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Perspectives of Low-Income Homeowners on the Housing Choice Voucher Homeownership Program

Sandra M. Strozier
Walden University

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Walden University

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Sandra M. Strozier

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2019

Abstract

Perspectives of Low-Income Homeowners on the Housing Choice Voucher

Homeownership Program

by

Sandra M. Strozier

MPA, State University of West Georgia, 2004

MA, North Texas State University, 1981

Dissertation Submitted in Fulfillment
of the Requirements for the Degree of
Doctor of Philosophy
Public Policy and Administration

Walden University

August 2019

Abstract

Owning a home is often referred to as the American Dream. However, the reality for low-income homeowners is often problematic. Some scholars suggested that homeowners are better off than renters are, while others suggested that the current quest for low-income homeownership interferes with other affordable housing initiatives. Yet, few researchers examined the decision-making process of low-income homeowners. This phenomenological study explores and describes the experiences, attitudes, and perspectives of low-income individuals and their homeownership decisions. This study further delineates the costs and benefits of the Housing Choice Voucher Homeownership Program (HCVH) as perceived by low-income families in a southern U.S. city. Rational choice and social cognitive theories serve as a conceptual framework to explore the decision-making processes of people considering participating in the HCVH. Ten HCV clients responded to 13 semistructured questions. The results of the study generated 5 key themes: the pride of owning a home, weighing the costs and benefits of homeownership, leaving a legacy for children and grandchildren, lack of knowledge of the HCVH and other mortgage assistance programs, and “they did it so can I.” These findings suggest that all 10 participants believed in the benefits of owning a home. Several of the participants noted that there are also substantial costs associated with owning a home. This study has policy and social change implications for policymakers and low-income families considering purchasing a home. The recommendations include requiring all housing authorities establish HCVH programs and requiring housing authorities to provide post follow-up services for HCVH clients who exit the program.

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Dedication

I dedicate this dissertation to my supportive and wonderful family and friends for their support and encouragement during this sometimes stressful and rewarding journey to obtain my doctoral degree. First, I dedicate this dissertation to my parents, Jack and Juanita McClellan who always told me to put my trust in God. From them I learned that with God all things are possible. I equally want to thank my husband, William C. Strozier for supporting me during this long and demanding process. I want to thank him for his unwavering support during all those late-night scrambles to get my assignments in by the due date. I thank my two sons, Christopher and Justin for encouraging me to “go for it”. Next, I dedicate this dissertation to my three grandchildren, Levy, Owen and my newest granddaughter, Mila. They motivate me to continue to learn and be the best I can be. I hope this accomplishment encourages them to always reach for the “stars”. To my close friends I want to thank all of you for your encouragement, support, and wisdom provided during this process. Lastly, I dedicate this dissertation to my siblings, my deceased brother Kelvin, Kerry, Angela, and Kesha. I am blessed and highly favored, because of my faith in God, and my supportive and encouraging family and friends. Thank you for everything.

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Chapter 1: Introduction to the Study

Introduction

Historically, owning a home is referred to as the American Dream. From the perspectives of low-income homeowners, the reality of owning a home may be more problematic. Researchers on low-income homeownership have asserted the positive benefits of homeownership; however, few researchers have explored the decision-making processes of low-income homeowners, and fewer have explored all the costs and benefits of homeownership. Homeownership is a current policy focus for federal, state, and local governments (Shlay, 2006). Despite the increased focus on low-income homeownership nationwide, homeownership rates continue to decline (Harvard University, 2015, p. 1). The homeownership rate for families under the median income decreased from 50% in 2013 to 49% in 2014 (Callis & Kresin, 2015). Likewise, the homeownership rate for the nation went from 64.5% in 2014 to 63.7% in the first quarter of 2015 (Harvard University, 2015, p. 1). While Rohe, Van Zandt, and McCarthy (2000) noted that homeownership is an important public policy concern; policymakers should be aware that not all individuals desire to or have the ability to become successful homeowners (p. 23).

Some scholars suggested that homeowners are better off than renters are; while other scholars noted that the current focus on low-income homeownership detracts from other affordable housing programs (Barreto, Marks, & Woods, 2007; Shlay, 2006). Mallach (2011) agreed that low-income families could benefit from homeownership and noted that policymakers must consider the risks and uncertainties of homeownership (p. 7). Nevertheless, Landis and McClure (2010) suggested that since the early 1990s

most historians of housing policy would agree that homeownership opportunities for underserved populations have been the primary focus of the U.S. housing policy debate (p. 326). As noted by Reid (2004), the current policy focus promoting low-income homeownership has the potential to fail. Policymakers need to combine homeownership initiatives with efforts to increase and stabilize the incomes of low-income families (p. 12).

In my study I sought to obtain a better understanding of homeownership from the opinions and perspectives of low-income families. More specifically in this study, I delineate the costs and benefits of the Housing Choice Voucher Homeownership Program (HCVH) as perceived by low-income families in North Georgia. Using the rational choice theory (RCT) and social cognitive theory (SCT), I examined the decision-making processes of low-income families who considered homeownership.

This study has implications for social change. First, it provides stakeholders with a deeper understanding of the lived experiences of low-income homeowners. In addition, it provides low-income renters and homeowners who participated in the study the opportunity for reflection. Lastly, a study of this type could help to influence public policy by encouraging policy designers to create housing programs that meet the needs of low-income families.

Background

Homeownership is an important part of the current public policy debate (Shlay, 2006). The promotion of homeownership in America spans more than 80 years (Graves, 2016; Landis & McClure, 2010; Mallach, 2011; Mossberger, 2010). According to Shlay

(2006), homeownership has social, economic, political, and community benefits (p. 513). There are several federal programs that provide subsidized benefits for homeowners; however, many of these programs primarily benefit higher income homeowners (Landis & McClure, 2010, p. 325). In 1934, the federal government established the Federal Housing Administration (FHA) and in 1937, the Federal National Mortgage Association (Fannie Mae) to provide homeowners with mortgage assistance. In 1992, Section 185 of the Housing and Community Development Act and section 8(y) of the Housing Act of 1937 was amended to include proposed legislation to authorize the Housing Choice Voucher Homeownership program (HCVH), which will be referred to as HCVH (HUD, n.d.a., p. 4). This regulation allowed low-income families to use their tenant-based rental assistance for homeownership (HUD, n.d.a, p. 4). In 1998, HUD further extended the HCVH legislation in the Quality Housing & Work Responsibility Act (QHWRA) (HUD, n.d.a, p. 4). However, the final rule allowing residents to use their tenant-based rental assistance (Housing Choice Vouchers) to purchase a home did not become effective until 2000. The HCVH is a voluntary program; public housing authorities with HCV programs have the option to participate in the program. According to Locke, Abbenante, Ly, Michlin, Tsen and Turnhan (2006), the HCVH program grew from a pilot group of 12 housing authorities in 1999 to a group of 450 housing authorities in 2006.

A HCVH homeowner can purchase a home with up to a 30-year mortgage. The maximum length of homeownership assistance for a nonelderly homeowner is 15 years, while elderly and disabled families can have 30-year loans (HUD, n.d.a, p. 32). Families with mortgages less than 20 years can receive homeownership assistance up to 10 years.

All families participating in the HCVH must satisfy certain program requirements. For example, a family must be a first-time homeowner, be income qualified, employed if not elderly or disabled, and complete HUD-approved homeownership counseling (HUD, n.d.a., p. 18). Public housing authorities can establish additional requirements as outlined in their program guidelines. Public housing authorities can choose to pay the mortgage assistance to the family or directly to the lender (HUD, n.d.a.).

According to a HUD Voucher Homeownership Study conducted by Abt Associates in 2006, the number of homes purchased using the HCVH increased from 450 in 1999 to 4,900 in 2006 (Locke et al., 2006). The researchers found that the families were predominately from minority groups and female heads of households, had few foreclosures (10 out of 206 surveyed), had a lower cost burden, and moved an average of 3.3 miles from their previous home (Locke et al., 2006, p. xiii-xiv). Their mortgage assistance payments corresponded to the lesser of the housing authority's payment standard minus the total tenant payment or the monthly homeownership expenses minus the total tenant payment (HUD, n.d.a.). A homeowner must pay the homeownership expenses in excess of the approved payment standard. A housing authority can deny approval of a mortgage loan that is determined to be unaffordable or inappropriate.

I used a phenomenological approach to conduct my study. As noted by Creswell (2014) and Patton (2002), the phenomenological approach provides the researcher with in-depth knowledge of the lived experiences of low-income renters and homeowners. I interviewed low-income HCV renters and HCVH homeowners to explore their perceptions of the costs and benefits of HUD's HCVH. The interviews provided data

related to the lived experiences of low-income families. The results of this study have the potential of providing policymakers with valuable insight into the decision-making processes of low-income homeowners. Policymakers can use the results to make policies decisions that support the efficient use of federal resources.

Problem Statement

While owning a home can be thought of as the American Dream, some scholars have suggested that there are risks as well as benefits of homeownership. Several researchers have focused on homeownership; however, few have explored the perceptions and lived experiences of people with low-income. In my study I explored the decision-making processes of low-income renters and homeowners who are considering or have chosen homeownership. Perhaps low-income families decide to purchase homes to match the perceived actions of their peers, or perhaps they decide to purchase homes because of the perceived benefits of homeownership. A better understanding of the decision-making processes of low-income homeowners can assist with national policy and resource allocation decisions.

Purpose of the Study

The purpose of this qualitative phenomenological study was to explore and describe the experiences, attitudes, and opinions on the costs and benefits of low-income homeownership programs as perceived by HCV renters or HCVH homeowners in Jonesboro, Georgia. The HCVH is a HUD funded program that provides mortgage assistance payments on the behalf of low-income families. In this study, I interviewed

representatives of 10 families considering or participating in the HCVH in the Jonesboro, Georgia, HCVH to ascertain their perceptions of the costs and benefits of the program.

My study added to the body of knowledge on low-income homeownership and contributed to a deeper understanding of the decisions required in low-income homeownership programs. In my study I explored the decision-making processes of low-income renters and homeowners and provided valuable insight into the reasons why some of them chose to rent or to participate in the HCVH. The attitudes and opinions of low-income renters and homeowners may also provide valuable insights into the unidentified costs and benefits associated with homeownership programs for low-income families. As noted by Shlay (2006), low-income homeownership programs are expected to foster behavioral changes within the homeowner (p. 513). The public policy rationale for low-income homeownership programs is that the lives of low-income homeowners should improve as a result of purchasing a home (Shlay, 2006). Mallach (2011) agreed with the benefits of homeownership but suggested that the public policy focus should change from increasing the numbers of low-income homeowners to creating “quality” and “stability” within the existing low-income homeownership programs (p. 7). Hence, my study provided a voice for low-income renters and homeowners while also providing public policymakers with data to improve policy decisions and program implementation.

Nature of the Study

To address the problem, I conducted a qualitative phenomenological study to obtain a deeper insight into the experiences and perceptions of low-income families renting using the HCV or participating in the HCVH in Jonesboro, Georgia. As noted by

Tavellael and Abutalib (2010), phenomenological research allows researchers to obtain a “deeper” understanding of the meanings of experiences individuals attach to “certain phenomenon” (p. 553). I captured data from in-depth interviews of 10 research participants. A large percentage of qualitative phenomenological studies commonly use a sample size of 10 participants (Creswell, 2014; Rudestam & Newton, 2015). Chapter 3 of my study provides a detailed explanation of the sample size.

The participants selected for this study were individuals who met certain criteria. The participants were HCV applicants, HCV renters, and HCVH homeowner, all of who were willing to provide information for my study. One main research question and two subresearch questions serve as guides for the study and the impetus for the development of the interview questions. Chapter 3 provides a thorough synopsis of the methodology used in this study.

Research Question

This study submits one main research question (RQ) and two subquestions (SRQ) that guide this study:

Research Question: Why do low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)?

Subresearch Question 1: Do low-income individuals consider homeownership in a manner consistent with the rational choice theory?

Subresearch Question 2: Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory?

Conceptual Framework

The conceptual framework for this study acts as a lens to explore the decision-making processes of low-income families considering or participating in HUD's HCVH. This study utilized the two contrasting theories of RCT and SCT to explain the behavior and decision-making practices of low-income homeowners. As noted by Creswell (2007), a theory has different roles depending on the research approach. In a qualitative study, the theory can serve several purposes. The theory can describe the behaviors and attitudes of the people, create a theory or model, and serve as a theoretical lens (Creswell, 2014, pp. 64-65).

The first theory I used in this study was RCT. The RCT suggest that individuals make decisions after considering the costs and benefits of their choices (Mehlkop & Graeff, 2010, p. 191). Vanberg (2002) called the RCT the "economic model of man" (p. 7). As noted by Lehtinen and Kuorikoski (2007), RCT provides a valid method for examining "purposeful, intentional action" (p. 118). According to Vanberg (2002), Simon's RCT model involved three primary notions. The first notion suggest that an individual considers a set of alternative actions, next individuals obtains information to help predict the consequences of their choice, and lastly, using a criterion an individual decides which action provides the best benefit for them (p. 10). The RCT model offers a way of explaining purposeful human action (Vanburg, 2002, p. 10).

There are several major assumptions of the RCT. The assumptions suggest that individuals are rational, selfish, and egotistic; individuals decide a course of action that is the most advantageous for them (Ogu, 2013, p. 93). Decisions involving tough structural

circumstances may entail limited choices, compared to decisions made in less structural situations (Ogu, 2013, p. 93). As noted by Ogu (2013), the RCT suggest that everyone makes decisions that benefit him or her (p. 93). The RCT implies that low-income homeowners would purchase a home due to the perceived benefits of homeownership.

The second theory is the SCT founded by Bandura (1977). The principles of the SCT indicate that individuals model the actions they observe from others (Wood & Bandura, 1989, p. 362). Bandura suggested that “cognitive” learning plays an essential role in the development and perpetuation of human behavior (p. 192). Stajkovic and Luthans (1998) described the SCT as knowledge obtained through the rationalization of learned information (p. 63). The social side of an individual makes decisions as related to being a part of human society. The cognitive side of human behavior is influenced by the thoughts, motivations, and actions of the individuals (Stajkovic & Luthans, 1998, p. 63). The notion of self-efficacy plays an important part in the SCT (Stajkovic & Luthans, 1998, p. 63). As noted by Stajkovic and Luthans, self-efficacy takes into consideration a person’s belief in his or her capability to perform a task. Self-efficacy suggests that individuals who are motivated and believe that they can accomplish a task will exert the necessary effort to complete the task (Stajkovic & Luthans, 1998, p. 63). The SCT submits that people will purchase homes because they believe they can accomplish the task. The beliefs of a person can be influenced by what he or she sees others do; for example, a person may decide to purchase a home because his or her best friend purchased a home.

Definitions

American Dream: The notion that everyone has the right and expectation of owning a home (Shlay, 2006, p. 511).

Low-income homeownership: A homeownership program designed to assist low-income families in purchasing a home (HUD, n.d.a.).

Low-income families: Families whose income falls within the 80% income limits of the median income for the county or metropolitan area in which a person lives (HUD, n.d.a.).

Housing Choice Vouchers (HCV): Vouchers that provide rental assistance that allows low-income families to lease an affordable privately-owned rental-housing unit (HUD, 2001).

Housing Choice Voucher Homeownership Program (HCVH): A HUD program that allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses.

Housing policy: Governmental officials adopt laws and regulations to address social policy concerns relating to housing issues such as low-income housing.

U.S. Department of Housing and Urban Development (HUD): A cabinet-level federal agency established in 1965 by Congress to oversee and administer housing related policies and programs (Pub. L. 89-174, 1965).

Rational choice theory (RCT): Theory that suggests that individuals make decisions after considering the costs and benefits of their choices (Mehlkop & Graeff, 2010, p. 191).

Social cognitive theory (SCT): Theory that is also known as the social learning theory (SLT) was developed by Albert Bandura to explain how learning occurs in a social and cognitive context (Stajkovic & Luthans, 1998).

Public housing authority (PHA): A local agency established by state law “to provide decent and safe rental housing for eligible low-income families, the elderly, and people with disabilities” (HUD, n.d.b.).

Self-efficacy: A component of the SCT that describes an individual’s belief and confidence in his or her ability to perform a given task or behavior (Stajkovic & Luthans, 1998, p. 63).

QHWRA: The Federal Government established the Quality Housing and Work Responsibility Act of 1998 to reform the public housing program (HUD, n.d.a.).

Assumptions

I made the assumption that low-income renters and homeowners would agree to participate in the study and that they would answer interview questions honestly, and reflective of their experiences and recollections. I obtained informed consent from each participant; likewise, all participants received the assurance of anonymity and confidentiality of their data. The next assumption was that the research participants had the capacity to answer interview questions on the costs and benefits of the HCVH. Lastly, I assumed that low-income renters and homeowners considered homeownership or that they were in the HCVH for one or more reasons. Further, this study assumed that participants anticipated a benefit from owning a home, they wanted to emulate the

observed behaviors of others, or they had a combination of the above reasons for participating or not participating in the program.

Limitations of the Study

This study has several limitations; first, I used a purposeful sampling strategy to select research participants. The purposeful sampling strategy does not allow the researcher to generalize about a population. This study included interviews from individuals from one city in Georgia; the opinions of other individuals from a different location may differ. I anticipated that individuals from other parts of the country may have similar views; however, my study does not attempt to generalize. Another limitation of this study is the skill and expertise of the researcher during the data collection process. As noted by Patton (2002), the researcher determines the quality of the information obtained from participant interviews (p. 341).

All researchers must acknowledge potential biases that could influence the results of their study. I have worked in the public housing field for over thirty years and I could bring some preconceived ideas about the HCV and HCVH programs into my study. As noted by Creswell (2014), qualitative researchers must acknowledge and existing or past association to the phenomena under investigation. I serve as the President/CEO of the Housing Authority of Newnan and my knowledge and experience can influence my interpretation of the study results. However, I do not have any personal or professional relationship with the research participants of this study. I used validation strategies to help ensure the trustworthiness of the results and I made every effort to remain objective and avoid biases in the evaluation and interpretation of data.

Scope and Delimitations

The scope and delimitations of this study included interviewing current HCV renters and current HCVH homeowners who have purchased a home using their HCV. My study excluded HCV applicants and renters that have no knowledge of the HCVH or homeownership assistance programs. The scope and delimitations of this study were consistent with the purpose of this study, which explored and described the experiences and attitudes of individuals associated with the HCV and HCVH in Jonesboro, Georgia. My study identified research participants from the HCV and HCVH client lists of the Housing Authority of Jonesboro, Georgia. I selected participants for several reasons: Their willingness to participate in the study, their agreement to an interview, their capacity to respond to the interview questions, and their proven ability to adhere to the HCV or HCVH requirements. Based on the parameters of the study, I purposefully selected individuals based on their knowledge and experience of the phenomenon under investigation (Creswell, 2007, p. 125). Lastly, my study is limited to understanding the decision-making processes of low-income participants who consider the costs and benefits of homeownership. My study did not use interviews from individuals that have no knowledge of the HCVH program. I hope the results of this study can help foster further discussions concerning the development and implementation of low-income homeownership programs. Chapter 3 provides additional information about the population and sample size.

Significance of the Study

Some individuals consider the pursuit of homeownership or the American Dream, a right of citizenship (Hartman, 2006). However, some scholars suggested that homeownership is not a right, but they agreed that low-income homeownership issues continue to be a focus of public policy debates (Mallach, 2011; Shlay, 2006). The data obtained from my study may help to fill a gap in the literature on the costs and benefits of low-income homeownership programs. A review of the literature indicated that there are studies that focused on the benefits of homeownership; however, few studies focus on the lived experiences of low-income homeowners (Graves, 2016; Mallach, 2011; Mossberger, 2010; Landis & McClure, 2010, p. 325). My study can give a voice to the low-income renters considering homeownership and homeowners who are under-represented in the literature. Theoretically, these participants can provide valuable information, which could assist policy makers in the development and implementation of homeownership programs.

