



Homeownership and parenting practices: Evidence from the community advantage panel

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ARTICLE INFO

Article history:

Received 26 October 2009

Received in revised form 20 January 2010

Accepted 26 January 2010

Available online 1 February 2010

Keywords:

Parenting

Homeownership

Assets

Low-income families

Child development

ABSTRACT

This study examines whether there is a significant relationship between homeownership and engaged parenting practices among low- and moderate-income households. Using analytic methods which account for selection effects and clustering, we test whether homeownership can act as a protective factor against parental disengagement from children. Controlling for individual characteristics, analyses demonstrate that homeowners are more likely than renters to demonstrate engaged parenting behaviors such as organizing structured activities for their children. While renters are more likely to read to their children, the children of homeowners spend less time watching television and playing video games. Implications for low-income housing policy are discussed in light of these findings.

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1. Introduction

Can homeownership promote engaged parenting practices in the home, school, and community? Several prior studies have documented an association between homeownership and positive child outcomes, but these studies have also left many questions unanswered. Why do the children of homeowners perform better in school? Is it because they have more household resources or because they live in better neighborhoods? Are prior findings robust when accounting for selection effects or when looking at low-income children? This study focuses on parental engagement, shown previously to contribute to positive child outcomes, and considers whether homeownership may help promote greater parental engagement which then contributes to better child outcomes.

Much of the previous research on homeownership and children used samples of middle-class households, which resulted in findings that may not be applicable to a low-income population. In contrast, our study uses a sample of low- and moderate-income homeowners and a matched comparison group of renters. This allows us to draw conclusions about the potential benefits homeownership may bring to those parents most likely to experience disengagement. Our study is also unique because we measure the influence of homeownership on

parental engagement rather than child outcomes. By measuring parental engagement in the home, school, and community, we explore specific parenting behaviors that could contribute to the positive child outcomes associated with homeownership. Finally, we address the important statistical issue of selection. Homeownership and parental involvement share common predictors so traditional regression models would be biased due to correlation between the error terms. By using recursive bivariate probit and treatment effects models, we are able to account for endogeneity and evaluate the impact that homeownership has on parenting practices independent of their shared predictors. This is a unique contribution as most previous studies in this line of research did not address the endogeneity problem. In sum, our study differs from previous work in this area in design, sample, and method which makes this study an important contribution to the fields of housing research, asset building, and parenting studies.

2. Background

The association between homeownership and positive child outcomes has been well documented in previous research. Children of homeowners have higher educational achievement (Green & White, 1997; Haurin, Parcel, & Haurin, 2002), fewer behavior and emotional problems (Boyle, 2002; Cairney, 2005), and fewer problems later in life including poverty and teenage pregnancy (Green & White, 1997; Harkness & Newman, 2002). However, only one of these studies (Harkness & Newman, 2002) focused on low-income families. Yet it is important to consider that homeownership, particularly among low-

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income families, often comes as a bundle of features that is difficult to untangle (Newman, 2008; Dietz & Haurin, 2003). It could include characteristics of the home itself (housing quality, less crowding, subsidized assistance, and increased equity) or parental/caregiver characteristics (saving behavior, greater investment, and goal attainment). And if the key factor influencing child outcomes really isn't homeownership itself, but other correlated home and parent characteristics, resources could be put into increasing housing quality and affordable rental options rather than encouraging homeownership among low-income populations.

Barker and Miller (2009) address possible selection bias and find that when controlling for a variety of important asset factors the outcomes from homeownership beneficial for children are reduced or eliminated. Coming to a similar conclusion, Mohanty and Raut (2009) find that homeownership doesn't have an independent effect, but rather works through other factors such as home environment and neighborhood quality. However, relatively little attention has been paid to the relationship between homeownership and parenting outcomes. We know that parenting influences child outcomes and seek to examine whether engaged parenting might serve as another mediating factor that connects homeownership and child outcomes. Parents who demonstrate engaged parenting behaviors such as limiting children's media exposure or attending parent–teacher conferences are more likely to have children who perform well in school (Astone & McLanahan, 1991; Hong & Ho, 2005). Similarly, increases in parent–child interaction through shared reading and games are related to fewer behavior problems in elementary school (Zick, Bryant, & Österbacka, 2001). In this study, we examine whether there is a relationship between homeownership and engaged parenting behaviors in the home, school, and wider community.

