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Research Article Summary

Module 3: Sociological Perspectives on Black Experiences

**Citation:** McCabe, Brian J. 2018. "Why Buy a Home? Race, Ethnicity, and Homeownership Preferences in the United States." *Sociology of Race and Ethnicity* 4(4): 452 - 472.

**Study Motivation:**

Homeownership provides a symbolic level of status among many Americans and is widely preferred over renting for many reasons. For folks from historically excluded groups, like the Black community, homeownership is an attainment that can help them build a wealth through housing, and can be aid to socioeconomic mobility upward, though they are unfortunately far behind their white counterparts in owning their own homes. The study's goal was to investigate the importance of home ownership to Black folks, including what their preferences were in obtaining their own home and why, as well as how these responses vary according to race and ethnicity through the effect of racial stratification on homeownership.

**Theories:**

The author reviews research on race and ethnicity in relation to homeownership, focusing on the racial stratification of homeownership attainment to investigate motivating factors for pursuing homeownership, especially among the responses of African Americans and Latinos through attributes like education and socioeconomic status. They are focused on how documentation and research of what incentivizes these folks to pursue homeownership affects the expectations and the experiences of homeownership, as well as the benefits and structural constraints that work for/against these folks in attaining their own home for social and lifestyle reasons. By doing so, the author focuses primarily on evaluating the preferences that drive Black and Brown folks' behaviors in homeownership decisions, not just the outcomes of their living situations so that researchers gain more understanding about the experiences these folks face in their attempts for homeownership.

**Data and Methods:**

The study uses data from the National Housing Survey, which is used to measure housing and homeownership attitudes, behaviors, and practices. More specifically, in this study, the author reviewed findings over an 18-month period between July 2010 and December 2011. The survey asks respondents about their reasons for buying home through 15 questions, measuring responses according to major, minor, or no reason at all. The author categorizes the data into five categories – quality of housing, the ontological security of ownership (safety), social status of buying a house, and the economic incentives of owning a home.

Splitting the methods used into two tables, the author used logistic regressions for the demographic characteristics of respondents and split it dichotomously for gender and presence of children. They also include whether a respondent is a renter, homeowner, or has a mortgage as well as immigration status and location – whether they are urban or rural. They also use descriptive statistics in table 2 for the sample of the population of respondents according to gender, race, and ethnicity. For all 15 responses the author also estimates logistic regressions according to the missing data from table 1.

**Findings:**

First, the author found the major reasons for homeownership, starting off with the strongest responses of respondents' preferences at about 80% being the importance of ontological security, which provides over 70% a feeling of safety that enables them more control of their living spaces. About 60% of the respondents responded that home ownership helped them live in a nicer space, with 73% stating it was for family space, and over 57% because they had financial opportunity and about the same agreeing that having a home is a way to build on one's wealth and seeing homeownership as a smart retirement investment. Ultimately "social status and civic benefits" were among the least cited reasons for respondents for homeownership.

Further research on these responses focused on the relationship between race and ethnicity among respondents from the author's logistic regression analyses, which vary among groups. More specifically, the author finds that among Black folks there are a handful of reasons for their preferences that set them apart from their white counterparts. In fact, McCabe (2018) finds that African Americans take into consideration the opportunity of having their own home to improve housing conditions for residential mobility and neighborhood choices, and that the building of wealth in investing in a home helps add to the documentation in research of the racial disparities in homeownership in both expectations and experience.

**Review:**

Of course, this study presented its own limitations in the missing data that contributes to gaps in findings with geographic areas where respondents are being surveyed throughout the country. However, the information presented is helpful in learning to understand the importance and difference of expectation versus experience among Black Americans and homeownership versus renting. I think that the author's incorporation of a dichotomous study with gender and race and ethnicity that focused on five main responses for homeownership preferences among historically excluded groups reflects an important missing set of scholarship on their preferences and abilities for homeownership. However, I think the author should have also incorporated the current living situations of the respondents and their connections to homeownership throughout their family generations. Furthermore, I agree that research should continue on how excluded groups like Black folks' preferences affect their decisions and obstacles in homeownership and how it transcends throughout family generations.

**Conclusion:**

In the chapter "Black-White Inequality", Iceland discusses how Black Americans continue facing barriers in housing through income especially, in the black-white gap, mentioning how human and social capital differences contribute to racial differentials that in turn contribute to residential segregation. Iceland discusses how systematic racism transcends through housing and labor markets, using the example of studies that found African Americans being shown less apartments and home for sale and for rent, though he only focuses on this issue. While it is important to discuss and review, it is important to continue research and investigate the motives behind folks' decisions and their experiences with homeownership. While of course it is important to learn of the effect of racial disparities homeowners, as Iceland tells us, it is just as essential to review more studies like this one to find out the motives for Black folks in pursuing homeownership.