Lastly, research participants in my study may have gained valuable knowledge about themselves and the HCVH. All research participants had the opportunity to ask questions and to receive additional information on the HCV and HCVH Programs. The research participants also had the opportunity to receive information concerning the findings of my study. These findings may benefit the clients as well as the leaders of local Housing Authorities.

Social Change Implications

Low-income homeownership is an important public policy issue. This research study has the potential of influencing both the process and product of social change. As noted by Callahan et al. (2012), there are three elements of social change; knowledge, attitudes, and skills (p. 3). This study can add to empirical knowledge by providing stakeholders with valuable information from the lived experiences of low-income homeowners. This study can also encourage reflection on the part of current and potential homeowners. Callahan et al. found that reflection provides an opportunity for an introspective and extrospective examination of an issue. This study can help low-income families to make informed decisions about participating in HUD's HCVH. Likewise, this study may encourage policymakers to develop homeownership programs responsive to the needs of low-income families.

Summary

The notion of owning a home, often thought of as the American Dream, and low-income homeownership has become an important public policy issue in the United States. The HCVH provides low-income families the opportunity to use their HCV to purchase a home. Public Housing Authorities administer the HCVH by paying a portion of the mortgage payment on the behalf of a low-income homeowner. Scholars agree that there are benefits of owning a home; however, few studies identify the costs and benefits of homeownership for low-income homeowners. The purpose of this study is to explore, define and analyze the costs and benefits of the HCVH from the perspectives of low-income homeowners. The perceptions of low-income homeowners can assist in the

identification of unidentified and unanticipated benefits and costs of low-income ownership. The results of this study can help policymakers in the development and implementation of better low-income homeownership programs. This study can help to reduce barriers and increase the benefits of homeownership strategies for current and future programs.

Organization of the Study

Chapter 1 provided the introduction and background of the HCVH program. This chapter introduces the problem statement; purpose; nature; and conceptual framework of the study. Chapter 1 further defines the limitations, significance and social change implications of this study. Chapter 2 includes a review of the relevant literature on the HCVH. This section provides historical information reference the design and implementation of low-income homeownership programs in America. This chapter includes a review of the literature on the costs and benefits of low-income homeownership programs. This study also describes the decision-making processes of low-income homeowners using two contrasting theories. The central motivation of this study is to explore how the RCT and SCT explain the decision-making processes of low-income homeowners and families who decide to purchase or not purchase homes.

Chapter 3 describes the research design and approach of this study. This chapter includes a discussion of why a qualitative phenomenological research design was the appropriate methodology approach for this study. Chapter 3 describes the available research designs and provides a rationale for selecting the qualitative research method instead of the other method. Chapter 3 also provides a comprehensive description of the

sample size and the eligibility criteria; this chapter will also discuss the procedures that will be employed to document the reliability, and validity, of the data; the researcher's role; and the protection of research participants. Chapter 4 provides a summary of the data collection analysis processes, results of responses to research questions and interview questions, and discrepant cases. As well, Chapter 4 presents the recurring themes using direct quotes and excerpts from the participants.

Finally, Chapter 5 presents the detailed results and findings of this study. This Chapter provides a detailed interpretation of each finding as related to the literature review and the conceptual framework. Further, Chapter 5 describes the limitations of the study, recommendations for future research, implications for positive social change, and functional implications of the study findings. Chapter 5 also describes the significance of the study, my experiences as the researcher, the study conclusions, and my recommendations.

Chapter 2: Literature Review

Introduction

The purpose of this study was to explore the costs and benefits of the HCVH program from the perceptions and lived experiences of participants and nonparticipants. I examined the decision-making processes of low-income participants who considered homeownership. A large body of the literature on homeownership focuses on the behavior of current and potential homeowners relating to wealth accumulation, mobility, and social capital. As noted by Herbert and Belsky (2008), the empirical research that examines the perspectives of low-income homeowners are limited (p. 7). This study will attempt to understand the effect of making a decision to purchase or not to purchase a home from the perspectives of HCVH participants. This study will use two contrasting theories, RCT and SCT, to examine the behavior and decision-making practices of low-income homeowners. Additionally, this study will explore the meaning low-income individuals place on achieving the American Dream.

In this chapter, I identified the costs and benefits of the HCVH as envisioned by the program creators and the intended target population. In addition, I provided a synopsis of the current literature discussing relevant studies on HCV, HCVH, and self-sufficiency programs. The intent of this study is to consider the effects of choosing homeownership on the lives and economic well-being of low-income families and individuals.

Research Strategy

Research articles for this review of the literature came from the following databases: Google Scholar, ProQuest, Academic Search Complete Premier, Policy, Administration and Security, Political Science Complete, Thoreau, and Business Management. I obtained additional articles from the following secondary data and reference sources: U.S. Department of Housing & Urban Development – Office of Policy Development and Research, General Accounting Office and the U.S. Department of Housing & Urban Development – Office of the Inspector General. I used the following key words to search for articles: *Housing Choice Voucher Homeownership (HCVH)*, *Housing Choice Voucher (HCV)*, *low-income homeownership*, *American Dream*, *rational choice theory*, *social cognitive theory*, *housing policy*, *social capital*, *self-sufficiency*, and *decision-making*.

Database searches produced over 200,000 results between 2000 and 2015; when narrowed to the years 2010 to 2015 the results were considerably less; approximately 50,000. The key words, *rational choice theory*, *social cognitive theory*, *housing policy*, *social capital*, and *decision-making*, produced the largest results. As the search was refined, the number of results decreased abruptly; the key words *HCVH* resulted in 110 articles and *low-income homeownership* produced 1122 results. The results of peer-reviewed research were limited to full-text articles and primarily publications within the last five years.

Furthermore, this review of literature included federal government websites and organizational websites. These websites contained valuable information related to the

low-income homeownership program, housing policies, and the HCVH implementation and regulatory requirements. The HUD website provided detailed information on low-income homeownership and HCVH policies and program information. The information obtained from these websites offered vital data absent for the academic journals. The empirical research on the HCVH program was limited, however, the data obtained related to the SCT and RCT provided useful context reference.

Structure of the Review

This chapter will cover the following topics: an overview of the HCV, and HCVH program, including the intent, design, and implementation of the program. The social cognitive theory and rational choice theory provide the conceptual framework for the literature review. This review of the literature will also include low-income homeowner observations, opinions, and public policy discussions on the costs and benefits of low-income homeownership. Additionally, this chapter includes an analysis of the research approaches used in other studies on low-income homeownership and the HCVH Program. I concluded the review of the literature with a summary of the information presented. As previously noted, the research studies on the HCVH and the costs of low-income homeownership is limited, however, a large amount of data exist on the benefits of homeownership. I used the available data to discover meaningful themes in the literature.

HUD, Public Housing, and Public Policy Concerns

In 1937, by way of the Housing Act of 1937, the federal government initiated the first legislation to establish the public housing program. The purpose of public housing

was to provide low-income families with “decent and safe rental housing” (HUD, n.d.b.).

As noted in the policy statement of the act;

It is the policy of the United States (1) to promote the general welfare of the Nation by employing the funds and credit of the Nation (A) to assist States and political subdivisions of States to remedy the unsafe housing conditions and the acute shortage of decent and safe dwellings for low-income families; [and] (B) to assist States and political subdivisions of States to address the shortage of housing affordable to low-income families. (The United States Housing Act, 1937)

The Act provided local governments with the opportunity to voluntarily participate in the public housing program; the legislation left the decision-making in the hands of the States and local government to determine the number and locations of the housing units. As noted by Center on Budget and Policy Priorities (CBPP) (2017), 2,900 public housing authorities manage 1.1 million housing units with approximately 2.2 million residents (CBPP, 2017, p. 1-3). Public housing residents pay 30 percent of their monthly-adjusted income for rent and utilities (Congressional Budget Office, 2015). A family’s income cannot exceed the “low-income limit” meaning that a family’s income may not exceed 80 percent of the local median income for the jurisdiction in order to move into public housing. For example, the 2016 median income for Coweta County, Georgia was \$67,500; the low-income limit for a four-person family is \$54,000 (HUD, 2016). In 1999, a revision to the Housing Act of 1937 established an extremely low-income criterion for residents living in public housing; a family of four cannot exceed an annual income of \$24,300 (HUD, 2016). This revised requirement of the Housing Act of 1937 has

ultimately led to a high concentration of poverty in public housing (Fair Housing Center of Boston, 2007; Schill & Wachter, 1995). The amendment to the federal act required public housing authorities to lease a minimum of 40 percent of all new admissions to “extremely low-income,” families (Congressional Budget Office, 2015). As noted by HUD (2016), 65 percent of all residents living in public housing are very low-income with an average income of \$14,511.

In the ensuing years after the amendment to the Housing Act of 1937, the federal housing policy continued to find a large percentage of the public housing units located in high poverty and racially segregated neighborhoods (HUD, 2007; McCluer, 2010). Many of the public housing communities built before 1985 are now in need of major repair totaling appropriately 28 billion dollars (CBPP, 2016, p. 2). In 1995, the federal government repealed the “one-for-one” replacement regulation that required public housing authorities (PHA) to replace every unit they demolish (Schill & Wachter, 2001, p. 8). Since 1990, the nation has lost around 200,000 public housing units due to demolition and disposition (CBPP, 2016, p. 2). As noted by Shlay (2006), the policymaker’s over emphasis in low-income homeownership has taken the emphasis away from the increasing need for affordable housing programs.

HUD provides public housing authorities with subsidies and in-turn, public housing authorities provides affordable housing to around 1.2 million low-income families (HUD, n.d.a.). Grigsby and Bourassa (2003) asked why countries provide their low-income citizens with housing assistance (p. 973). As noted by Grigsby and Bourassa (2003), the answer to this question is elusive; the rationale for each housing assistance

program evolved over time (p. 982). The federal government has not approved the development of new public housing units in the past twenty years (Congressional Budget Office, 2015). The high concentration of low-income families in public housing communities led to the new focus of affordable housing shift to resident and project-based assistance in the private sector.

Established in 1974, the HCV (Section 8) Program is a HUD-funded rental assistance program for low-income families. In 1998, the Quality Housing and Work Responsibility Act (QHWRA) authorized the use of HCV funding for homeownership assistance (HUD, n.d.a.). The HCV program (Section 8) is the largest “low-income housing subsidy program in the US (Deluca, Garboden. & Rosenblatt, 2013; Grigsby & Bourassa, 2003, p. 973). The HCV program has twice the number of housing units as the public housing units (HUD, 2010). HUD provides Public Housing Authorities with federal funds to administer the HCV. The HCV program allows low-income families with rental assistance subsidy to rent housing in the private market. HCV households have 60 to 120 days to find a suitable unit, and they pay at least 30% and no more than 40% of their monthly-adjusted income towards rent and utilities. Public housing authorities pay property owners the difference between the rent paid by the recipient and the established rent payment standard (Teater, 2010, p. 505). Each PHA establishes a payment standard that would cover the rental cost of a reasonably priced housing unit in their jurisdiction (HUD, n.d.a.). The payment standards establish the amount of housing assistance that a HCV recipient may receive; it should be noted that the payment standard does not control the amount of rent the owner can charge for his or her housing unit

(HUD, n.d.a.). The HCV recipient has the choice to rent a home higher than the payment standard; however as stated previously; a family cannot pay more than 40% of his or her adjusted gross income for rent.

As noted above, QHWRRA authorized the use of HCV funds for homeownership payments (HUD, n.d.a.). However, the final rule implementing the HCVH did not appear until 2000. The HCVH permits an HCV recipient to use her or his housing assistance for homeownership expenses. Much of the research on the HCVH originated from HUD-sponsored research studies. In 2003, the first HUD-sponsored study evaluated 12 pilot homeownership programs and their implementation. The 2003 study had three target groups, which were homeowners, in-process homeowners, and HCV holders. The study found that many of the homeowners were white female heads of households with an average annual income of \$17,377 (Turnham, Michlin, Locke, Wood & Baker, 2003, p. viii). The authors also noted that 35% of the homeowners were persons with disabilities (Turnham et al., 2003, p. viii). In 2006, HUD commissioned a second research study to complete a follow-up review of the HCVH. The 2006 study had similar findings as the 2003 study. The new study authors noted that many of the homeowners were minority female heads of household, and they moved less than four miles from their previous neighborhood (Locke et al., 2006, p. xiv). The findings of both studies support HUD's policy goals to provide expanded opportunities for low-income homeowners (Locke et al., 2006). However, the mobility issue associated with the HCVH was not addressed in the study. Most of the research data for the HUD studies came from HUD information systems and public housing authorities. The HUD studies also assembled focus groups of

participants; however, most of the data presented in the study dealt with program administration and implementation. Additional research is needed to examine the decision-making processes of low-income participants. This study seeks a better understanding of the costs and benefits of the HCVH from the perceptions and lived experiences of low-income homeowners.

Public Policy Issues Related to Low-Income Homeownership

According to Herbert and Belsky (2008), the current focus on low-income homeownership may cause families to be worse off (p. 6). Reid (2004) found that the benefits of homeownership were not equally disseminated between race and class (p. 116). Low-income families frequently lose their ability to move out of high-poverty areas, and they tend to pay a large percentage of their income towards homeownership expenses (Deluca, Garboden, & Rosenblatt, 2013; Herbert & Belsky, 2008, p. 6; Reid, 2004). According to Deluca et al. (2013), the policy intent of the HCV was to move low-income families into more diverse communities with higher incomes; however, HCV holders tend to remain in high poverty neighborhoods. As noted by Reid (2004), low-income homeowners tend to live in similar neighborhoods like where they used to live. Additional research is needed to understand this phenomenon.

Many other research studies that focused on low-income homeownership suggested that owning a home is the “American Dream” (Greif, 2015; Brounen, Cox, and Neuteboom, 2012; Shlay, 2006; Rohe, Van Zandt & McCarthy, 2000; Rohe & Watson, 2007). The common themes presented by these studies suggested that homeowners are thought to experience higher levels of financial success, social stability, civic

engagement, and have stronger neighborhood ties (Roskrug, Grimes, McCann, & Poot, 2013; Brounen, Cox, and Neuteboom, 2012; Landis & McClure, 2010; Shlay, 2006, p. 513; ORS, 2011). Largely, these studies addressed the positive benefits of homeownership; however, Shlay (2006) suggested that policy makers should consider the notion that not all low-income individuals see homeownership as a viable option. Landis and McClure (2010) and Shlay (2006) agreed that the overwhelming emphasis on homeownership takes away from the need for additional affordable housing options. Landis and McClure (2010) suggested that public officials should continue to promote low-income homeownership without jeopardizing affordable rental programs (p. 342). The weakness in the literature suggests that additional empirical research is needed to explore the in-depth perceptions and decision-making process of low-income individuals.

Housing Choice Voucher Program (HCV)

The HCV is the largest rental housing assistance program funded by the federal government. The HCV originated in 1974 and was formally known as the Section 8 housing assistance program (Galvez, 2010). The federal government established the HCV with the purpose of promoting diverse neighborhoods by providing low-income families with housing choice and housing mobility (U.S. House, 2003). The HCV gives a voucher holder the opportunity to select housing in neighborhoods of their choice (U.S. House, 2003). The United States Department of Housing and Urban Development (HUD) provides local public housing authorities (PHA) with funds to provide low-income families with rental assistance. Low-income families use their HCV rental assistance to obtain suitable housing units in the private sector (Graves, 2016). The rent that a family

pays is the difference between the rent for the unit and the family's total tenant payment (Graves, 2016). Most families pay no more than 30% of their monthly income towards rent and utilities; however, depending on the PHA's Payment Standard and the rental amount HCV families could pay up to 40% of their monthly income for rent (Graves, 2016; Teater, 2010). Teater (2010) conducted a qualitative study of the HCV and found that few studies examine the perspectives of HCV families. Teater also found that the perspectives and experiences of program participants are a "missing piece" of the assessment of the HCV program (p. 506). As noted by Maton and Bishop-Josef (2006), an evaluation of a federal program often leads to policy changes. The perspectives and experiences of programs participants is needed to provide a deeper understanding of the program implementation and effectiveness (Maton & Bishop-Josef, 2006). My study will add to the empirical knowledge by obtaining the perspectives and experiences of HCVH participants through in-person interviews.

Housing Choice Voucher Homeownership Program (HCVH)

The HCVH, implemented in 2000, is a HUD homeownership assistance program, which permits HCV participants to use their rental assistance subsidy for their monthly homeownership expenses (HUD, 2003). HUD did not provide new funding to implement the HCVH; however, a PHA has the option to participate or not participate in the program. An HCVH participant can be a new or existing participant in the HCV program. A local Public Housing Authority (PHA) administers the HCVH similar to the management of the HCV. The HCVH assistance is the lesser of the payment standard or the participant's total tenant payment (TTP). Unlike the HCV, an HCVH recipient must

pay all homeownership expenses more than the approved assistance payment. The 40% income limitation does not apply to HCVH participants (HUD, n.d.a.). However, a PHA has the option to establish an affordability policy for all homes purchased.

The HCVH is an important part of HUD's homeownership strategy to increase the number of low-income homeowners (Locke et al., 2006). The HCVH guidelines offer public housing authorities the option to develop their own policies and procedures. The primary objective of the HCVH was to increase the number of low-income homeowners by using tenant-based housing assistance to pay monthly mortgage expenses (Locke et al., 2006). In 1999, HUD invited twelve housing authorities to participate in a pilot program, and by 2006, the number of HCVH sites increased from 300 to 450 participating housing authorities (Locke et al., 2006, p. ix). The number of new homeowners increased from 2,000 to 4,000 by 2005; however, Locke et al. (2006) suggested that the number of new homeowners had increased slowly. They conducted a cross-site analysis of ten HCVH sites with active programs. Their findings suggested that most HCVH homeowners were from minority groups, females, and heads of household with children (Locke et al., 2006). Locke et al.'s (2006) study also found that families pay less than twenty percent of their gross income for homeownership expenses. One objective of the HCVH program was the notion that low-income families can move to lower-poverty communities; however, their study found that families generally moved no more than 3.3 miles from previous locations.

Nevertheless, the HCVH has become one of HUD's foremost strategies to increase the number of low-income homeowners. As of 2006, in conjunction with the

Family Self-Sufficiency, Moving to Work program, and the HCVH; HUD helped nearly 7,900 families purchase homes (HUD, 2006). As of December 25, 2012, there were 953 public housing authorities participating in the HCVH with 15,239 closings (HUD, 2012). Additional research is needed to examine the lived experiences of HCVH participants to better understand their decision-making process. My study will address a gap in the literature that provides a qualitative analysis of the choices of low-income homeowners.

Federal Policy Establishing the HCVH Mission and Goals.

The Housing Act of 1937 (42 U.S.C. § 1437f) (Act) was established to provide low-income families with affordable housing. The Act provided funding to create public housing developments to assist the working poor of the nation. The Act also authorized the Section 8 Certificate Program, which is a housing program that authorized the payment of private property owners for units rented to low-income families. In 1974, the program became the Housing Choice Voucher Program (HCV). By 2008, the Section 8 programs provided housing assistance for approximately 4.8 million low-income households. In 2014, the HCV program had an annual budget authorization of \$18 billion (CBO, 2015). The HCV program is the largest part of the Section 8 authorization and pays large portions of the rents and utilities of about 2.1 million households (Olsen, 2007, p. 3).

Implementation Guidelines and Expectations.

In 1998, the Quality Housing and Work Responsibility Act (QHWRA) authorized the use of HCV funding for homeownership assistance (Olsen, 2007, p. 3; HUD, n.d.a.). Section 8(y) of QHWRA established the framework for the implementation of HCVH (24 CFR § 982.625-982.643); however, the final implementation of HCVH did not occur until 2000 (HUD, n.d.a.). The 2000 regulatory revision expanded the housing choices available to families participating in the homeownership option under the HCV program (HUD, n.d.a.). The HCVH is considered a “special housing type” that allow HCV holders to use their housing assistance to pay expenditures associated with the purchase of a home. Public housing authorities (PHA) have the choice to participate in the HCVH. The Federal Government does not provide additional funding to PHAs for the implementation of HCVH. However, in 2005, HUD gave some PHAs a \$5000 incentive for establishing a HCVH Program, and \$1,000 additional administration fees for each HCVH closing (Olsen, 2007, p. 3). In 2006, the additional funding ended and PHAs continued to use their existing HCV funding to implement the HCVH.