We propose that homeownership supports engaged parenting practices in two ways, one economic and one psycho-social. The first theory comes from Haurin, Parcel, et al. (2002) who argued that homeownership yields positive child outcomes by putting children in more nurturing neighborhoods. Their explanation is that both homeowners and renters may aspire to be engaged parents, but homeowners live in neighborhoods with more opportunities for school involvement or participation in neighborhood activities. In an empirical test of this theory, however, Haurin, Weinberg, and Reagan (2002) found that neighborhood homeownership rates did not have an independent effect on child outcomes. In a similar study using data from the Panel Study of Income Dynamics (PSID) and using methods to control for selection bias, Mohanty and Raut (2009) found that neighborhood environment did significantly predict child educational achievement and concluded that “a subsidy for home ownership may lead to positive effects on academic achievement by placing children in a better home environment, better neighborhood, and more stable residences” (p. 488). We therefore propose that one way homeownership may support engaged parenting practices is by putting parents in neighborhoods where they have more opportunities to get involved in school and community activities with their children.

In addition to neighborhood effects, homeownership may also support engaged parenting practices by buffering families from financial stress. According to the Family Stress Model, economic hardship such as low income and a high debt-to-asset ratio often leads to economic pressure which causes parental emotional distress, conflict among caregivers, and parental disengagement (Conger & Conger, 2002; Conger & Donnellan, 2007). An interesting aspect of this model is that the economic hardship itself does not directly predict parental emotional distress and poor parenting, but rather is mediated by economic pressure, a set of conditions that give psychological meaning to the stresses of economic hardship (Conger & Donnellan, 2007). Thus, it is the unmet material needs, inability to pay bills and make ends meet, and having to cut back on necessary expenses that result in personal problems that distract parents from demonstrating affection toward their children, staying involved in their daily lives, and being consistent in discipline (Conger & Donnellan, 2007).

A similar study specifically examined the mediating pathways between economic hardship and the quality of parenting (Leinonen, Solantaus, & Punamäki, 2002). The authors found that fathers experiencing economic hardship face both the general economic pressure of not being able to pay bills and not having enough money left over at the end of month as well as the specific pressures of having to find new sources of income, cutting household expenditures, and cutting back on items that specifically affect their child. These pressures produced anxiety that led fathers to become less involved and more punitive toward their children. Mothers facing economic hardship also faced general and specific pressures that produced anxiety and depression that led mothers to be less involved and more authoritative toward their children (Leinonen et al., 2002).

While both low-income homeowners and low-income renters likely face times of economic hardship, we argue that being a homeowner may limit the severity of such hardships and the degree to which financial hardships result in psycho-social stress and disengaged parenting. First, low to moderate-income households that are able to purchase a home have already found effective ways to manage their limited finances in order to become eligible for a mortgage. If such effective strategies are sustained, it could help reduce economic pressure. Likewise, they have greater access to formal credit to sustain the household during times of economic hardship, putting less strain on familial relationships and parenting. In the Community Advantage Panel sample used for this research, homeowners have higher adjusted net worth and liquid assets than renters (p. 21; Stegman, Freeman, & Paik, 2007). In other studies, assets have been found to instill a sense of economic security and reduce the perception of economic stress (Moore et al., 2001; Page-Adams & Vosler, 1997; Scanlon & Page-Adams, 2001, 2006; Sherraden et al., 2005; Shobe & Boyd, 2005). We therefore hypothesize that homeownership promotes parental engagement by giving parents more options for managing financial hardships and reducing the severity of financial hardships when they do occur, thereby reducing stress and disengagement from children.

Taken together, these two explanations offer a reasonable framework of how homeownership supports engaged parenting practices. Homeowners are able to live in neighborhoods which offer more opportunities for parent–child engagement in the schools and communities. At the same time, homeownership helps reduce the stressful effects of financial hardship which fosters parent–child engagement within the home. Our formal hypotheses are listed below; our measures are described in the following section:

1. Community Advantage Program (CAP) homeowners are more likely than CAP renters to demonstrate engaged parenting behaviors.
2. Parents who experience financial hardship are less likely to demonstrate engaged parenting behaviors.
- 2a Homeowners report less financial hardship than renters.

3. Data

This study uses data collected to evaluate the Community Advantage Program (CAP) study. CAP is a secondary mortgage market program developed out of a partnership between the Ford Foundation, Fannie Mae, and Self-Help, a leading community development financial institution in North Carolina. The goal of this program was to underwrite 30-year fixed-rate mortgages for families who would have otherwise received a sub-prime mortgage or been unable to purchase a home at all. In order to qualify for the program, participants had to meet one of the following criteria: 1) have an annual income of no more than 80% of the area median income (AMI), or 2) be a minority with an income not in excess of 115% of AMI, or 3) purchase a home in a high-minority (>30%) or low-income (<80% of AMI) census tract and have an income not in excess of 115% of AMI. By the end of 2004, almost 29,000 mortgages had been financed through CAP.

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