, the idea of social capital, namely resources through family members and friends, as a means of progressing in housing careers.

APPENDICES

Appendix A

Table 1.F. Demographics
2009 American Housing Survey, National Survey

Concept	Dimension	Indicators	Values and Responses	Statistics
Demographics	Family Type	FAMTYP: Family type?	0 Individual and Subfamily	20.1%
			1 Primary Family	79.9
	Household Size	PER: Number of people in household?	Mean (sd)	2.51 (1.47)
	Race	RACE: Race/ethnicity?	0 Non White	20.6%
			1 White	79.4
	Age	AGE: Age of respondent?	Mean	36.95
			(sd)	(22.708)

Appendix B

Interview Protocol and Consent
Letter of Consent

Dear _____:
I am a Sociology Senior working on my Research Capstone Paper under the direction of Professor Marilyn Fernández in the Department of Sociology at Santa Clara University. I am conducting my research on the impacts of structural dynamics and personal agency on housing and neighborhood quality, specifically the residents' current area of residence as related to their previous area of residence.

You were selected for this interview, because of your knowledge of and experience working in the area of housing.

I am requesting your participation, which will involve responding to questions about housing and neighborhood quality which will last about 20 minutes. Your participation in this study is voluntary. You have the right to choose to not participate or to withdraw from the interview at any time. The results of the research study may be presented at SCU's Annual Anthropology/Sociology Undergraduate Research Conference and published (in a Sociology department publication). Pseudonyms will be used in lieu of your name and the name of your organization in the written paper. You will also not be asked (nor recorded) questions about your specific characteristics, such as age, race, sex, religion.

If you have any questions concerning the research study, please call/email me at (650) 793-3603 or Dr. Fernandez at (408) 554-4432 mfernandez@scu.edu
Sincerely,
Ana Raquel Gómez
Since you were contacted by email, I will request an electronic message denoting consent to participating in this interview.

_____ _____ _____
Signature Printed Name Date

If you have any questions about your rights as a subject/participant in this research, or if you feel you have been placed at risk, you can contact the Chair of the Human Subjects Committee, through Office of Research Compliance and Integrity at (408) 554-5591.

Interview Schedule for Supplemental Qualitative Interviews

Interview Date and Time: _____
Respondent ID#:

1. What is the TYPE Organization (**NO NAME**, please) where you learned about (and/or worked) with the issue of housing:
2. What is your position in this organization?
3. How long have you been in this position and in this organization?
4. Based on what you know about housing and neighborhood conditions, how common is it for people to move from their homes/neighborhoods to new homes?
5. Do people typically move to better homes and neighborhoods or are their new environments not as good as their previous homes?
6. In your opinion, what are some reasons why people move to better homes?
7. How about reasons why people have to move to homes that are not as good as their previous homes? Please expand.
8. [If the respondent does not bring up your independent concepts as potential causes), PROBE:
    a. How about those who are displaced from previous area of residence? Are their new homes better or worse than their previous residence? Expand, please.
        i. How about those who faced eviction, urban development, disaster, etc.? How does that affect the quality of their new homes?
        ii. How about those who receive government assistance such as public assistance, food stamps, etc.? How does that affect the quality of their new homes?
    b. How about the resources (income, education) they have? How does that affect the quality of their new homes?
        i. How about their willingness to move, voluntary choice, etc.? How does that affect the quality of their homes?
        ii. How about how many resources (income, education) they have? How does that affect the quality of their homes?
9. Is there anything else about transitions in housing and neighborhood I should know more about?

Thank you very much for your time. If you wish to see a copy of my final paper, I would be glad to share it with you at the end of the winter quarter. If you have any further questions or comments for me, I can be

contacted at agomez@scu.edu. Or if you wish to speak to my faculty advisor, Dr. Marilyn Fernandez, she can be reached at mfernandez@scu.edu.

Appendix C

Table 2. Correlation (r) Matrix

Current Housing Quality Evaluation, Housing Mobility, Structural Dynamics, Personal Agency, Family Type, Household Size, Race, and Age[1]

2009 American Housing Survey, National Survey

	A	B	C	D	E	F	G	H	I	J
A. Current Housing Evaluation	1									
B. Housing Mobility	.42***	1								
C. Structural Displacement	-.20***	-.16***	1							
D. Structural Poverty Alleviation	-.15***	.03	.09***	1						
E. Personal Choice	.20***	.18***	-.28***	-.07***	1					
F. Human Capital	-.004	.02	-.02	.01	-.01	1				
G. Family Type	-.007	-.02	-.02	-.03	-.007	.02**	1			
H. Household Size	-.001	.11***	-.04***	.30***	.03***	-.003	-.006	1		
I. Race	-.04***	-.01	.02	.02	-.02	.04***	.01	.002	1	
J. Age	.002	-.007	.01	-.02	.02	-.03**	-.16***	-.004	.08***	1

[1] Refer to Table 3 for index and variable descriptions

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