After the final HCVH rule was issued, HUD introduced additional guidelines and rules to govern the administration of the program. These rules included family eligibility, down payment, homeownership counseling, and affordability requirements. HUD allowed PHAs some flexibility in adopting selection and eligibility criteria, and a PHA can determine a majority of the homeownership counseling topics. A PHA can choose to conduct the homeownership counseling in-house or use a HUD-approved housing counseling agency. A PHA can also decide whether to require homeowners to participate

in post-purchase counseling. According to Locke et al. (2006), a large percentage of PHAs developed partnerships with local agencies to provide pre-purchasing counseling. Likewise, a majority of PHAs indicated that they provide post-purchase counseling. However, the post-purchase programs were less structured and had less participation from homeowners (Locke et al., 2006, p. xii). Locke et al. (2006) suggested that additional work is needed in the development of post-purchase counseling programs to help homeowners prepare for the time when their HCVH housing assistance ends (p. xii).

Jonesboro Housing Authority HCVH Policy

The Jonesboro Housing Authority (JHA) is a public housing authority established by the city of Jonesboro. JHA administers the Public Housing and Housing Choice Voucher programs in the City of Jonesboro and Clayton County, Georgia. The Mission of the JHA is to assist eligible low-income families with safe, decent, and affordable housing as they strive to achieve self-sufficiency and improve the quality of their lives (JHA Annual Plan, 2009). JHA proposed to accomplish its mission through coordination and collaboration with their residents and local community service providers. JHA has a total of 32 public housing (PH) units and 1877 Housing Choice Vouchers (HCV). At the time of this review, JHA had 92 applicants on the Public Housing waiting list and 100 on the HCV waiting list. As noted by the JHA 2009 Annual Plan, 55% of the PH residents were female heads of household and 90% of the HCV residents are female heads of household.

In 2003, JHA implemented the HCVH program in an effort to promote homeownership opportunities for first-time low-income families (JHA Administrative

Plan, 2014). Eligible families include current HCV, PH, and residents of other JHA properties (JHA Administrative Plan, 2014). Non-elderly or non-disabled families must have a gross income of \$14,500, which is the Federal minimum hourly wage of \$7.25 multiplied by 2000 hours. (JHA Administrative Plan, 2014). Disabled and elderly families must have a gross income equal to twelve months of the Federal Supplemental Security (SSI) income. JHA includes welfare assistance to determine the eligibility of disabled and elderly families. Non-elderly or disabled families must have current employment and one-year continuous full-time employment of at least 30 hours per week before participating in the HCVH program.

Since 2003, ten families elected to participate in the HCVH program. Currently, JHA has five HCVH participants; five families left the program for various reasons. For example, the first family to participate in the HCVH lost her home after losing a job. The other participants left the program because their total tenant payment equaled or exceeded the payment standard for their mortgage payment. In 2015, JHAs had 40 applicants on the HCVH waiting list; there is no limit on the number of participants for the program. However, the number of HCVH participants remains low. My study sought to ascertain the reason for this occurrence. At the end of 15 years, all participants excluding elderly and disabled homeowners must leave the HCVH program. It should be noted for further discussion that in 2018 the current HCVH participants will begin to exit the program. JHA does not have an exit plan or post counseling services in-place for homeowners. Additional research is needed to obtain a better understanding of what happens in year 16 of the HCVH program for non-elderly or disabled participants.

Benefits and Costs of Homeownership

Owing a home is associated with a number of benefits; personal as well as societal benefits (Locke et al., 2006; Mamgain, 2011; Shlay, 2006;). Shlay (2006) found that low-income homeownership could promote a wide range of social, behavioral, political, economic, and neighborhood changes (p. 511). Many studies focused on the benefits of homeownership; however, few studies acknowledged the costs of homeownership (Mamgain, 2011; Locke et al., 2006; Rohe et al., 2000; Grimstein-Weiss, 2013). Mamgain (2011) suggested that there are societal costs as well as private costs associated with homeownership. For example, low-income homeowners who live in an economically depressed neighborhood may find it difficult to relocate due to the lack of financial means (Mamgain, 2011). Likewise, low-income homeowners who experience negative homeowner events may tend to have physical and psychological problems (Mamgain, 2011). Nettleton and Burrows (1988) found that mortgage debt and foreclosure could lead to increased homeowner anxiety and insecurity. Grimstein-Weiss et al. (2013) studied how low to moderate-income neighborhoods impact the access of social capital (p. 37). They defined social capital as the social and economic resources a person has available within her or his social networks (p. 38). Grimstein-Weiss et al. (2013) found that homeownership was not a “significant predictor of neighborhood resource generation” (p. 49). They also indicated that “neighborhood size and stability” were better predictors of resource creation (p. 49). Policymakers should consider the costs and benefits of homeownership before proposing policies to promote homeownership.

Personal Benefits of Homeownership.

A number of scholars suggest that there are personal and or private benefits to homeownership (Mamgain, 2011; Rohe, Van Zandt, and McCarthy, 2000). There is a “social status” associated with owning a home that can affect a person’s self-esteem and well-being (HUD, 1995; Rohe et al., 2000, Rosso & Weber, 1996). Homeownership is often associated with increased levels of life satisfaction and autonomy (Roskrug, Grimes, McCann, & Poot, 2013; Rosso & Weber, 1996). Rohe et al. (2000) suggested that homeowners have increased “self-efficacy” which could lead to greater psychological and physical health issues (p. 5). Some scholars suggested that homeowners are happier than renters are, they feel better about their life, and they have a better outlook for the future (Rohe et al., 2000; Rossi & Weber, 1996). Homeowners seem to think and behave differently after they become homeowners (Johnson & Sherraden, 1992).

Homeownership can also provide individuals with economic status. As noted in the National Homeownership Strategy, homeownership provides individuals with an opportunity to obtain personal financial security (HUD, 1995). Owning a home provides individuals with a stable place to live and raise a family, the ability to acquire wealth, and an avenue to accomplish personal goals (HUD, 1995). Scholars suggested that homeownership leads to wealth accumulation and financial stability (Bratt, Stone & Hartman, 2006; Boehm & Scholottman, 2008; DiPasquale & Glaeser, 1998; Herbert & Belsky, 2008). Home equity is a major source of wealth for most Americans (Locke et

al., 2006; Van Zandt, 2003). This fact may hold true, to a lesser degree, for low-income homeowners (Vornovitsky, Gottschalck, & Smith, 2014; HUD, 1995).

Another personal benefit of homeownership is the increased autonomy obtained from owning a home. Homeowners have more control over where they will live and are less likely to be involuntarily displaced (HUD, 1995; Johnson & Sherraden, 1992). Skobba and Goetz (2013) found that low-income homeowners tend to move to neighborhoods close to family and friends. Thus, mobility decisions for low-income homeowners tend to be based on “relationships, rather than neighborhoods” (Skobba & Goetz, 2013, p. 155). Homeowners, unlike most renters, have the ability to make changes to their homes, and they can decide who can have access to their homes (Johnson & Sherraden, 1992, p. 72; Rohe et al., 2000). For example, homeowners can customize their homes to fit their personal preferences.

Social Benefits of Homeownership.

The National Homeownership Strategy (1995) suggested that homeownership strengthens families and create good citizens (Rohe et al., 2000). Homeownership is also associated with higher level of social involvement and community engagement (Rohe et al., 2000; Rohe & Lindblad, 2013; Yun & Evangelou, 2016). Some researchers suggest that homeowners are more likely to vote, volunteer, and involve themselves in neighborhood activities (Rohe et al., 2000; Rohe & Lindblad, 2013). Other researchers suggested that homeowners have a financial incentive to become more involved in their communities (Grimstein-Weiss et al., 2013). As noted by Grimstein-Weiss et al. (2013), political and neighborhood safety can affect home values. Researchers also suggested that

homeowners could become entrenched in their communities; they know their neighbors and are members of neighborhood organizations (Rosso & Weber, 1996).

Homeownership is thought to positively affect the lives of children (Grinstein-Weiss et al., 2012; Rohe et al., 2000). Children of homeowners have a better chance of graduating and less likely to use drugs or become pregnant (Rohe et al., 2000. p. 11). The children of homeowners tend to take on the characteristics of their parents (Rohe et al., 2000). One study suggested that homeowners could monitor their children more closely and create stable home environments for their children (Rohe et al., 2000). Grinstein-Weiss et al. (2012), using data from a U.S. Community Advantage Program survey, found that homeownership had a positive impact on the behavior of children (p. 3545).

Another social benefit of homeownership is safe and stable neighborhoods. Homeowners have longer tenures in their neighborhoods and tend to take better care of their homes (Rohe et al., 2000). The income of a homeowner can influence the length of tenure in a neighborhood. Higher income homeowners may create more stability than lower-income homeowners (Rohe et al., 2000). Homeownership can also influence the property values in neighborhoods due to tenure and the upkeep of their homes (Rohe et al., 2000).

Personal Costs of Homeownership.

As previously noted, homeownership is an important public policy strategy for improving the social and financial status of low-income families. There are several benefits associated with homeownership; however, few studies explored the costs associated with homeownership. Mamgain (2011) found that low-income homeowners

encountered more negative experiences associated with owning a home compared to non-low-income homeowners. For example, low-income homeowners have higher percentages of capital losses, defaults, and foreclosures (Mamgain, 2011, p. 1). Low-income homeowners have lower levels of wealth accumulation due to low marginal tax rates, higher mobility, higher cost loans, and unstable employment (Mamgain, 2011, p. 9). Some scholars suggested that homeownership might have a negative impact on the physical and psychological health of low-income families.

Social Costs of Homeownership. Homeownership is thought to have a positive impact on society. However, some scholars suggested that the positive benefits of homeownership might be overstated (Rohe et al. (2001). Using the National Survey of Families and Households, Rosso and Weber (1996) found that homeowners are less likely to have relationships with their neighbors (p. 17). My study will explore this claim by asking low-income families for their perspectives and opinions of the costs and benefits of homeownership. The increased number of subprime loans led to an increased percentage of leveraged homeowners (Pitcoff, 2003). Low-income homeowners are less likely to itemize deductions and cannot take advantage of mortgage interest deductions (Pitcoff, 2003). Rohe et al. (2000) suggested that social policies promoting homeownership can lead to decreased mobility (p. 13). For low-income homeowners, limited mobility may cause low-income families to live in a distressed neighborhood (Rohe et al., 2000).

Conceptual Framework

The conceptual framework for this study acts as a lens to explore the decision-making processes of low-income families regarding their participation in the HUD's HCVH. This study will utilize two contrasting theories to examine the behavior and decision-making practices of low-income homeowners. These theories are the rational choice theory (RCT) and the social cognitive theory (SCT). A principle of RCT is that individuals make decisions after considering the perceived benefit each choice will bring (Dietrich & List, 2013; Geva & Mintz, 1997; Mehlkop & Graeff, 2010). In the case of homeownership, low-income families must decide if owning a home is the best decision

to make considering all of the alternatives. In contrast, SCT suggests that individuals learn by observation (Gibson, 2004). As noted by Gibson (2004), the premise of the SCT dates back to the teaching of Plato and Aristotle (p. 194). Albert Bandura shifted the discussion from learned social behavior through observation and imitation to the cognitive processes of observed behavior (Gibson, 2004, p. 195).

Rational Choice Theory as Seen in Recent Literature

The RCT is also known as the “economic model of man,” “rational actor” and “choice theory”; the theory seeks to understand and has its roots in the economic school of thought (Ogu, 2013, p. 90; Vanberg, 2002; Yair, 2007). RCT has applications for numerous fields of study; microeconomics, sociology, political science, foreign policy and philosophy (Geva & Mintz, 1997; Ogu, 2013, p. 90). Ogu (2013) suggested that the RCT evolved from other disciplines, and the theory coveted the way economics described choice and human behavior (p. 90). The RCT has been used to understand criminal behavior, fitness, party politics, legislation, public good, and coalition building (Chai, 1999; Grandori, 2010; Green, 2002; Mehlkop & Graeff, 2010; Monroe, 2001; Ogu, 2013; Vanberg, 2002).

Researchers examining the decision-making of criminals often use the rational choice model to explain why individuals commit crimes (Akers, 1990; Mehlkop & Graeff, 2010). A common assumption of the RCT is that individuals commit crimes after considering the costs and benefits of committing a crime (Akers, 1990; Cornish & Clarke, 2014; Mehlkop & Graeff, 2010). An individual is more likely to commit a crime if they think they will not get caught (Becker & Mehlkop, 2006; Mehlkop & Graeff,

2010). Criminals are not victims of their unintended actions; they make a rational decision to benefit from the results of their choices (Becker & Mehlkop, 2006, p. 195).

De Haan and Vos (2003) submitted that the RCT is not a provable theory; they suggested that the theory is a “heuristic model” and useful for evaluation purposes only (p. 30).

Another application for the RCT is the gambling industry; Hahn, Wilson, McRae, and Gilbert (2013) used the Gambling Attitudes and Beliefs Survey (GABS) to research an individual’s vulnerability to gambling (p. 1261). They found that individuals vulnerable to gambling are more motivated by money than the act of gambling (Hahn et al., 2013, p. 1262). As with criminal behaviors, the RCT does not account for all aspects of why people gamble; however, the theory provides a starting point to understand human behavior (De Haan & Vos, 2003). The concept of a motive not only renders an act individualistic but also assumes all actions are rational.

The use of the RCT in housing and homeownership research is limited. Steggell, Binder, Davison, Vega, Hutton and Rodecap (2004) conducted a study to examine the theories employed in the housing field from 1989 through 1999 (p. 3). The authors reviewed 115 articles, the articles contained 44 theories or conceptual frameworks, and RCT was only cited once (Steggell et al., 2004). The primary premise of the RCT is that rational actors “maximize their expected utility”; in other words, they maximize the benefit while minimizing the cost associated with a decision (Freeman, 1998; Grafstein, 2002; Manzo, 2013; Ogu, 2013; Yair, 2007). The RCT has implications for the decision-making processes of homeownership. Based on the premise of the RCT; a low-income

individual would consider the alternatives of homeownership and make the decision that offers her or him the greatest benefit or lowest cost (Steggell et al., 2004, p. 3).

Social Cognitive Theory (SCT) as Seen in Recent Literature

The SCT is the second theoretical lens this study will use to explore the decision-making processes of low-income individuals who choose to participate or not participate in the HCVH Program. The SCT evolved from Bandura's social learning theory (SLT) which posits that individuals learn from their observations of others. The SCT expanded on the SLT by suggesting that an individual is actively involved in the decision-making process, and not just a passive observer. The SCT suggests that individuals decide whether to participate in a homeownership program based on his or her self-regulated "thoughts, motivation, and behaviors" (McCormick, 2001, p. 26). The SCT takes into consideration past experiences of people, their perceptions of future outcomes, and their desire and belief that they can accomplish a task or behavior (Amaya & Petosa, 2011).

The SCT is not a new theory; as noted before, the SCT evolved from Bandura's SLT over twenty years ago (McCormick & Martinko, 2004). Scholars used the SCT to examine various social constructs such as intervention programs to combat alcoholism, drug abuse, infectious diseases, and obesity (Amaya & Petosa, 2011; Bandura, 2004; Priest, Knowlden, & Sharma, 2015; Rankin, Kuznesof, Frewer, Orr, Davison, Almeida, & Stewart-Knox, 2016; Young, Plotnikoff, Collins, Callister & Morgan, 2015). The SCT has also been used to research career and academic performance, virtual communities, and web-based resources (Chiu, Hsu, Wang, 2006; Conklin, Dahling, & Garcia, 2013; LaRose, Mastro, Eastin, 2001; Lent & Brown, 2006; Kim, 2010; Singley, Lent, & Sheu,

2010; Usher & Pajares, 2008). I did not find studies that used the SCT to examine the decision-making process of homeownership programs. However, the SCT does provide a framework to study the motivation of low-income individuals to participate in a homeownership program.

Rankin et al. (2016) conducted a qualitative study to develop a theoretical approach to promoting effective personalized nutrition programs. The authors used two focus groups composed of eight participants from social research agencies in the United Kingdom (Rankin et al., 2016, p. 2). The results indicated that an effective personalized nutrition program should include elements of “goal setting,” “self-regulation,” and consideration of the social and physical environment (Rankin et al., 2016, p. 4). They found that individuals are more likely to participate in a personalized nutritional program when they have clearly defined goals and supportive, interactive feedback. The participants felt that they would be more likely to follow a personalized nutritional plan with a specific goal. Individuals with high self-efficacy and commitment were more likely to stick with a nutritional eating plan (Rankin et al., 2016, p. 6).

Priest et al. (2015) used the SCT to determine the motivation of male college students in getting the Human Papillomavirus Vaccination (HPV). Priest et al. (2015) conducted a non-experimental, cross-sectional quantitative study of 309 unvaccinated, undergraduate male college students in a southeastern university (p. 376). The purpose of this study was to identify the predictors for unvaccinated undergraduate males in getting the HPV (Priest et al., 2015, p. 377). Their results suggested that unvaccinated males with low HPV awareness and knowledge are less likely to get the vaccination (Priest et al.,

2015, p. 379). Intervention programs should focus on educating young males on the benefits of the HPV. Prevention Programs should inform males that the Human Papillomavirus is not a woman's disease; HPV is a preventable disease, and early intervention is necessary (Priest et al., 2015).

Chiu et al. (2006) conducted a quantitative study to determine a person's likelihood of sharing information with others in virtual communities (p. 1872). The authors used the SCT and the social capital theory to explain why individuals decide to share or not share information (Chiu et al., 2006, p. 1873). As noted by Chiu et al. (2006), the SCT suggest that an individual's behavior is the "triadic, dynamic and reciprocal" interplay of personal, behavioral, and environmental influences (p. 1873). The authors surveyed 310 members of a virtual professional community. The results of their study indicated that individuals are more likely to share information with people they have social ties with (Chiu et al., 2006, p. 1883).

Key Components of the Rational Choice Theory (RCT)

Defining the RCT

The RCT suggest that individuals make decisions after considering the costs and benefits of their choices (Dietrich & List, 2013; Geva & Mintz, 1997; Mehlkop, & Graeff, 2010, p. 191). The RCT is also known as the "economic model of man" (Vanberg, 2002, p. 7). The RCT provides an effective way to examine the "purposeful, intentional" actions of individuals (Lehtinen & Kuorikoski, 2007, p. 118; Vanburg, 2002, p. 10). Ogu (2013) suggested that the RCT is an appropriate theory to use in the study of human behavior (p. 91). The RCT has three primary components; first, an individual

considers a set of alternative actions, the individual obtains information to help predict the consequences of his or her choice, and lastly, using a criterion an individual decides which action will provide the best benefit for them (Vanberg, 2002, p. 10).

Objective versus Subjective Rationality

Two binary relations characterize the act of decision-making; first, we consider decisions that are rational in an “objective” sense (Gilboa, Maccheroni, Marinacci & Schmeidler, 2008, p. 755). Objective rationality takes into consideration the “adaptedness of human behavior” (Vanberg, 2002, p. 11). The ultimate goal of objective rationality is to convince others of the soundness of a given arguments (Gilboa et al., 2008, p. 755). Decision makers must first convince themselves of the validity of the information before being able to convince others. For example, after considering all of the facts a decision maker wishing to purchase a home ultimately believes purchasing a home is the best possible decision. Next, the decision maker must convince others that his or her decision is the best decision (Gilboa et al., 2008, p. 755). Objective rationality suggests that the decision maker has all required information available to make an informed decision. The subjective notion of rationality implies that the preferences and beliefs of the decision maker are rational (Vanberg, 2002, p. 12). As noted by Vanberg (2002), an advantage of the theory of objective rationality is that it is falsifiable; likewise, a disadvantage of objective rationality is that the theory can easily become invalidated by every mistake made by the decision maker (Vanberg, 2002, p. 12).

The second decision-making component is rationality in a “subjective” sense (Gilboa et al., 2008, p. 755). Subjective rationality focuses on the “intentionality of

human behavior” (Vanberg, 2002, p. 11). Knowledge is not constant; it is different for each individual, and it changes over time (Vanberg, 2002, p. 11). Subjective rationality suggests that a decision maker make the best decision possible in light of the available information without the necessity to convince others (Gilboa et al., 2008, p. 755). In subjective rationality, a decision maker cannot believe that he or she is making the wrong decision (Gilboa et al., 2008, p. 755). For example, Mehlkop and Graeff (2010) suggested that criminals commit crimes after determining whether the expected subjective benefit is greater than the expected subjective cost of getting caught (p. 191). “It is assumed that the greater the penalty associated with a crime, the less likely it will occur (Mehlkop & Graeff, 2010, p. 193). However, as noted by Mehlkop and Graeff (2010), criminals may not consider the severity of the penalty for committing a crime if they do not believe they will be caught (p. 193). The subjective rationality of a person committing a crime is different depending on the socioeconomic class and individual associations (Mehlkop & Graeff, 2010, p. 193).

Self-Interest

Another consideration of the RCT is the concept of self-interest. The rational actor behaves in a way that reflects his or her self-interest; in other words, the rational actor makes conscious decisions that serve his or her best interest (Monroe, 2001, p. 153). The notion of self-interest takes into consideration the intentions of decision makers, their conceptualization of the issue, and their ability to make a sound decision (Monroe, 2001, p. 154). A decision maker must consider her or his self-interest when evaluating the costs and benefits of a decision (Green, 2002, p. 13). Frank (2008) suggested that the narrow

notion of self-interest could not accurately account for the true nature of humans. As noted by Miller (1999), the notion of self-interest can help to explain the behavior of individuals.

Choice, Constraints, and Introspection

The principal notion of the RCT is that decision makers have preferences, and they make choices in line with these preferences (Levin & Milgrom, 2004, p. 3; Manzo, 2013, p. 363). There are two central assumptions of the RCT; completeness and transitivity (Levin & Milgrom, 2004, p. 3; Manzo, 2013, p. 363). The assumption of completeness suggests that a decision maker, when faced with two alternatives, will choose the alternative her or she likes the most (Levin & Milgrom, 2004, p. 3). The assumption of transitivity suggests that without clearly defined preferences; a decision maker will fluctuate between indifferent choices (Levin & Milgrom, 2004, p. 3).

In the rational choice model, it is understood that not all possible choices can be accounted for (Vanberg, 2002). Nevertheless, most economists agree that the RCT is the best analytical tool available to observe human behavior (Vanberg, 2002, p. 8). As stated above, objective rationality suggests that the decision maker has all required information available to make an informed decision. In light of an individual's reasoning capacity, it is unpractical to think that a person could reason through every possible decision (Vanberg, 2002). A decision maker must make a choice after considering the available information and consequences of that choice (Vanberg, 2002, p. 13).

As previously noted, a rational decision maker makes a decision by choosing the preferred alternative (Green, 2002, p. 7). Before choosing the preferred alternative, a

decision maker must also acknowledge any constraint relating to her or his choice (Green, 2002). A primary constraint of the economic rational choice model is budget constraints, or limited resources (Green, 2002, p. 7). For example, decision makers will select the alternative that provides them with the “highest possible value” (Green, 2002, p. 7). Low-income individuals may decide to purchase a home that fits within their budget and would ultimately increase their equity.

The purpose of the RCT is to offer a descriptive explanation of the intentionality of human behavior (Vanberg, 2002). There is an intuitive component to the RCT that account for “introspection” and the lived experiences of individuals (Vanberg, 2002, p. 10). Introspection implies that an individual’s behavior purposefully aims to solve any problems that he or she encounters. An individual will make sense of the behaviors of other people by employing a “folk version” of the rational choice theory. The individual interprets how others act by using his or her own perspective and view of a reasonable response to whatever choices or problems faced by other people. Successful interaction with others would not be possible without this type of introspection and interaction.

Key Components of the Social Cognitive Theory

Defining the Social Cognitive Theory

The social cognitive theory (SCT) has its origin in the notable work of Bandura (1977) on social learning. The SCT submits that individuals learn by modeling the actions they observe in others (LaRose, Mastro, & Eastin, 2001; Wood & Bandura, 1989, p. 362). Bandura (1977) found a positive relationship between “cognitive” learning and the processes individuals go through to develop new patterns of behavior (p. 192).

Individuals learn by observing others and through their observations, they gain knowledge and develop skills to self-regulate and create new attitudes or ways of behaving (Amaya & Petosa, 2011, p. 133; Stajkovic & Luthans, 1998, p. 63).

My study will operationalize four SCT constructs, which are self-efficacy, outcome expectation, self-regulation, and social environment (Chiu, Hsu & Wang, 2006, p. 1872; Stajkovic & Luthans, 1998). The SCT submits that an individual's behavior has two types of expectations; self-efficacy and outcome expectation (Chiu, Hsu & Wang, 2006, p. 1872; Stajkovic & Luthans, 1998). Self-efficacy described the belief a person has in his or her ability to perform in a particular manner (Gibson, 2004; Priest, Knowlden, & Sharma, 2015; Stajkovic & Luthans, 1998). Outcome expectation describes a person's anticipation of a specific outcome (Priest et al., 2015). Self-regulation refers to a person's ability to affect the outcome of his or her own behavior (Stajkovic & Luthans, 1998). The SCT implies that a low-income individual makes the decision to purchase a home after observing someone who purchased a home and he or she is confident enough to accomplish the same task. A person's belief is influenced by what he or she sees others do; for example, a person may decide to purchase a home because his or her relative or best friend purchased a home.

Self-Efficacy

Self-efficacy is an important construct of the SCT; self-efficacy describes a person's belief in his or her ability to perform a given task (Chiu, Hsu & Wang, 2006; Stajkovic and Luthans, 1998). Self-efficacy suggests that a motivated individual with the belief that he or she can complete a task will exert the necessary effort to complete the

task (Gibson, 2004. p. 198; Stajkovic & Luthans, 1998, p. 63). Likewise, an unmotivated person with little confidence in his or her ability is less likely to exert the effort to complete a given task (Stajkovic & Luthans, 1998). For example, a low-income individual with high self-efficacy is confident of his or her ability to become a homeowner. The SCT offers self-efficacy as a key contributing factor of an individual's thoughts and behaviors; however Lent and Brown (2006) suggested that a person's self-efficacy is dependent on the particular task or issue at hand (p. 15).

Self-Regulation

Self-regulation or self-management is one of the important constructs of the SCT. The SCT submits that individuals learn from observed behavior; their observations influence their behavior and thought processes. Learned behavior is more than the simple imitation of the behavior of others; individuals evaluate what they observe and learn about their own values, expectations, and beliefs (Bandura, 1999; Stajkovic & Luthans, 1998, p. 63). Bandura (1999) suggested that individuals are more than "knowers and performers" influenced by their outcome expectations; Bandura (1999) claimed that individuals are also "self-reactors" and able to regulate their own behaviors (p. 37). For example, a low-income individual may see other people purchasing homes; however, he or she may decide that owing a home does not fit within his or her current capacity and goals. Policymakers and programs managers should consider a low-income individual's self-regulating skills when promoting homeownership opportunities.

Outcome Expectation

Self-efficacy explains the confidence a person has in his or her ability to complete a task; outcome expectation examines a person's beliefs in what will happen if he or she performs a particular action or behavior (Lent & Brown, 2006). Individuals consider social, material, and self-evaluative factors when evaluating their outcome expectations. The outcome expectation of a task helps a person to decide on his or her course of action. For example, a person expecting a positive outcome from a particular behavior is more likely to adopt that behavior (Bandura, 1999; Lent & Brown, 2006). Likewise, a negative outcome expectancy of a behavior or action would most likely lead to the abandoning of that behavior (Bandura, 1999; Lent & Brown, 2006). The observations of similar behaviors or actions can influence a person's outcome expectation. For example, a low-income individual that observes another person's challenge with homeownership may decide not to participate in a homeownership program.

Environmental Factors

The SCT suggests that human behavior is neither a spontaneous individual action nor the results of mindless environmental influences (Stajkovic & Luthans, 1998, p. 127). Human behavior is comprised of the shared influences between the individual, his or her environment and the resulting behavior (Stajkovic & Luthans, 1998, p. 64; Stajkovic & Luthans, 1998, p. 127). The environmental factors affecting human behavior are external physical and social environmental influences (Stajkovic & Luthans, 1998). Physical environmental influences are often beyond the control of the individual and can have a positive or negative effect on human behavior. For example, in health-related studies on

asthma management, researchers found that indoor and outdoor physical environmental factors impacted the way individuals managed asthma triggers (Andrews, Jones, & Mullan (2012, p. 54). Individuals use the information they learn from physical environmental influences to manage and regulate their behavior (Andrews et al., 2012). Andrews et al. (2012) found that some individuals are “dutiful activists”; they use the information they learn about their environment to adapt their behaviors and conform to their limitations (p. 54). Conversely, individuals without the ability to adapt or “complacent bystanders” find it difficult to change their behaviors or believe they have the ability to change (Andrews et al., 2012, p. 54).

Social factors also play an important role in human behavior. Social support systems can help individuals to adapt and deal with various situations. There is a positive relationship among people with strong support networks and successful self-management results (Andrews et al., 2012, p. 54). One way the environment can influence human behavior is through incentive motivation; individuals receive a reward or punishment depending on their desirable or undesirable behaviors (McAlister, Perry & Parcel, 2008). Another environmental influence is through facilitation, where individuals are empowered with information, tools, and the resources needed to accomplish the desired behavior (McAlister, Perry & Parcel, 2008). For example, the HCVH is a structured program established by HUD to help low-income individuals become homeowners. The program provides the information, tools, and resources necessary for program success.

Public Policy Issues

Policy Intent versus Program Implementation

The first federal housing subsidy programs began after the Great Depression in the 1930s to provide additional low-income housing and to help families pay their rent (HUD, n.d.a.). The first housing legislation occurred with the passing of the National Housing Act of 1934 that established the Federal Housing Administration (FHA) (HUD, 2007). FHA provides mortgage insurance on single family, multifamily, and other types of mortgage loans issued by approved lenders (HUD, n.d.a.). As noted by HUD, the FHA has insured over 34 million loans since its inception. The U.S. Congress passed the Housing Act of 1937 (42 U.S.C. § 1437f) (Act) as an attempt to provide low-income families with decent, safe and sanitary housing (HUD, n.d.a.). The Act provided cities and counties with funding to build public housing units for the working poor of their communities. The Act was amended in 1965 to include the 236 Leased Housing Program; a program where PHAs sign lease agreements with private landlords to house low-income families. In 1974, Congress amended the Act and passed the Housing and Community Development Act that authorized the Section 8 Certificate Program (Certificate). The Certificate program permitted public housing authorities (PHA) to pay private sector property owners for units rented by low-income families (HUD, n.d.a.). The primary purpose of the Certificate program was to increase the housing choices for very low and low-income families (HUD, n.d.a.). In 1983, the Certification program transitioned into the Housing Choice Voucher Program (HCV). The HCV program is the

largest part of the Section 8 authorization and pays a large portion of the rents and utilities of around 2.1 million low-income households.

In 1998, Congress passed the Quality Housing and Work Responsibility Act (QHWRA) authorizing the Housing Choice Voucher Homeownership (HCVH) program (HUD, n.d.a.). QHWRA provided the structure for the homeownership program under section 8(y) of the Act (24 CFR § 982.625-982.643; however, the HCVH was not implemented until 2000 (American Homeownership and Economic Opportunity Act of 2000) (HUD, 2013). PHAs have the option whether to implement the HCVH program and to allow families to use their vouchers to purchase homes. The intent of the HCVH program was to allow HCV families the ability to use their HCV to purchase homes. The ratio of PHAs participating in the HCVH program increased to 27 percent by 2012 (HUD, 2012). According to HUD, in 2012, there were 953 public housing authorities participating in the HCVH with 15,239 closings (HUD, 2012).

Target Population Impact

The HCVH guidelines authorized by Congress, regulated by HUD, and administered by PHAs, describe the eligibility requirements for the target population. An eligible participant must be a current HCV holder wishing to use his or her housing assistance to pay towards homeownership expenses (HUD, 2012). In addition, the family must be a first-time homeowner, have the required minimum income, and must satisfy any other PHA eligibility requirement (HUD, n.d.a.). In the HCV program, if the rent is higher than the PHA payment standard the HCV family must pay the difference. However, during all initial moves to new units, families cannot pay more than 40 percent

of their monthly-adjusted incomes toward their rents. This regulation does not apply to families in the HCVH; HCVH participants must pay the differences between the payment standard and the monthly homeownership expenses. A PHA can establish an affordability requirement to prevent homeowners from buying homes they cannot afford (HUD, n.d.a.).

HUD commissioned two studies of the HCVH program, one in 2003 and another study in 2006. HUD used the results of the 2003 study to make improvements to the HCVH program. The 2006 study found that the foreclosure and delinquency rates for HCVH participants were “extremely low” (Locke et al., 2006, p. xiv). The study also noted that 58% of the homeowners were minorities, 61% were females with children, and 32% were disabled (Locke et al., 2006, p. xiv). According to the 2006 study, homeowners moved an average of 3.3 miles from their previous neighborhoods (Locke et al., 2006, p. xiv). On the surface, these findings suggest that the HCVH program has been a success; however, several scholars claimed that this might not be the case (Shlay, 2006; Olsen, 2007). Olsen (2007) found that HUD’s failure to establish a nation-wide implementation of the HCVH program limited the potential for increasing the number of low-income homeowners (p. 3). Olsen (2007) also observed that in 2005, less than 13% of the PHAs in the United States participated in the HCVH program (p. 3). Shlay (2006) suggested that the focus on low-income homeownership as the “American Dream” might be a “delusion” (p. 511). Similarly, Hochschild (1995) suggested that the notion that everyone has the same opportunity to participate equally in the American Dream is a fallacy (p. 26). As noted by Shlay (2006), the focus on low-income homeownership has taken the

focus away from affordable housing policy issues (p. 511). Olsen (2007) suggested that PHAs do not have an incentive to implement the HCVH program; they do not receive additional administration funding. Olsen (2007) concludes that the HCVH will continue to be limited until HUD changes the implementation guidelines and provide additional funding for PHAs (p. 3).

Perspectives on Self-Sufficiency and Homeownership

As previously noted, few scholars conduct qualitative studies that ask program participants their perspectives on self-sufficiency and low-income homeownership programs (Everhardt, 2009). According to Everhardt (2009), studies that address low-income sufficiency issues tend to overlook housing and homeownership issues (p. 46). Everhardt (2009) conducted a qualitative study of twenty-five low-income women examining their perspectives of economic self-sufficiency and homeownership. Everhardt (2009) found that a large percentage of low-income families are black female heads of households. The study also found that low-income women face a multitude of barriers that make it difficult for them to achieve economic self-sufficiency as well as homeownership (Everhardt, 2009, p. 194). The barriers included low wages, inadequate training, lack of education, and a low banking aptitude (Everhardt, 2009). Everhardt (2009) found that the meaning of the American Dream differs depending on the individual. For example, one participant in Everhardt's (2009) study, Anne, a single, African American mother of four, claimed that her monthly income of \$315 made it impossible for her to pay her bills (p. 98). Anne's dream of self-sufficiency involved having enough money to pay her bills and to own a car (Everhardt, 2009, p. 98). Dumka,

Gonzales, Wood, and Formoso (1998) conducted a qualitative study of eighty-two low-income families from three ethnic groups (Mexican, African American, and European American) (p. 605). Dumka et al. (1998) found that “financial strain” was a major stressor for low-income families (p. 622). Low-income families worry about the necessities of life such as having a place to live, food, and clothing (Dumka et al. (1998). As noted by Herbert, Haurin, Rosenthal and Duda (2005), increasing low-income homeownership is important; however, more attention is needed to deal with the barriers of economic and social self-sufficiency (p. ix). The barriers of homeownership make it difficult for lower income families to own a home. As noted by Herbert et al. (2005), the number of very low-income homeowners was 50.9% compared in 2004 to 87.7% for higher income families (p. vii). Much of the research focused on the benefits of homeownership; however, a few studies expounded on the costs associated with owning a home (Mamgain, 2011). Mamgain (2011) found that low-income homeowners face more negative effects of homeownership than their higher income counterparts do. Low-income homeowners were more likely to have unstable incomes and are more likely to lose their homes to foreclosure (Mamgain, 2011). Reid (2004) conducted a five-year longitudinal study examining the homeownership experiences of fifty-five low-income families in Washington State (p. 3). One of the first participants that purchased a home stated that he and his wife had to work multiple jobs to purchase his home (Reid, 2004, p. 7). Has the American Dream become a nightmare for this participant? The participant stated that owning a home was more expensive than he imagined, he said; “we can never rest” (Reid, 2004, p. 7).

Another barrier associated with homeownership is the lack of mobility. According to DiPasquale and Glaeser (1998), homeownership has high transaction costs that limit the mobility of low-income families (p. 3). The lack of mobility can cause low-income families to remain in high-poverty communities. A different participant named Angela, in Everhardt's (2009) research study, was a single unemployed African American. She claimed that her lack of income created an enormous barrier to her self-sufficiency. To help make ends meet she considered selling drugs; however, after considering the possible danger she might face, she decided against selling drugs. Angela defined self-sufficiency, as "I just need a job" (p. 100). The dream of homeownership is far down on Angela's list of immediate goals. Everhardt's (2009) research supports the notion that homeownership is not always the best option for some low-income families.

A number of qualitative and quantitative studies focus on low-income minority females and their experiences with the "welfare to work" system (Anderson, Halter, & Gryzlak, 2004; Blalock, Tiller, & Monroe, 2004; Harris, 1996; Kissane, 2008). These studies provide valuable insight into the minds of low-income females. The "welfare to work" program came out of the federal government's effort in 1996 to reform the welfare system (Kissane, 2008). The Work Opportunity Reconsolidation Act (PRWORA) replaced the Aid to Families with Dependent Children (AFDC) with the Temporary Assistance for Needy Families (TANF) (Kissane, 2008, p. 338). The TANF program instituted several new initiatives and requirements to include time limits for assistance and the promotion of marriage before having children (Kissane, 2008, p. 338). Many states adopt the "work first" approach and require TANF recipients to enroll in work-

related programs (Kissane, 2008, p. 338). As a result, of the new welfare to work requirements, the welfare rolls decreased, and some suggested that the TANF program was a success. However, Kissane (2008) noted that the decline in TANF recipients was not a guarantee that former TANF families obtained economic self-sufficiency (p. 339).

Kissane (2008) conducted a qualitative study of former welfare to work participants to explore their lived experiences and to assess the effectiveness of the welfare to work program. Kissane (2008) interviewed forty low-income women in Philadelphia to find out their experiences with welfare to work program. Kissane (2008) found that many of the women had negative comments to say about the program and its effectiveness. For example, many of the participants stated that the job programs were “a waste of time” (Kissane, 2008, p. 344). The participants claimed that most of the job programs did not lead to full-time employment, and the classes did not help them to develop the “critical skills” they needed to succeed (Kissane, 2008, p. 346). For example, one participant stated all she wanted was a “good job.” She summed the effectiveness of the job program by saying; “all they do is just talk,” “they should like send you to interviews,” and “I’m tired of going through job training things” (Kissane, 2008, p. 346). Kissane (2008) found that many of the women interviewed did not see the benefits of the welfare to work program. According to some of the women, the program wasted their time, added to their already stressful lives, and brought them in contact with “disrespectful, hypocritical, and indifferent staff” (p. 354). Kissane (2008) concluded that the research findings suggested a need for supportive services that address the needs of

TANF recipients. Kissane (2008) likewise suggested that program staff members required additional training to teach them how to work with program participants (p. 355).

Blalock et al. (2004) conducted a similar qualitative study of welfare recipients, as they transitioned off welfare under the welfare to work program. The authors interviewed ten low-income women at three phases, at the beginning of their welfare to work experience, during the transition period, and after leaving the welfare rolls (Blalock et al., 2004, p. 127). The authors found that the women interviewed remain in “persistent deep poverty” after leaving welfare and the women did not become economically self-sufficient (Blalock et al., 2004, p. 127). During the first interviews, the women were optimistic and hopeful; one woman stated that she wanted to “learn more and further my education” and another stated, “I can do better for myself” (Blalock et al., 2004, p. 130).

A year later during the second interview, the women had experienced several setbacks; some women gained employment but then lost their jobs; only a few women remained optimistic (Blalock et al., 2004, p. 127). The final interview of the ten participants occurred in 2001, and all the participants had exited the welfare system. As noted by the authors, half of the women gained employment and two women had maintained full-time employments for several years (Blalock et al., 2004, p. 131). The remaining five women were unemployed and had little hope of work or self-sufficiency. The authors found that one out of the ten women came close to the notion of self-sufficiency. During the first interview, the authors labeled this participant as “at risk”; however, during the second interview, the authors noted that the participant had a somewhat stable job and owned a modest home in need of repair (Blalock et al., 2004, p.

127). This participant came close to the welfare to work definition of success, nevertheless; this woman still faced some of the same barriers to homeownership. The home she lived in was old, the home did not have hot water, she was behind on her mortgage, and she faced the possibility of foreclosure (Blalock et al., 2004, p. 132).

Affordable Housing and Homeless Impact

As noted previously, most U.S. presidents since the 1930s have included homeownership provisions in their platforms (Mallach, 2011; Shlay, 2006; McCarthy, Van Zandt & Rohe (2001). For example, the U.S. Housing Act of 1937 was the result of President Franklin D. Roosevelt's efforts to battle the effects of the Great Depression by providing affordable housing for the citizens of the United States (Grigsby & Bourassa, 2003). In 1995, President Clinton introduced the National Homeownership Strategy; he established a national goal of increasing the homeownership rate to 67.5 percent by 2001 (McCarthy et al., 2001). The National strategy for homeownership led to the homeownership rate increasing to 67 percent in 1999 (U.S. Census Bureau, 2000), and the rate was 68.2 percent in 2007 (U.S. Census Bureau, 2007). The National Homeownership Strategy allowed HUD to establish lending mandates in underserved areas and to lower the underwriting criteria for some mortgages (McCarthy et al., 2001, p. 28). The new homeownership strategies targeted low-income families, and many of these families made risky financial decisions that led to higher rates of mortgage defaults and foreclosures (McCarthy et al., 2001, p. 28; McCormack & Mazar, 2013, p. 115).

In 2002, President Bush introduced the "Blueprint for the American Dream." He established a goal of increasing the number of minority homeowners by 5.5 million by

2010 (Landis & McClure, 2010, p. 328). In 2008, President Obama continued many of the housing policies of previous administrations; he reenergized the federal housing policies to increase affordable housing and end homelessness (Ting, 2013). The number of programs promoting affordable housing and homeless prevention are vast.

Homeownership programs includes the following; Home Affordable Refinance Program (HARP), HARP 2.0, Making Home Affordable (MHA), National Foreclosure Mitigation Counseling Program, Housing Choice Voucher Program, HUD – Veteran Affairs Supported Housing (VASH), Homelessness Prevention and Rapid Re-Housing Program, Rent Reduction Voucher, public housing, and other housing programs to support the federal housing policies (U.S. Dept. of HUD [HUD], 2014).

In 1998, Congress passed the Quality Housing and Work Responsibility Act (QHWRA) authorizing the Housing Choice Voucher Homeownership (HCVH) program (HUD, n.d.a.). QHWRA provided the structure for the homeownership program under section 8(y) of the Act (24 CFR § 982.625-982.643; however, the HCVH was not implemented until 2000 (American Homeownership and Economic Opportunity Act of 2000) (HUD, 2013). Since 2000, the HCVH program has assisted over 15,000 low-income families in the purchase a home (HUD, 2012).

Bureaucratic Issues

Historically, the federal government has promoted the notion that owning a home is the American Dream (McCormack & Mazar, 2013; Shlay, 2006). Homeownership has been a central focus of the housing policy of the United States (Mallach, 2011, p. 5). Scholar suggested that homeownership has several benefits; homeownership is thought to

promote a wide range of social, behavioral, political, economic, and neighborhood benefits (Grimstein-Weiss et al., 2012; Mamgain, 2011; Rohe et al., 2000; Shlay, 2006, p. 511). However, few scholars acknowledged the costs associated with homeownership. Mamgain (2011) suggested that there are societal costs as well as private costs associated with homeownership. Some scholars suggested that public officials have placed too much emphasis on homeownership (McCormack & Mazar, 2013; Shlay, 2006). McCormack and Mazar (2013) and Shlay (2006) suggested that the emphasis on homeownership takes the focus and resources away from the affordable housing needs of low-income renters. In 2008, McCormack and Mazar (2013) found that the federal government spent six dollars towards homeownership for every one dollar for low-income renters (p. 320). As noted in the literature that low-income homeowners can benefit from owning their homes; however, policy makers must also consider the “risks and uncertainties” of homeownership when making policy decisions about low-income homeownership (Mallach, 2011, p. 7). As noted by Mallach (2011), policy decisions about low-income homeownership can shape the future prospect for increasing the number of low-income homeowners (p. 7). Mallach (2011) summed up the policy debate by saying the following:

I argue that public policy and resources should be directed less toward maximizing the number of lower-income homeowners and more toward maximizing the quality and stability of the homeownership experience for lower-income owners, by creating an environment in which homeownership becomes a

more stable and sustainable experience, rather than a revolving door fraught with risk and uncertainty. (p. 7)

Entrenched in the housing policy debate is the notion that the homeownership experiences of low-income families differ from that of the general population.

McCormack and Mazar (2013) noted that the population first hit by the foreclosure crisis was the segment of owners with subprime loans (p. 115). Minority and low-income communities became the target markets for the subprime and predatory lenders (Bocian, Li, & Ernst, 2010, p. 4). The National Homeownership Strategy, established in 1999, opened the door for relaxed underwriting criteria for some mortgages (McCarthy et al., 2001). The national housing strategy required lending institutions to focus their efforts on increasing the number of mortgages for underserved populations. Bocian et al. (2010) concluded that the foreclosure crisis resulted from lending institutions developing “dangerous loan products combined with unsound underwriting practices” (p. 12). Ultimately, the crisis originated from the policies decisions of the policy makers.

Congress required HUD to provide an answer to what caused the crisis. In 2010, HUD’s Report to Congress on the Root Cause of the Foreclosure Crisis indicated that the cause of the crisis was “fundamentally the result of rapid growth in loans with a high risk of default is due both to the terms of these loans and to loosening underwriting controls and standards” (HUD, 2010, p. vii). There are other factors that contributed to the foreclosure crisis; these factors are called “trigger events” (HUD, 2010, p. vii). Trigger events included the loss of jobs or income sources, health issues, and divorces (HUD, 2010, p. vii). In 2008, the governmental leaders and the Obama administration came

together to develop a plan to respond to the foreclosure crisis. The Neighborhood Stabilization Program (NSP) was one of the most significant bi-partisan efforts devised to combat the foreclosure crisis. The NSP provided funds to local governments to stabilize their neighborhoods by purchasing foreclosed properties, rehabbing, and putting these homes back on the tax base (Goldstein, 2010, Newburger, 2010). Landis and McClure (2010) suggested that the federal government should rethink the federal policy on homeownership by learning from past successes and failures (p. 340). The NSP program is an example of a housing program that had minimum success for a specific period. There were five other housing programs that exhibited notable success through several administrations. These programs include the FHA mortgage insurance; rental housing vouchers, which includes the Housing Choice Voucher Homeownership Program (HCVH); the Low Income Housing Tax Credit program (LIHTC); HOPE IV; and the CRA (Landis & McClure, 2010, p. 340). Landis and McClure (2010) concluded that the federal government should build on what works; eliminate the programs that do not work and combine and coordinate the programs that do work (p. 340).

Research Methods Used in Literature

The research reviewed in this study on housing programs, homeownership, RCT, and SCT used a mixture of research approaches. The majority of the studies reviewed used the quantitative methodology (Boehm & Schlottman, 2008; Grinsten-Weiss et al., 2012; Grinsten-Weiss et al., 2013; Haurin, Parcel & Haurin, 2002; Herbert & Belsky, 2008; Manturuk, Lindblad & Quercia, 2010; Shlay, 2006; Turnham et al., 2003). In the quantitative studies reviewed, statistical surveys and multivariate analyses were most

common. Researchers used the multivariate method to determine the benefits of homeownership (Burr, Mutchler & Gerst, 2011; Grinstein-Weiss et al., 2013; Grinstein-Weiss et al, 2002; Haurin, Parcel & Haurin, 2002; Herbert & Belsky, 2006; Mamgain, 2011; Rohe et al., 2000; Rossi & Weber, 1996). Few studies focused on the costs of homeownership; some of the costs associated with homeownership included the loss of mobility, high transaction costs, and health-related issues (Mamgain, 2011; Grinstein-Weiss et al., 2013; Nettleton & Burrows, 1998). Studies that utilized the qualitative research approach in the study of homeownership were limited. Graves (2016) conducted a qualitative meta-synthesis review of qualitative studies on the HCV program; the study reviewed a variety of articles, reports, dissertations, and books about the HCV (Graves, 2016, p. 4). HUD commissioned two studies, one in 2003 to examine the implementation of the Housing Choice Voucher Homeownership Program (HCVH) and another study in 2006 to assess the program progress. Turnham et al. (2003) and Locke et al. (2006) used mixed-methods approaches to study the HCVH. Turnham et al. (2003) conducted a case study of twelve Public Housing Authorities that implemented the HCVH. Locke et al. (2006) used case studies and focus groups to obtain the clients' perspectives of the HCVH.

The quantitative research method collects data from a large number of participants to generalize about a larger population. Many quantitative researchers prefer to use a survey to describe a “phenomenon” at a particular point in time (Boehm & Schlottman, 2008; Grinsten-Weiss et al., 2012; Haurin, Parcel & Haurin, 2002; Herbert & Belsky, 2008; Leedy & Ormrod, 2001). A researcher can use the results of a survey in

numerical terms to make generalizations and assumptions about the “trends, attitudes, or opinions of a population” (Creswell, 2014, p. 13). The cross-sectional research approach is a common method used by researchers to investigate social issues (Frankfort-Nachmias & Nachmias, 2008, p. 116). The quantitative approach provides useful and informative data; however, the qualitative research method provides in-depth information from the perspectives of the participants. As noted by Patton (2002), the qualitative approach describes, “what people know, think, and feel by interviewing, observing and analyzing documents” (p. 145).

Selecting the appropriate research approach is one of the primary considerations a researcher must evaluate before selecting an approach to answer the research questions (Rudestam & Newton, 2015). The qualitative research method is inductive and explores the meaning individuals attach to social phenomena (Creswell, 2014). The qualitative research approach is normally associated with the “constructivist theory of knowledge” (Rudestam & Newton, 2015). The “constructivist” viewpoint suggests that individuals “seek understanding of the world in which they live and work” (Creswell, 2014, p. 8). As previously noted, few studies used a qualitative approach to research housing programs and the costs and benefits of low-income homeownership. However, some studies provide a qualitative research baseline for my research. Consequently, I decided to use a qualitative method for my study, more specifically a phenomenological approach. I conducted in-depth interviews of low-income individuals to ascertain a deeper understanding of their decision-making processes that pertain to homeownership. For example, Teater (2010) conducted a qualitative evaluation of the HCV from the

perspectives of the program's participants. As noted by Teater (2010), few studies evaluating the implementation of a social program consider the opinions of the clients using the services (p. 503). Teater (2010) found that customer service; stigma; and a participant's knowledge of rules, priorities, and outcomes were important themes that emerged from the data (p. 509). Case studies commissioned by HUD were also used to evaluate the implementation of the HCVH. For example, Turnham et al. (2003) and Locke et al. (2006) used a mixed method approach to evaluate the HCVH. Some of these researchers also used focus groups to explore the lived experiences of program participants.

Summary

This chapter contained a broad review of the central themes of the literature concerning the objectives and implementation of HUD's Housing Choice Voucher Homeownership (HCVH) Program. My review of the literature included an overview of the HCV and HCVH and the federal policies that established the program. In 1974, the assisted housing policy focus shifted from public housing to project-based assistance. The HCV program now allows residents to rent affordable housing units from the private market. In 2000, HUD amended the federal housing policy to permit housing voucher holders to use their housing subsidy for mortgage expenses. The amendment to the Section 8 guidelines established the HCVH. The HCVH is not a mandatory program for PHAs; PHAs have the option of establishing an HCVH program.

In this study I used two contrasting theories; rational choice theory (RCT) and social cognitive theory (SCT) were used as the conceptual framework to outline possible

decision-making processes of low-income individuals. My study used the precepts of RCT and SCT to examine the decision-making processes of low-income individuals. As previously noted, the use of the RCT and SCT in housing and homeownership research is limited; however, both theories have implications for understanding how low-income individuals make decisions about homeownership. My study examined how the costs and benefits of homeownership influence a person's decision to purchase a home. I interviewed low-income participants to obtain a better understanding of their perspectives on the costs and benefits of homeownership. Policymakers must consider the costs and benefits of homeownership before proposing policy policies to promote homeownership. As noted by Reid (2004), low-income homeowners have different homeownership experiences; policymakers must consider these differences when developing programs to promote low-income homeownership.

Next, Chapter 3 presented the research method selected for this study and the supporting details on sample selection, ethical protections, interview procedures, analysis and presentation of the results. I used a phenomenological method and components of RCT and SCT to develop interview questions to obtain a better understanding of why low-income individuals choose to participate or not to participate in the HCVH Program.

Chapter 3: Research Method

Introduction

The HVCH evolved from HUD's Section 8 Housing Program, which was the nation's "first subsidized tenant-based housing program" (Teater, 2010, p. 504). The HCVH allows families to use their housing assistance to pay homeownership expenses.

My research identified, described, and analyzed the perceived costs and benefits of the HCVH from the perspectives of program participants. I explored the reasons low-income families choose to participate, or not to participate in the HCVH. Specifically, I investigated the decision-making processes that low-income individuals use when considering whether to participate in a homeownership program.

In this chapter, I discuss the methodology that I used and provided an explanation of the rationale for selecting a qualitative phenomenological approach. Further, I explain why the qualitative phenomenological approach was the most appropriate method to address the research questions. I also provide a description of the research sample, the sample size, and how I selected the sample. Chapter 3 identifies the ethical considerations and guidelines used to safeguard the rights of each participant in this study. To ensure the ease of replication of this study, I provide a clear and concise explanation of the data collection and data analysis methods.

During my research, I examined the applicability of key concepts such as the RCT and the SCT. I used a qualitative phenomenological approach to address the primary research questions. I used participants' responses to interview questions in order to identify themes associated with the costs and benefits of the HCVH. The interview responses provided an in-depth understanding of the beliefs and lived experiences of HCV and HCVH clients.

Research Questions

The primary research question and subresearch questions are as follows:

RQ: Why do some low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)?

SRQ1: Do low-income individuals consider homeownership in a manner consistent with the rational choice theory?

SRQ 2: Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory?

Research Design and Approach

As indicated in Chapter 2, much of the research on low-income homeownership and the HCVH use the quantitative research designs and utilize a survey to collect the data. My research study used a qualitative research approach to obtain a deeper insight into the phenomena of low-income homeowners. Shlay (2006) asked the question, is low-income homeownership a dream or delusion? This study strived to answer this question and related questions from the perspectives of low-income HCV clients and homeowners in the HCVH. Using the RCT and SCT as conceptual framework, this study examined the decision-making processes of low-income families. The qualitative research approach provided the better method to understand and explore the perspectives of HCV clients considering homeownership.

Rudestam and Newton (2015) described the product of knowledge as a three-level hierarchy: “exiologic/epistemic,” theoretical, and empirical (p. 28). A social science researcher’s goal is to reconcile his or her worldview with the theoretical and empirical findings of a study. As noted by Creswell (2014), each research methodology has its advantages and disadvantages; the qualitative method examines the “complex nature” of

an issue (p. 186). Patton (2002) concluded that the qualitative approach looked at the “real world as it unfolds” (p. 39). Conversely, Creswell (2014) submitted that the quantitative research approach examined the “causal relationship” between two or more quantifiable variables (Creswell, 2104). Qualitative researchers endeavor to understand the meaning participants attribute to a social phenomenon (Creswell, 2014). Qualitative research normally includes in-depth interviews with a small group of selected participants, while quantitative research involves larger random samples of participants (Patton, 2002).

The quantitative and qualitative research designs use different reasoning approaches. Quantitative research is deductive and seeks to “isolate” and “control” variables of interest (Rudestam & Newton, 2015, p. 31). The experimental isolation and control of human subjects has profound ethical and moral implications, especially when dealing with protected classes of people. On the other hand, qualitative research is flexible and less rigid and controlling. Researchers employ an inductive approach that uses open-ended questions to obtain a complex multi-layered understanding of an issue in its natural setting (Creswell, 2014; Rudestam & Newton, 2015). While generalizable results obtained from quantitative research could help to explore the variables of low-income homeownership, I submit that the qualitative research is a better approach to obtaining in-depth stories from the perspectives of low-income homeowners. There are five traditional qualitative research approaches; I used the phenomenological approach.

Qualitative Research Approaches

I considered ethnography, grounded theory, case study, narrative research, and phenomenology as qualitative research approaches. Each qualitative research approach addresses a certain tradition and theoretical orientation (Patton, 2002). For my study, I selected the phenomenological methodology as the appropriate research strategy, but the other research approaches have their merits and uses.

The ethnographic research approach examines the common practices, activities and relationships of individuals in a “specific social situation” (Wilson & Chaddha, 2010, p. 549). As noted by Creswell (2007), ethnographic research examines the mutual patterns of behavior, beliefs and languages of individuals located within a close proximity (p. 68). There are several styles of ethnography research; a study could follow a “realist” or “critical” ethnography approaches (Creswell, 2007, p. 70). The “realist” ethnographic approach reports the results of the study in an “objective” and “third person’s point of view” (Creswell, 2007, p. 69). However, the “critical” ethnographic researcher is less objective; the researcher strives to right wrongs and create a better society (Creswell, 2007, p. 69). As noted by Creswell (2007), the “critical” ethnographer is “value driven” and encourages participants to rise above their current status (p. 70). This research approach would not work for this study because the participants may come from a diverse group of ethnic and cultural backgrounds.

The grounded theory approach works towards generating a theory versus using an existing theory to investigate a problem (Patton, 2002). The grounded theory researcher lets the data reveal the nature and meaning of the issue; the researcher does not interject

any perceived theories or hypothesis (Moustakas, 1994, p. 4). According to Rudestam & Newton (2015), grounded theory is a “discovery-oriented” research approach that provides a researcher with a technique to collect data and develop a theory (p. 47). Creswell (2007) described Strauss and Corbin’s “systematic procedures” and Charmaz’s “constructivist approach” (p. 64). My study uses existing theories (RCT and SCT) as the conceptual framework to examine the decision-making of low-income homeowners. The grounded theory approach would not be the appropriate method for this study.

The case study approach typically concentrates on a single individual, organization or program (Creswell, 2014). According to Creswell (2007), case study research involves the in-depth examination of a phenomenon using one or more case studies within a given period (p. 72). Creswell (2007) described case study research as a “methodology” as well as the results of qualitative inquiry (p. 73). In case study research, the researcher collects different sources of data from participants or programs over an extended period (Creswell, 2007; Tavellael & Abutalib, 2010). The primary focus of case study research is the development of a “case description” that sum up the common themes obtained from the case participants (Creswell, 2007, p. 73). There are several styles of case studies; “intrinsic”, “single instrumental” and “collective case study” (Creswell, 2007). The case study approach is adaptable and useful in public administrative inquiry. However, my study will include the perceptions and opinions of more than one or two individuals, and the case study approach would not be appropriate.

According to Creswell (2007), the narrative research approach explores meaning and order obtained from collected stories, and experiences of others (p. 54). According to

Moen (2006), the narrative research approach has three basic assertions (p. 4).

Participants use narratives to make sense of their lived experiences; participants' stories were influenced by present and past experiences, beliefs, audience, and locale, and are multi-voiced (Moen, 2006, p. 4). As stated by Patton (2002), “the central idea of narrative analysis is that stories and narratives offer especially translucent windows into cultural and social meanings” (p. 116). In my study, the experiences of one or two participants would not provide sufficient data to understand the challenges facing low-income homeowners.

My study seeks to understand the costs and benefits of homeownership from the perspectives of low-income families participating in or considering the HCVH program. As noted by Creswell (2007), the intent of the phenomenological approach is to explore and comprehend the essence of lived experiences from the insight and perception of the people who experienced the phenomenon. Henceforth, the phenomenological approach was determined to be the best research approach for my study.

Phenomenological Research

Phenomenological research seeks to describe the meaning individuals give to a given experience obtained from the “lived experiences” of several individuals (Creswell, 2007, p. 57). Phenomenological research allows researchers to obtain a “deeper” understanding of the meanings of experiences individuals attach to “certain phenomenon” (Tavellael & Abutalib, 2010, p. 553). There are several phenomenology strategies available for qualitative research; the research questions will help to determine the appropriate approach (Moerer-Urdahl, & Creswell, 2004). Hermeneutic phenomenology

and transcendental phenomenology are two popular research approaches (Moerer-Urdahl, & Creswell, 2004; Moustakas (1994). As noted by Moustakas (1994), transcendental phenomenology looks at the “absolute” knowledge obtained by a person with a “pure ego”, objective and open to see things, as they are (p.41). Hermeneutics is described as an attempt to obtain contextual meaning from an introspective analysis of the research data (Moustakas, 1994; Rudestam & Newton 2015). Milligan (2001) also used the hermeneutical phenomenology research approach to examine the type of care provided by male nurses. Shin (2002) discussed how the hermeneutical phenomenology approach was used to examine the changes that occur in a woman’s body during menopause. Other research phenomena that aligned with transcendental phenomenology included a study of a woman who sustained head injury (Padilla, 2003), an exploration of spirituality among African American women recovering from substance abuse (Wright, 2003), two studies of women’s experiences during pregnancy (Bondas & Eriksson, 2001; Shahbazzadegan, & Pishvaei, 2019), and a study of understanding the essence of physically active women 65 years of age and older (Kluge, 2002). The hermeneutical phenomenological approach is multifaceted and requires a continuous connection with the research data (Rudestam & Newton, 2015, p. 53). I chose a modified transcendental phenomenological approach for my study to obtain a deeper understanding of the research phenomena and research data.

This study utilized Edmund Husserl’s transcendental phenomenology approach as described and modified by Mousakas (1994). Moustakas promoted the value of qualitative research; he held that qualitative research provided the researcher with the wholeness of experience and a search for the essences of experiences (p. 22). The

transcendental emphasis includes several features; two of the first tasks a phenomenological researcher must do is to set aside all prejudgments as much as possible and establish systematic procedures to analyze the research data. Setting aside prejudgments is called “*epoche*,” a Greek word meaning to refrain from judgment. Thus, the process is called transcendental because the researcher sees the phenomenon “freshly, as for the first time” and is open to its totality (Mousakas, 1994, p. 34). The transcendental phenomenology research approach provides a structured and stepwise approach to phenomenological analysis (Moerer-Urdahl & Creswell, 2004, p. 3). By understanding these steps, readers can better understand how transcendental phenomenology proceeds in the analysis phase, and understanding will encourage qualitative researchers to examine this alternative to hermeneutic phenomenology that has been identified as one of the major traditions in qualitative research.

Phenomenological research studies have become popular in public policy and social science research, as they provide understanding of the lived experiences of stakeholders who encounter diverse social circumstances (Moustakas, 1994). Moerer-Urdahl and Creswell (2004) used the transcendental phenomenology approach to understand the meaning nine mentors gave to a mentoring leadership program that they attended while in college during the years of 1972-2001. Moerer-Urdahl and Creswell’s addressed the two central questions recommend by Moustakas for phenomenologists: What were their experiences with the ripple effect? Moreover, in what context or situations did they experience it? The authors asked the participants if they considered themselves mentors and, if so, to whom, and if they were mentored in the past and by

whom (Moerer-Urdahl, & Creswell, 2004, pp. 4-5). Some other phenomenological studies I reviewed included a study by Benjamin (2012) where he interviewed 10 female African American housing choice voucher homeowners to examine parent perceptions of the relationship between homeownership and their children's school attendance and performance. Likewise, Kincaid (2014) interviewed nine teachers in professional learning communities in high schools in West Virginia, to determine attitudes, perceptions, and barriers to professional learning communities. These qualitative phenomenological studies provided the rationale for my research approach.

Sample Selection Process

According to Patton (2002), the “sampling approach” is one of the best ways to distinguish the difference between quantitative and qualitative research. Quantitative research normally involves large randomly selected samples of participants (Patton, 2002). Qualitative research, on the other hand, involves smaller “purposefully” selected samples (Patton, 2002). It is common for qualitative studies to use small purposeful samples; in this research study, I used a purposeful sampling strategy. As noted by Creswell (2014), “purposeful sampling” suggest that a researcher will select individuals and locations for his or her study that “purposefully inform an understanding of the research problem and central phenomenon” under investigation (p. 125). A “purposeful” sampling strategy suggest that by selecting participants with certain characteristics a researcher could obtain “information-rich” data to investigate the research problem thoroughly (Patton, 2002, p. 230).

At the start of my research, I sent an introduction email to the Housing Authority HCVH Coordinator introducing myself, describing the study, providing contact information, and inviting individuals to participate in the study. Follow-up emails were sent as needed to discuss the interview protocol, informed consent form, confidentiality agreement, interview scheduling form, and researcher contact information. I interviewed the first 10 qualified individuals who agreed to participate in the study. I used three prequalification questions to identify the participants for my study. The questions asked of each HCV or HCVH participant were as follows: (a) Are you 18 years of age or older? (b) Do you have knowledge of the HCVH? (c) Are you a current HCV or HCVH participant? The selection criteria for this study were as follows: All participants must be 18 years old or older, speak fluent English, and be agreeable to answer questions about the HCVH. In an effort to ensure diversity, I purposefully selected seven HCV clients who considered homeownership and three HCVH clients who purchased a home using their housing assistance.

Sample Size

As noted by Creswell (2014), there are no set guidelines to determine the appropriate number of participants for a qualitative study. Information-rich data obtained from a small group of participants can provide valuable insight into a research phenomenon. The selection of a sample size can also depend on the type of data to be collected, the purpose of the study, and the time and resources of the researcher (Nastasi, 2013). Scholars who use the phenomenological approach choose 10 or fewer participants to capture and explain the lived experiences with sufficient fidelity (Benjamin, 2012;

Bennett, 2015; Kincaid, 2014; Owusu-Achiaw, 2013; Russell, 2013). The sample size for my study was 10 participants; I selected the participants from a prequalified population of Jonesboro Housing Authority clients.

Creswell (2014) found that qualitative researchers who conduct a phenomenological study, usually interview three to ten respondents with shared experiences and qualities. Teater (2010) conducted a qualitative study similar to this study. Teater (2010) evaluated the Section 8 Housing Choice Voucher Program by interviewing 12 program recipients out of a purposefully selected 14 recipients. Teater (2010) stopped interviewing participants when their responses became redundant. I used a sample size of 10, which is in line with the recent trend set by other qualitative researchers.

Data Collection

I used a semi-structured interview protocol with open-ended questions. I obtained prior permission from the participants to digitally record and transcribe verbatim the answers to the questions. As noted by Creswell (2014), qualitative interviews have a specific interview protocols and a specific order for asking the questions. The interview questions relate back to the research question and subquestions:

RQ: Why do some low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)?

IQ1: Homeownership is often called the “American Dream”; what does the term “American Dream” mean to you?

IQ2: How did you learn about the HCVH?

Subquestions:

SRQ1: Do low-income individuals consider homeownership in a manner consistent with the rational choice theory?

IQ3: What would you say are the benefits of owning your own home?

IQ4: What would you say are the costs associated with owning your own home?

IQ8: Why do/do not you want to participate in the HCVH?

IQ10: The HCVH provides assistance for non-elderly participants for 15 years; how will you pay mortgage, property taxes, and insurance after this period or are these distant concerns?

IQ12: How will owning a home increase your wealth and improve services such as local schools that depend on property taxes?

SRQ 2: Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory?

IQ5: Who in your immediate family or among your friends owns his or her home?

IQ6: What influence did your family or friends have on your decision to purchase a home?

IQ7: Do you have stories to share on family members or friends who own their own homes?

IQ8: Why do you want to participate or not in the HCVH?

IQ9: How confident are you in your ability to maintain your home and pay your mortgage each month?

IQ11: What other programs are you aware of that provide mortgage assistance for low-income individuals that can help you in the future?

IQ13: What are your thoughts on the long-term relationship with your community generated by homeownership?

Semi-structured interviews are interviews with a set of established questions that allow researchers to ask additional follow-up and probing questions that are not a part of the interview protocol; responses to these follow-up questions may provide useful information that illuminates the topic by adding another dimension or different perspectives (Patton, 2002). For example, IQ9 asked how confident are you in your ability to maintain your home and pay your mortgage each month? If the participant has high self-efficacy, a follow-up question might ask, what makes you confident in your abilities?

I transcribed verbatim the digitally recorded interviews for each participant. I advised the participants that I would use the recordings exclusively for the purposes of the study. I do not plan to publicize or share data without prior written consent. Recording the data helped to ensure the accuracy and thorough collection of the research data. I also used observations, audio and video recordings, and field notes to record the data from the interviews. I manually managed and organized my research data.

There are several ways to conduct qualitative interviews; a researcher can conduct face-to-face interviews, telephone interviews, and focus groups and email interviews (Creswell, 2014, p. 190). As noted by Janesick (2011), "interviewing is a meeting of two persons to exchange information and ideas through questions and responses, resulting in

communication and joint construction of meaning about a particular topic" (p. 100).

Qualitative interviews mainly consist of a small number of "unstructured", "opened-ended" questions (Creswell, 2014, p. 190). According to Leedy and Ormrod (2001), the interview approach can provide the researcher with a large volume of "useful information" (p. 159). My study used semi-structured interviews of ten low-income families living in Jonesboro, Georgia. Semi-structured interview questions allow the researcher to interview participants and explore all aspects of the issue under investigation. I recorded all interviews utilizing two digital audio recorders, and I took extensive field notes (Leedy & Ormrod, 2001). I used an "interview protocol" form similar to the interview protocol suggested by Creswell (2007) (p. 133). As noted by Creswell (2014), the "interview protocol" usually involves a basic set of four or five questions with "probes" (p. 194).

Before each interview, I explained the purpose of the study to each participant. Each participant had the opportunity to withdraw from the study at any time if he or she no longer wishes to be a part of the study. The informed consent form included this information, background information about the study, study procedures, risks and benefits of participating in the study confidentiality, contact information for questions, and a statement of consent to participants in the study. Each participant signed the informed consent form before their interview. The interviews lasted between 30 to 60 minutes, and I scheduled the interviews at a central location convenient to each participant. I used an interview protocol form to ensure the legitimacy and credibility of

the data, and to ensure data collection, coding, analysis and evaluation processes can withstand scrutiny.

Validity and Reliability

As noted by Creswell (2009), validity in qualitative research occurs when the researcher maintains consistency and accuracy in the results and findings of the study. Creswell (2007) also claimed that qualitative research seeks to ensure “dependability” rather than “reliability” and “confirmability” more than “objectivity” (p. 204). To ensure the validity of my research results I used the digital recordings and field notes to identify nonverbal cues to corroborate the accuracy of the data and the interpretation of each participant’s answers and quotes. Additionally, to ensure the reliability of the study, I used a coding system to match the participants’ responses to the interview questions. Lastly, I checked each participant’s statement against the digital recording. I asked each participant additional questions, if I needed clarification, to verify the accuracy of his or her statements as transcribed.

Trustworthiness

Creswell (2007) suggested that in qualitative research the concept of trustworthiness is a better term to use versus using words like validity and reliability. As noted above I ensured trustworthiness by using “validation strategies” (Creswell, 2007). One of the most common strategies used by qualitative researchers to ensure trustworthiness is “bracketing” (Creswell, 2009). I applied bracketing by setting aside any personal biases and preconceived ideas I had with the phenomenon under investigation (Creswell, 2009). I also used data “triangulation” by collecting the data

from ten participants using the same collection process and gathered detailed explanations from the research subjects. I selected a validation strategy to determine the transferability of my research findings (Creswell, 2007). Lastly, I used an audit trail of the data collection by keeping field notes, accurately recording the interviews and keeping detailed records of my analysis of the data (Creswell, 2007).

Data Management Techniques

It is very important for the researcher to safeguard the data collected in the study. I have dual back-up copies of all the data; this includes electronic, and hardcopy files. I organized the electronic and hardcopy files by participants. The files include the field notes, interview protocol documents, transcripts of interview recordings, and original digital files. Likewise, I organized the digital files on my computer by participant; I also have all digital files on an external hard drive.

I am the only person with access to the research data and the identification of the participants. I assigned the participants a pseudonym, so that no name appears as an identifier of the quoted text. For example, in this study I referred to Study Participant 1 as SP#1. I stored all research data electronically on a password-protected computer and on an external hard drive. I stored all printed and electronic data storage devices in a fireproof media protection system in my home office. At the conclusion of the study, I will keep all research data for five years. At the end of the five-year period, I will shred all printed documents; I will permanently destroy the electronic files by a secure digital erasure method.

Data Analysis Methods

After conducting face-to-face interviews, I transcribed and coded each interview. I used an audio recorder to record the interviews, and I also took field notes. I used a dual data analysis process; the first phase of analysis occurred during the data collection process. The second phase of data analysis involved a more rigorous approach of what Yu, Abdullah, and Saat (2014) called “breaking up, separating, disassembling, and later, reassembling” the data (p. 253). According to Yu et al., the primary data analysis phase involves a reflective mental analysis of the data. During the primary phase, I collected the data, transcribed audio recordings, used observations, and field notes and prepared the data for analysis. I “mentally categorized” the data before coding the data by hand (Yu et al. 2014). As stated by Leedy and Ormrod (2001), a researcher “must have a definite rationale and a distinct purpose” (p. 157) and should keep the objective of the study in mind during every aspect of data analysis

The secondary data analysis phase of data analysis as stated above involves a more rigorous approach (Yu et al., 2014). Creswell (2007) described the data analysis process as a spiral (p. 150). Data analysis is not set in stone; the approach varies depending on the research design (Creswell, 2007). During the secondary phase, I performed a manual analysis of the data. I then used a “computer-assisted data analysis program called the QDA Miner Lite software to further organize and analyze the data (Yu et al. 2014, p. 253). I hand-coded the transcribed interviews and highlight the identified codes and themes. The research questions directed the initial coding of the research data. After establishing the initial codes and themes, which were based on a

combination of rational choice and social cognitive precepts, I imported the interview transcripts into the QDA Miner Lite software for further analysis. According to Yu et al. (2014), the analysis of processed data is easier because the data has been reduced to clusters (p. 254). The secondary phase of data analysis revealed additional opportunities to refine and further categorize the data. After importing the data into the QDA Miner Lite software, I used the categories identified to develop “nodes.” After entering the nodes, I identified the emerging themes from the data analysis.

Presentation of Results

The results appear in Chapter 4 of this study as interview excerpts, descriptions and interpretations of data, direct quotes, and identification of variant cases. I supported each research question with excerpts of the participants' insights and perspectives of the HCVH. I utilized the following steps:

1. Classified HCV renters and HCVH homeowners according to their experience with HCVH.
2. Identified what event or situation that led to her or his introduction to the HCVH.
3. Followed the format and process to collect participant interviews.
4. Used the conceptual framework to identify key words, phrases, and sentences that allowed themes to emerge.
5. Identified processes that addressed the interconnectivity of preliminary and emergent themes to support the research questions.

I discussed the comparisons between common themes from the interviews and the key words found in the literature review.

Ethical Protection of Research Participants

As the researcher, I am responsible for the safety, privacy and wellbeing of each participant. In this study, I took the necessary precautions to ensure the safety and wellbeing of all research participants. I followed the following precautions in my study. I obtained prior approval from the Walden University Institutional Review Board (IRB), and acquired informed consent from all participants. This study observed ethical principles and respected the rights of each participant. I provided each participant with a detailed explanation of the purpose of the study. All contributors had the right to choose whether to participate or not participate in the study. All participants had the ability to withdraw from the study at any time without retaliation.

My study upheld the ethical principles of beneficence and justice, and there were no anticipated harm or risk to participants. The benefits of understanding the perspectives of low-income homeowners prevailed over any potential risk to participants. All participants received a monetary incentive for their time and willingness to become a part of the study. Each participant also obtained valuable information and insight about the HCVH. As noted previously, no participant spoke of or appeared to encounter any pain, discomfort, loss of privacy, or became inconvenienced by this study. The one potential justice benefit of this study is giving a voice to low-income homeowners, whose perspective was under-represented in the literature. The results of this study can also provide valuable information to policymakers in the development and implementation of

homeownership programs. Lastly, the participants had an opportunity to ask questions and to receive additional information on the HCVH and the research study.

Summary

This study used the phenomenological approach to research the perceptions low-income families have of the Housing Choice Voucher Homeownership Program. The study components included the selection of the population sample; collecting data using in-depth and semi-structured interviews; and ensuring the validity, reliability, and trustworthiness of the data collection and analysis processes. This Chapter 3 includes a listing of the research questions and interview questions, a description of the analysis procedures, and detailed the procedures used to ensure the ethical protection of all participants.

Chapter 4: Results

Introduction

The purpose of this qualitative phenomenological study was to explore and describe the experiences, attitudes, and opinions on the costs and benefits of HCVH low-income homeownership program as perceived by participants in the HCVH in Jonesboro, Georgia. There is one main research question and two subquestions that guided this study.

This study explored the decision-making processes of low-income homeowners and could provide valuable insight into the reasons why they participate in the HCVH. This study was designed to answer the following primary research question and two subquestions. The research question provided the framework for the development of the thirteen interview questions asked in the study. The central research question asks the following:

Research Question: Why do low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)?

Subresearch Question 1: Do low-income individuals consider homeownership in a manner consistent with the rational choice theory?

Subresearch Question 2: Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory?

Chapter four contains the following sections: (a) the description of the research participants and study setting, (b) the data collection process, (c) the data analysis process, (d) the results of the research question and subquestions as linked to the

interview questions, (e) the emergent themes from the raw data, (f) the evidence of quality of this study, and (g) the summary of the chapter.

Research Participants

The research participants in this study reside in Jonesboro, Georgia and are clients of the Housing Authority of Jonesboro. Due to the private nature of participants' information, I collaborated with the Housing Authority of Jonesboro, Georgia to identify and contact qualified participants. The family self-sufficiency (FSS) coordinator sent my introduction letter to HCVH, and HCV participants. I scheduled a day each week to be available for interviews, and the FSS Coordinator arranged the interviews. I interviewed a total of 10 individuals, nine women and one man. All participants were African Americans and over the age of 18 years. As researcher, I observed that the average age of the participants was around 45 years of age. Furthermore, during the interview process, I noted that nine of the 10 participants were employed, and one participant was disabled. Seven of the participants had some college education, and one participant was a certified paralegal with an associate degree and a bachelor's degree.

To protect the privacy and confidentiality of each participant, I assigned each participant with a pseudonym referring to each individual as RP#1 through RP#10. I introduced myself to each participant, provided some preliminary information about the study and informed the participant what he or she should expect. My first task was to make sure each participant was comfortable and ready to begin the interview. Most of the participants talked freely without additional prompting or prodding, and some of the participants appeared to enjoy the opportunity to talk about the prospect of owning their

own home. The participants answered each question freely and were willing to provide supplemental information as needed. Three of the ten participants were HCVH clients. The remaining seven participants were HCV clients (See Table 1). RP#1 had been on the HCV program for over seven years. She was very comfortable with the interview process and talked freely about not being ready to own a home. However, she was very excited about one day owning her first home.

Ultimately, all the participants freely took part in the study; they provided valuable and insightful responses to questions about low-income homeownership and the HCVH. All of the participants were on the HCV program and three of the ten participants were HCVH clients. Nine of the ten participants had some knowledge of the HCVH; one participant had little knowledge of the program. I decided to include all the participants due to their openness and willingness to be a part of the study and share their thoughts and opinions on homeownership. I did not encounter any problems during the interview process. Some participants wanted to know more about the HCVH; I answered questions and provided each participant with additional information about the program. RP#2, RP#3, and RP#4 were HCVH participants; RP#1, RP#5, RP#6, RP# 7, RP# 8, RP# 9, and RP # 10 were HCV participants (See Table 1).

Table 1

Renter or Homeowner Category

Participant's Code	HCV	HCVH
	Renter	Homeowner
<i>RP 1</i>	<i>x</i>	
<i>RP 2</i>		<i>x</i>
<i>RP 3</i>		<i>x</i>
<i>RP 4</i>		<i>x</i>
<i>RP 5</i>	<i>x</i>	
<i>RP 6</i>	<i>x</i>	
<i>RP 7</i>	<i>x</i>	
<i>RP 8</i>	<i>x</i>	
<i>RP 9</i>	<i>x</i>	
<i>RP 10</i>	<i>x</i>	

The Housing Authority of Jonesboro provided invaluable assistance during the data collection phase of my study. The FSS Coordinator mailed the introduction letters and consent form to the participants and scheduled the interviews. The housing agency also provided a private room to conduct the interviews. I had to remain flexible; I went to the location each Wednesday and set up to conduct interviews. The FSS Coordinator escorted each participant to the interview location. Overall, the interview process was a success. I obtained valuable insight into the reasons low-income individuals choose to participate in homeownership programs, specifically the HCVH.

Data Collection Process

My first step in the data collection process was finding a suitable location and target population to conduct my study. I obtained approval from the site coordinator; however, it took several months to obtain the Cooperation Letter. Once I obtained the Cooperation Letter, I then submitted the IRB Application to Walden University to obtain approval to conduct my study. After receiving IRB approval, I contacted the site to begin my study. The Housing Authority of Jonesboro agreed to participate in the study and to assist me in finding suitable participants to interview. The Family-Self Sufficiency (FSS) Coordinator sent the invitation letters to HCVH and HCV clients. I scheduled a day to begin the interviews and the FSS Coordinator scheduled interviews. I continued this process until ten participants were interviewed.

I started the interview process on August 22, 2017 and completed the ten interviews on November 20, 2017. On each interview day, the FSS Coordinator scheduled the interviews and accompanied each participant to the interview site. I asked each participant two prequalification questions to determine their eligibility for the study. I asked; (a) Are you 18 years of age or older and (b) do you have knowledge of the HCVH? If the participants answered the first question yes and had some knowledge of the HCVH program; I continued with the interview.

This study includes the interviews of 10 participants; all of the interviews were conducted at the community center of the Housing Authority of Jonesboro. The Housing Authority gave me full use of the center during my interviews. Each participant read and signed the informed consent form before I started the interview. I introduced myself and

thanked them for their willingness to participate in my study. I advised each participant that the information I collected was confidential and that he or she could refuse to answer any question or withdraw from the study at any time. I asked each participant for permission to record their interview, and I asked if I could contact them at a later date if necessary, for follow-up questions. There were 13 primary interview questions; some answers prompted me to ask a follow-up question for clarification. After introducing myself to each participant, I explained the purpose of the study. To build rapport, I started the conversation by discussing the HCVH and I provided each participant with information about the program. After the introduction I proceeded with the interview; all the participants agreed to answer the questions. However, one participant had limited knowledge of the HCVH; however, she was aware of homeownership programs in general and one day she wanted to own a home. After completing the interview, I thanked the participant for their time and willingness to take part in the study. I informed each participant that I would provide him or her with a copy of the results of the study, when concluded.

I conducted face-to-face interviews with all the research participants. I recorded each interview using a digital recorder; I also composed field notes to capture nonverbal gestures and inflections from each participant. The interview time varied in duration; the first interview lasted over one hour while the shortest interview lasted approximately twenty minutes. I interviewed participants on three separate occasions; and I took notes during the interview to capture comments that would aid in the coding and data analysis process. I asked follow-up questions for clarification; this limited the necessity to call

participants for additional information. I used a recorder to record the interviews; I had an additional recorder and batteries available as back-up if needed. I did not need the back-up equipment; the one recorder was adequate to record the ten interviews without mishap.

As previously noted, I used 13 primary semistructured interview questions to collect the research data and answer the research question and the two subquestions of this study. An interview guide shown in Appendix B was utilized to maintain consistency in the interview process. As needed, I asked participants probing and follow-up questions to provide clarify for their responses. The additional questions allowed the participants the opportunity to expand on their responses. Participants willingly offered up information about themselves and their experiences with the housing assistances, homeownership and their hopes of one day owning their own home. The interview questions and follow-questions helped to guide the discussion and to assist in keeping the participant on subject. All participants provided meaningful insight into the decision-making process of low-income homeownership. Each participant answered the interview questions; I concluded the interview and I thanked them for helping me with my research study.

Data Analysis Process

I used a dual data analysis process; the first phase of analysis occurred during the data collection process. According to Yu et al. (2014), the “primary data analysis” phase involves a reflective “mental” analysis of the data. During the primary phase, I conducted face-to-face interviews; I transcribed (verbatim) the audio recordings, observations, and field notes and prepare the data for analysis. The second phase of the data analysis

process involved a more rigorous approach of “breaking up, separating, disassembling, and later, reassembling” the research data (Yu et al., 2014, p 253). I described the data analysis process in Chapter 3 of this study. After transcribing the data, I hand coded the data by highlighting the identifying codes and themes. The research questions directed the initial coding of the research data; after establishing the initial codes and themes, I imported the interviews into the QDA Miner Lite software for further analysis.

Bracketing

As referenced in Chapter 3, one of the most common strategies used by qualitative researchers to ensure the trustworthiness of a study is “bracketing” (Creswell, 2009). To correctly apply bracketing in a study, a researcher must set aside any personal bias or past experiences with the phenomenon under investigation (Creswell, 2009). I entered the data collection and analysis process with an open and non-judgmental mindset. Considering my many years of experience and knowledge of the HCVH, “bracketing” allowed me to maintain an objective perspective of low-income homeownership. In addition, I avoided using keywords and themes discovered during the review of the literature on HCVH and low-income homeownership. I openly acknowledged my previous familiarity, experience, and thoughts concerning the HCVH and low-income homeownership. Bracketing helped to limit the impact that my personal biases might have on the interpretation of participant responses. According to Creswell (2009), it is unrealistic to believe that a researcher can eliminate every bias in their research. However, I do not think that by personal biases influenced the results of this study.

Manual Data Coding

Creswell (2013) defined “coding” as the process of breaking down interview responses into smaller, more manageable clusters or bits of information. Yu et al. (2014) called the data analysis process the, “breaking up, separating, disassembling, and later, reassembling” of research data (p 253). The first step involved listening to the audio recordings and transcribing verbatim each participant interview response. I used my field notes to make sure the transcript accurately documented the response of each participant. After transcribing the interviews, I read each transcript and manually coded the data; this process involved reading the transcript several times to identify themes and keywords. I used color markers to code the data; identifying keywords, quotes, insights and responses that followed a particular theme. I allowed the research questions to direct the initial coding of the research data. During the process of coding the data, I also developed a list inconsistencies and outliers in the participants’ responses to the interview questions (Creswell, 2009). After establishing the initial codes and themes, I imported the interviews transcripts into the QDA Miner Lite software for further analysis. Using computer software to analyze the data made it easier because the data was reduced to manageable “clusters” (Yu et al. 2014, p 254). This secondary phase of data analysis helped me refine and further categorize the data. After importing the data into the QDA Miner Lite software, I used the categories identified to develop “nodes.” As stated before, entering the nodes into the computer software gave me the capacity to perform numerous functions such as auto coding, color-coding, queries, charts, and summary comparisons of the data (QSR, 2014). The next step involved identifying recurring ideas and responses

to create themes in the research data. I performed a word search of the coded data to identify common ideas to create themes. These themes emerged from a combination of recurring keywords, phrases, and perceptions common in the participants' responses.

The next step in the data analysis process was critical; in this phase I used the themes to help explain the decision-making processes of the participants as it related to the HCVH. I used the research questions to guide the identification of themes based on the lived experiences of the participants. The final step of the data analysis process involved providing a detailed explanation of the relationship between the results of the study, the emerging themes, and how the results relate back to the review of literature in Chapter 2. As noted by Patton (2002), the description of the relationship between the data, themes and conceptual framework should not be superficial. Data analysis should be grounded in a "thick description" of the relationship between the concepts (Patton, 2002, p. 503).

The data analysis process consisted of the following steps. First, I transcribed the interviews and initially hand coded the data, next I imported the transcripts into the QDC Miner Lite Software program for further review. I used the interview questions to separate the responses of each participant. This helped me to efficiently hand code the research data and look for emerging themes. To identify and confirm possible linkages in the data, I used the software to create a chart of the themes, phrases, and keywords extracted from the transcripts. For example, key responses to Interview Question 3 asked about the benefits of owning a home; one of the main responses were "it belongs to me" and I want to leave something for my children. I coded the responses to Interview

Question 3 as “Benefits of Homeownership.” The themes that I derived from the interview responses was the “pride of ownership” and “legacy”; leaving something for children.” It should be noted that all responses did not directly relate to the interview questions. I excluded the unrelated responses from the research data results. In an effort to identify further keywords and themes, I performed a word search to isolate unique word combinations and related responses. This process helped me to narrow down the reoccurring themes and helped me to interpret the meaning of the research data.

Along with the benefits of homeownership, Question 4 also asked about the cost of homeownership. The participants’ responses gave me as the researcher a deeper insight into the lived experiences of low-income families considering the cost and benefits of homeownership. The responses helped to answer the interview questions and help to fill gaps in the literature review. The identified themes for this study developed as I reviewed the commonality of the participants’ insights, experiences, values, beliefs, and feelings about the costs and benefits of homeownership. The themes that emerged from this study will help to fill the gaps in the literature on HCVH. A description and interpretation of the themes are explained later in this chapter.

Discrepant Cases

Creswell (2009) described discrepant cases as “variations or exceptions in the data that run counter to the themes.” A researcher should search for data that may not support the original assumptions of the study. Morrow (2005) suggested that researchers should make a “deliberate and articulated search for disconfirmation” (p. 256).

Qualitative research is not an exact science. Exploring the lived experiences of

participants with different insights and opinions can lead to diverse findings that may not agree with the perceived theoretical framework of the study. Discrepant cases can add invaluable insight into the phenomenon; and therefore, should be included in the study results. I made an effort to look for disconfirming data and discrepant cases. I thoroughly examined participants' responses to note any inconsistencies and variation in their responses to other related questions. I included a summarized description of any discrepant case in the themes section of the study.

Results by Research Questions

The research question for this study asked: Why do low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)? The two subquestions explored the decision-making processes of low-income participants. These questions sought to ascertain if low-income individuals consider homeownership in a manner consistent with the rational choice theory or the social cognitive theory. The data analysis and findings of my study determined that the participants' responses for this study were consistent with other studies that examined general decision-making process of individuals. In addition, this study noted some distinctions, which can help to identify new themes and concepts to fill the gap in the literature on the decision-making processes of low-income homeowners. Due to the limited research that examines the lived experiences of low-income homeowners considering participating in the HCVH, the results of this study can lead to a better understanding of their decision-making process.

The results of the study can help local agencies and participants to understand better the costs and benefits of the HCVH. Most of the participants indicated that they would benefit from a better understanding of how the HCVH works. Likewise, several participants discussed the need for the housing agency to provide individuals with additional information about the program. One participant claimed that she provided residents of the housing authority with information about the program. She also claimed that she did not know why the housing authority did not tell more residents about the program. The lack of information about the program seemed to be a barrier to the effective implementation of the program. Some participants indicated that they would participate in the program because they wanted to leave something for their children. Another important finding of this study was the participants' desire to not have a landlord; however, they also indicated that if something breaks it now their responsibility. When considering the costs and benefits of homeownership, all the participants indicated that it would be worth the costs to own their own home. Some participants stated that they were not ready to own a home; however, they still had homeownership as a goal. One participant stated that she wanted to have a stable job before purchasing a home. The participants who were in the HCVH program stated that they appreciated the program and would not be able to pay their mortgage without the mortgage assistance from the housing authority. The participants provided valuable information and insight into the costs and benefits of the HCVH. Their responses helped to understand why they decided or not decided to participate in the program. Next, I provided a detailed summary of the study results as it relates to the research question and subquestions. The next sections also

identify and describe the themes that emerged from this study. In each of the following two sections, I included participants' interview excerpts and quotes to support the results of my study.

Research Question and Subquestions

One main research question led the focus of this study. I wanted to know why low-income participants chose to or not to participate in the HCVH. The two subquestions focused on the participants' decision-making processes. I wanted to know if participants' decision-making catered to the RCT or the SCT framework. Do low-income homeowners consider the costs and benefits of owning a home before purchasing or do they purchase a home because someone in their family purchased a home? The interview questions helped to ascertain the answers to the research questions. Interview Questions 1 and 2 provided the data to answer the main research question. Interview Questions 3, 4, 8, 10, and 12 helped to answer the main research question and Subquestion 1. Interview Questions 5, 6, 7, 8, 9, 11, and 13 helped to answer the main research question and Subquestion 2.

The reasons given by participants for electing to participate or not to participate in the HCVH were similar. Some participants knew about the program and decided they wanted to own their own home with the help of the mortgage assistance. The mortgage assistance played an important role in their decision-making process. These participants considered the costs and benefits of homeownership, decided that the benefits of homeownership outweigh the costs, and decided to participate in the program. Other participants with little knowledge about the program were cautious and wanted to wait

until they had stable employment or additional education. Some participants knew of relatives who purchased homes and felt empowered to do the same. However, most of the participants considered the future benefit of owning a home an important determinate in their decision-making. Participants wanted to leave something for their children or grandchildren. One participant stated, “I think about all the money I’ve paid in seven years, which actually could have been going towards a home, but at some point in time you really got to step out on faith.”

Subquestion 1

Do low-income individuals consider homeownership in a manner consistent with the rational choice theory? Interview Questions 3, 4, 8, 10, and 12 helped to answer this research question. The premise of the RCT is that individuals when faced with a decision considers the costs and benefits each choice will bring (Dietrich & List, 2013; Geva & Mintz, 1997; Mehlkop & Graeff, 2010). As it relates to homeownership, an individual may decide to purchase a home when they determine that the benefits of homeownership outweigh the costs. Interview questions 3 and 4 asked participants what they think about the benefits and costs of owning a home. Each participant answered these questions based on her or his own experiences and opinions. Most participants indicated that having something that belongs to them was one of the benefits of owning a home. Not having a landlord was another important benefit of owning a home. Most participants suggested that the main cost of owning a home was if something breaks, they are now responsible for making the repairs. One participant did mention that another cost of owning a home is

the lack of mobility. This participant claimed that if you purchase a home in a bad neighborhood it is hard for a low-income family to move out of the neighborhood.

Interview Questions 8 asked the participants, “Why do you want to participate or not participate in the HCVH?” RP#1 stated that her finances would influence her decision to participate in the HCVH. She stated, “Finances would greatly influence my decision; right now, we’re in overtime, but it is not guaranteed.” RP# 4 claimed that she wanted to do better. She responded, “I have three children and I want to better myself for my children.” RP#5 stated that participating in the HCVH “would set me up to be ready to pay my mortgage on my own.” RP#8 and RP#9 wanted that they wanted to participate in the HCVH program so that they could leave something for children or grandchildren. RP#10 stated, “I have been on the HCV a long time. I’m just learning about the HCVH. I think it is a good program.” Overall, most of the participants’ responses indicated that the benefits of owning a home would influence their participation in the HCVH.

Subquestion 2

Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory (SCT)? The premise of the SCT suggests that an individual model the actions they observe from others (Wood & Bandura, 1989, p. 362). In the case of homeownership, the SCT suggest that a person may decide to purchase a home because a family member or friend purchased a home. Interview questions 5, 6, 7, 8, 9, 11, 13 helped to answer this research question. Interview question 5 asked who in your immediate family or among your friends owns his or her home? Many of the participants knew of a family member or friend who owned a home. Interview question 6 asked, what

influence did your family or friends have on your decision to purchase a home? Six out of ten participants stated that their family and friends would not influence their decision to purchase a home. Only four participants stated that their family and friends would influence their decision to purchase a home. For example, RP#2 stated, “yes, they did it [sisters] so I can do it.” RP#6 stated that her sister would “make me do the necessary things in order to own a home.” In contrast RP#1 answered interview question 6 by stating, “I’m not going to base [my decision to purchase a home] just on society. RP#5 stated, “What others do does not influence my decision to purchase a home.” RP#9 stated, “I would want to do it without them. Not because of what they did.” Overall, their family and friends did not influence most of the participants’ decisions to participate in the HCVH and purchase homes.

Interview questions 7, 8, 9, 11 and 13 were designed to give the participants the opportunity to reflect on their lived experiences. Interview question 7 asked the participants to recall stories their family and friends shared with them about owning a home. For example, RP#6 talked about her friend bidding on a home. She stated, “It was a complication for her. She made bids and offers on five properties, the one she selected she prayed and touched the home.” RP#4 stated that her family told her about the process she had to go through. She stated, “You have to get an agent, looking for a home. They told me that sometimes it can be stressful.” RP#10 stated that, “One sister was tired of renting and she decided to purchase a home. She told me she had to build up her credit. She opened an account with the credit union.” Interview question 8 asked each participant, “Why do you want to participate or not participate in the HCVH? The

responses to this question revealed similar answers. For example, RP#1's reason for participating in the program was "money, money, and money." RP#2 claimed that his family influenced his decision to purchase a home. He also stated that his wife did all the research about purchasing a home. He also claimed that he did not know that he could use his HCV to purchase a home. He stated, "Once we found out that we could get a home it took us around nine years to purchase our home. I have been in my home for eleven years." RP#4 claimed that she wanted to do better.

Interview Questions 8 asked the participants, "Why do you want to participate or not participate in the HCVH?" This question answered subquestions 1 and 2. As it related to subquestion 2 the participants talked about how their decisions were influenced by others. For example, RP#2 stated, "My sister influenced me to get a home. I didn't know that you could get a house on Section 8." RP#7 stated, "My parents and I have a few friends that own their own home. I feel like I am the only one without a home." Interview question 9 asked participants how confident they were in their ability to maintain their home and mortgage payment each month. RP#6 stated, "I am very confident. I am frugal. Business is first." RP#7 stated, "At the moment I'm not very confident. I'm on social security. When I became ill, I could not work. When I worked I made good money." RP#5 also claimed that she was not confident. She stated, "I do hair. I want to go back to school. Maybe, nursing." RP#10 stated, "I think I will be alright." Seven out of the ten participants claimed that they were confident in their ability to take care of their home and pay their mortgage each month. Question 11, 12 and 13 asked about their knowledge of other mortgage assistance programs, how owning a home increased their wealth and

delivery of services and their relationship with their community. The participants' responses and insight regarding these questions differed, however, it must be noted that participants used similar words and phrases to describe their experiences. For example, the themes generated from question 12 were; Property values increased; better educational services, different environment, and leaving something for children. Regarding the responses to questions 11 and 12; seven out of ten participants had no knowledge of other mortgage assistance programs and three participants stated that they were involved in their communities. Two participants claimed that if they owned a home, they would become more involved in the community.

Question 11 was intended to assess how owning a home would increase the participants' net worth and services they receive. As stated above the responses differed but similar words and phrases were used to describe their experiences. For example, RP#2 stated, "It changed how I spend money. It changed my life a lot. I got tight" and RP#3 stated, "I have a 760 credit score" While RP#4 "It gave my kids their own space, a different environment" and RP#6 stated, "Educational services and property values" improved. Finally, "RP#8 stated, "I think it will change to a positive. I am able to leave something to my children." Overall, all the participants felt that owning a home would change their lives and the lives of their children.

Summary of Results

The responses of the participants indicated that they felt that the benefits of homeownership outweighed the costs associated with owning a home. In Chapter 5, I discussed in more detail how these findings compare to other research on low-income

homeownership. All of the respondents indicated that owning a home symbolized having “something that they could call their own.” Six out of ten participants claimed that owning a home got rid of landlords and apartment living. I believe that RP#7’s response provided an excellent insight into the benefits of homeownership:

Not having to move when someone says you have to move. I think I would have a better choice of neighborhoods. Not having to worry about maintenance coming in your house when they feel like it. Privacy and just a feeling that it’s yours.

All the participants claimed that a cost of homeownership was the responsibility of maintaining the physical property. RP#4 stated, “When things start breaking down, I am responsibly for it. Sometimes it’s not easy.” RP#9 stated, “If something tears up you have to pay for it. You need to have a backup plan.” RP#10 stated, “The negative part of owning a home is when you are not financially stable to take care of the repairs.”

The results of the study indicated that most of the participants would weigh the costs and benefits of homeownership before making a decision to purchase a home. Seven out of ten participants stated that their family and friends did not influence their decision to purchase a home. Seven participants did research on homeownership, they were financially stable or planned to be financially stable; and they wanted to leave a legacy for their children and grandchildren. RP#3 stated the following:

My family and friends did not influence my decision to purchase a home. It was my landlord that influenced my decision. I came into a lump sum of money, around \$60,000. It has been seven years, and some of my credit problems were gone, I began

to build my credit score. I found a realtor on-line who know about the Housing Choice Voucher Homeownership Program. She directed me to the lender.

Another factor that influenced a person's decision to participate in the HCVH was the level of information he or she had about the program. Two of the ten participants had very little knowledge about the HCVH. Only one of the remaining eight participants had advanced knowledge of the program. Four out of my ten research participants were current HCVH homeowners; and only one had advanced knowledge of the program. RP#9 stated, "I heard about it, but I don't know the details. I am interested in the program."

The responses from the participants provided insight and perceptions of their lived experiences regarding homeownership. The findings indicated that the participants' responses vary in words and phrases; however, the themes of the data are similar. As suggested before, most of the participants considered the benefits of owning a home outweigh the costs of homeownership. Likewise, four of the ten participants claimed that they wanted to leave something for children and grandchildren. The next section discusses the emergent themes generated from a detailed review and analysis of the data.

Themes

The first review of the data generated 13 initial themes, primarily formulated from the 13 research questions. By reviewing and hand coding the data thoroughly I was able to combine and reduce the themes into five main themes. As noted by Saldana (2013), the process of reducing the themes into four combined themes allows the researcher to discover the core meaning of the phenomenon under investigation. Creswell (2013) also

supported the use of themes in qualitative research; he stated that themes provide an opportunity to uncover the deeper meaning of the research data. Creswell (2013) likewise, supported the exercise of reducing the number of themes into five or six central themes. Some of the interview questions answered the same research question; likewise, the themes generated have similar interaction. Each theme has a separate section, where I provided a detail definition and description of each theme. To support the five generated themes, I provided excerpts from the participant's transcripts in the form of quotes. Please see Tables 2 through 7 for more detail.

The purpose of this study was to examine the lived experiences of the participants as it relates to homeownership and the HCVH. This task was accomplished during the data collection process where I interviewed each participant. After transcribing the participants' interview responses, I analyzed the data and formulated four main themes from the data. In qualitative research the data analysis process is continuous; the research data can generate several hypotheses and major themes, nonetheless, the researcher must select the themes that support the research questions (Frankfort-Nachmias & Nachmias, 2008). This process involved reading and rereading the data to find the core meaning of each response. The themes identified in this study were generated from analyzing the thoughts and perception of the participants. Tables 2 through 7, present the themes derived from interview data analysis.

Table 2

Themes Derived from the Data Analysis of Interviews

Themes	Respondents	Percentage
The pride of owning a home	10	100%
Weighing the costs and benefit of homeownership	7	70%
Leaving a legacy for children and grandchildren	10	100%
Lack of knowledge of the HCVH and other mortgage assistance programs	9	90%
They did it so can I	4	40%

The Pride of Owning a Home

The first theme of “The Pride of Owning a Home” developed from the participants’ responses to Interview Questions 1, 3 and 8; these responses also provided data to answer the main research question. All 10 participants discussed the pride they felt or would feel in owning their own home. Excerpts of the responses to the questions can be found in Table 3.

Table 3

The Pride of Owning a Home

Participant responses	Perceptions	Observations
RP1: "Because I know people that have, even without the assistance, they're making the money and doing that, but they stepped out there and they really wasn't ready. You know, at one point in time the housing market was crashing all that other stuff. You know, to cut out the middle man and to have something that I can call my own."	Wants to be ready for homeownership No longer dealing with landlords. Having something that she could call her own.	The participant was cautious
RP2: "I love my home, it's beautiful, and I have a pretty lawn. My house is real nice. I picked out a house with trees around it. It benefits me a lot because I'm not in an apartment, I'm on my own property, I can say that this is mine. I can leave it to my granddaughter."	Grateful for home No longer living in apartment Own property, and can leave to grandchildren	The participant recently loss wife, soft spoken and gracious.
RP3: "No landlord. It feels like you are acquiring something. Feels like you are achieving (according to society) the American Dream."	No landlord Acquiring something Achieving the American Dream	Respondent was eager and engaged and spoke confidently.
RP9: "I won't be paying someone else, it would be mine. If I want to do something to the home I don't have to ask."	No landlord Acquiring something Able to make changes to home	Respondent was eager and engaged and spoke confidently.

I thoroughly reviewed each participant's transcript and field notes; I observed that ten participants saw the benefits of homeownership. Four of the ten research participants were in the HCVH and six participants were in the HCV and had long-term plans to purchase a home in the future. The participants that owned their homes indicated that they were happy to know that their home belonged to them and they no longer had to deal with landlords or bad neighbors.

Weighing the Costs and Benefits of Homeownership

The next theme of "weighing the costs and benefits of homeownership" emerged from Interview Questions 1, 3, 4, and 12 and also generated data that addressed the research question and subquestions 1, and 2 of this study. The participants noted that the benefits of owning a home outweighed the costs of homeownership. Eight of the ten participants mentioned that not having a landlord was a major benefit of owning a home. According to the participants, the primary cost of owning a home was making and paying for repairs to the home. One participant noted that owning a home is an "asset"; a person can sell a home and make money. Two of the ten participants stated that a person must be financially stable before purchasing a home. This theme supports the notion that the participants weighed the costs and benefits of homeownership before purchasing a home. See Table 4 for respondent data for this theme.

Table 4

Weighing the Costs and Benefits of Homeownership

Respondent statements	Perceptions	Observations
RP3: You have to do your own repairs, maintenance, and lawn care. One problem I have with my home is that I don't like my home. My voucher was ready to expire; I had to make a decision	Not having to deal with landlords Money paid for rent Wants to be 100% ready before purchasing a home	Respondent spoke confidently with few nonverbal cues.
RP2: It benefits me a lot because I'm not in an apartment, I'm on my own property, I can say that this is mine. I can leave it to my granddaughter.	Benefits of homeownership No longer in an apartment Leave to granddaughter	Respondent was eager and talkative; lacked confidence in knowledge about program
RP1: "I would no longer have to deal with landlords. Because, if I think about it, where I live now, I've been there seven years. And, I think about all the money I've paid in seven years, that actually could have been going towards a home, but at some point in time you really got to step out on faith. But I really want to make sure I am 100% ready."	No longer have to deal with landlord Money paid over the years Wants to be 100% ready	Respondent was confident and matter-of-fact; smiled occasionally.
RP10: "The negative part of owning a home is when you are not financially stable to take of repairs. Like my neighbor had a lot of trees in her yard, she found out that the trees affected her plumbing. She had to remove the trees and it was expensive."	Need to be financially stable Unforeseen repairs and maintenance	The Respondent was sincere and confident about her answers

Leaving a Legacy for Children and Grandchildren

The theme of “Leaving a Legacy for Children and Grandchildren” came from Interview Questions 3, 7 and 8. This theme targeted the data to answer the research question, “Why do low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)?” Four of the ten participants saw leaving a “legacy” as a benefit of owning a home. The participants wanted to improve their lives and net worth; however, the responses also indicated that leaving something for their children or grandchildren was just as important. For example, one participant claimed that she wanted to better herself for her children. See Table 5 for respondent data for this theme.

Table 5

Leaving a Legacy for Children and Grandchildren

Respondent statements	Perceptions	Observations
RP2: It benefits me a lot because I'm not in an apartment, I'm on my own property, I can say that this is mine. I can leave it to my granddaughter.	Not an apartment It's my property Leave to granddaughter	Respondent was very sincere and emotional when talking about family
RP4: I wanted to do better, I have three children and I want to better myself for my children.	I want to do better I want better for my children	Respondent was responsive and excited about owning her home
RP5: You are putting money into something that you can pass down to your children and children's children. It is an asset; you can sell it and make money.	Something you can pass down to children It is an asset	Respondent was glad to share her opinions and insight about the HCVH
RP9: I would want a house for legacy reasons, to leave something behind. I would want to do it without them. Not because of what they did.	I want home for legacy reasons I want to do it for myself Not because of what others did	Respondent was very responsive and excited to participate in the study

As suggested earlier, all participants saw benefits in owning their own homes. Leaving a “legacy” was an important reason for owning a home. They wanted to leave “something” as they stated for their children and grandchildren. These participants believed that owning a home was an asset that could be passed down. When asked, “How will owning a home increase your wealth?” RP8 stated, “I think it will change to a positive. I am able to leave something to my children, my grandchildren. It’s like a legacy. It’s tangible, you’re able to pass it on, touch it, feel it and build on it.” RP10 stated, “I have four kids, and if I take care of my home, my kids will have somewhere to stay. You can also rent a room out or get a loan on your home.” These are clear benefits.

Lack of Knowledge of the HCVH and Mortgage Assistance Programs

This theme of “Lack of knowledge of the HCVH and other mortgage assistance programs” emerged from Interview questions 2, 8, 9 and 11. Only one participant had extensive knowledge of the HCVH and other mortgage assistance programs. RP3 stated, “I am a private investigator. I did my due diligence. I knew about the homeownership program back when they first started it in Clayton County back in 2002 or 3.” She also claimed that she was aware of other mortgage assistance programs to help low-income families. Nine of the ten participants had some knowledge of the HCVH and other mortgage assistance programs. See Table 6 for respondent data for this theme.

Table 6

Lack of Knowledge of the HCVH and Other Mortgage Assistance Programs

Respondent statements	Perceptions	Observations
RP5: There are a lot of people on the Section 8 Program. I am excited about the Housing Choice Voucher Homeownership Program. I'm looking forward to looking into the program	A lot of people on Section 8 Do not have details Looking forward to finding out more about program	Respondent very interested in becoming a homeowner. She wanted more information about the program.
RP6: I learned about it a couple years ago, but that is not the route I chose to go.	Familiar with the program Chose not to participate	Respondent was interested in the study. She was not ready to purchase a home. She answers the questions and appeared confident and self-assured.
RP7: I read about the program on the web site. When you click on the site there's no information. I've always heard about the program and I wondered why more people don't participate. I have cousin on Section 8 forever; she could have owned a home.	Heard about the program Lack of information available Wanted to know why more people do not participate in the program	Respondent spoke with confidence and graciously answered the interview questions.
RP9: I have heard about it, but I don't know the details. I am interested in the program.	Heard about the program Needed more information Interested in the program	Respondent was excited about owning a home and wanted to help with the study

All of the participants saw the need for the Housing Authority providing participants and clients with more information on the HCVH. One participant stated that she tells other clients about the program every chance she gets. She stated, "The agency does not inform the public about the program. I know that they receive funds to inform the public. I tell other people their rights and about the homeownership program." It was apparent from the interview responses that the participants needed additional information about the HCVH. I discussed this observation further in Chapter 5.

“They Did It, So Can I”

The theme “They Did It, So Can I” came from the responses to Interview Question 5, 6, 7, and 8 and to provide data to address Subquestion 2. This theme addressed the question that asked if participants purchased a home consistent with the social cognitive theory. I asked participants to describe what influence their family and friends had on their decision to purchase a home. As noted earlier, six out of ten participants made a decision to purchase a home in line with the rational theory of decision-making. However, four of the participants were influence by their friends and family. This theme explores their opinions and perspectives. See Table 7 for specific responses regarding the influence of family and friends on participants’ decisions to purchase homes.

Table 7

“They Did It, So Can I”

Respondent statements	Perceptions	Observations
RP6: Yes, make me to do the necessary things in order to own a home. Talking to her, she gave me a lot of insight into how to do the right things to own my own home. She talked about the paper work and price range to consider when purchasing her own home and what the mortgage would be.	Encouraged me to do what was necessary to purchase a home I learned from her experiences	Respondent was responsive to the questions and excited about participating in the study.
RP8: Yes, they did it so I can do it.	They gave me the confidence I can do it	Respondent give insightful and responsive answers to each question
RP10: Yes, it would influence my decision to purchase a home. They are my younger sisters. Both sisters own their own home. One sister went through Habitat; she’s been in her home for fifteen years.	My siblings influenced my decision They are my younger sisters If they can do it, I can do it	Respondent was excited about owning a home in the near future

Trustworthiness of the Study

The evaluation process can help to safeguard the trustworthiness of a qualitative research study. Patton (2002) noted that critics assert that the data collection and evaluation strategies of qualitative research tend to make the approach too subjective (p. 50). He suggested that researchers should find a “middle ground” between becoming overly involved with their subject and becoming completely detached (p. 50). Patton (2002) called this practice “empathic neutrality.” Empathic neutrality permits qualitative researchers to have meaningful contact with their research participants while maintaining a sense of fairness and objectivity. Creswell (2007) suggested that in qualitative research the concept of trustworthiness is a better term to use versus using words like validity and reliability. As noted by Creswell (2007) the first step a researcher must make in ensuring trustworthiness is to set aside all biases and preconceived notions about the research subject. Creswell (2009) called the process of setting aside any personal biases and preconceived ideas, “bracketing.” Creswell (2009) proposed four frequently used methods for qualitative research evaluation and validation: credibility, dependability, conformability and transferability. Patton (2002) asserts that any research strategy must be credible to be useful. A qualitative researcher needs research strategies that will help them to maintain “neutrality.” This section will explain the procedures used to support the trustworthiness of this study. I described the processes used to establish credibility, confirmability, dependability and transferability. The first process was credibility.

Credibility

The credibility of a qualitative study relates to the internal validity of the results that determines if the study's findings make sense (Shenton, 2004). There are numerous methods used to confirm the credibility of a qualitative study. One way I ensured the credibility of my study was to make sure I properly identified and described the participants (Elo, Kaariainen, Kanste, Polkki, Utriainen & Kyngas, 2014). Another, method used to insure the credibility of this study, was member checking. I listened closely to the digital recordings and reviewed the field notes to make sure the results of the study accurately reflected the collected data. When necessary, I asked participants follow-up questions during the interviews to confirm their statements and clarify unclear responses. I made minor changes and adjustments to the transcripts based on the field notes and follow-up responses. In addition, I sent copies of the interview transcripts and findings to selected participants to verify the accuracy of their responses and the emerging themes of this study.

Another strategy used was ensuring the honesty of the participant responses. Shenton (2004) suggested that participants must have the opportunity to refuse participation in the study to ensure that data collected only includes the responses of willing participants (p. 66). The first action I took was to establish rapport with each participant; I advised them of the nature of the study, I assured them that there were no wrong answers, and I told them they could refuse to answer any question and leave at any time. Lastly, I informed the participants that I would keep their information confidential.

Dependability

Dependability in qualitative research involves the researcher discussing the processes employed in the study in sufficient detail to allow future researchers to duplicate the process (Shenton, 2004). Shenton (2004) found that a detailed and sufficient description of the research design allows the reader to determine if the researcher followed proper research practices. To insure the dependability of this study I provided a thorough description of the research design and the methods used to implement the design. I also provided detailed information of the method used to collect and analyze the data. For example, I used an interview protocol with open-ended questions to guide the interview process. I used follow-up questions as needed to motivate participants to elaborate on responses that needed further amplification and insight. In addition, I recorded and transcribed each interview. I confirmed the contents of the transcripts through multiple reviews of the interview transcripts and the recordings.

Conformability

In an effort to ensure the conformability of this study, I checked and rechecked the research data throughout the study. I listened and re-listened to the digitally recordings of the interviews several times. I also reread the interview transcripts numerous times, as I evaluated the data and created the codes and themes of the study. Likewise, I reviewed the data to identify and describe discrepant cases and referred to raw data whenever necessary when describing and determining study themes. Finally, I contacted the participants to get their perspectives as to the “accuracy, relevance, or meaning” of the data (Elo et al, 2014, p. 2).

Transferability

Typically, transferability in scholarly research is associated with the ability to generalize results to other contexts or environments. However, in qualitative research, transferability infers that there are connections between components of the study and the experiences of other individuals not in the study (Kvale & Brinkman, 2009). To ensure the transferability of this study, I used consistent methods throughout the study. I am the only researcher for this study; this helped to avoid conflicting interpretations of the data or coding schemes. I used triangulation of different data sources and collection methods. I used the following data sources and collection methods in this study: previous research studies, in-depth interviews, field notes, and observations of respondents' nonverbal cues. I noted the body language, speaking tone and inflection of each participant while also documented the speaking tone and speed, and vocabulary. In addition, I used an interview guide to ensure consistency in all semi-structured interviews.

These four methods for qualitative research evaluation and validation are central qualitative research strategies and each contributed to the trustworthiness of the study.

Summary

This chapter presented the results of study as they relate to the research question and subquestions for this study. I also provided a description of each participant, data collection and analysis processes, evidence of trustworthiness, and the study's findings. I used several evaluation strategies in this study, a modified process of bracketing, manual coding of data, and a description and definitions of discrepant cases. As needed, I

included my impressions of participants' non-verbal reactions to interview questions to help provide a better understanding of the contexts and meanings of their answers.

I used the research questions to present the initial results of the study; the themes emerged from the initial codes. The results of this study came directly from the participant interview responses, field notes, and researcher observations. The first review of the data generated 13 initial themes; I reduced the codes into five main themes. Plainly stated, the results of the study suggest that benefits of homeownership outweigh the costs of homeownership. The results suggest that the participants' decision to purchase a home is more in line with the rational choice theory versus the social cognitive theory of decision-making. I used the data analysis process to generate the five significant themes that answer the study's research question and two subquestions of the study.

First, participants felt a sense of pride when they discussed homeownership or the prospect of owning a home. The participants loved the fact that they no longer had to deal with property owners or bad neighbors. The money they once used to pay towards rent now goes towards a home that they now own. One participant claimed that they could decorate and make changes to their home anytime they desire. Several of the participants stated that owning a home is a fulfillment of the "American Dream." The second theme suggests that participants weighed the costs and benefits of homeownership before purchasing a home. The third theme suggests that participants wanted to leave a legacy for their children and grandchildren. They saw owning a home as an "asset" with value they could pass on to their family. The fourth theme suggests that participants had knowledge of the HCVH but needed additional information about the program. The fifth

and final theme suggests that participants felt that if their family and friend could purchase homes, they could do the same.

Chapter 4 provided the results and findings of this study; however, it should be noted the Chapter 5 provides additional detailed and interpretations of the findings and will relate the results to the literature review and the conceptual framework. Chapter 5 also provides information on the limitations of the study, recommendations for further research, practical applications of the study findings, and implications for positive social change. Chapter 5 closes with the meaning and importance of the study, noting my experiences and impressions as the researcher, and a summary of the five chapters.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

This study examines the perspectives of low-income homeowners by asking; is the reality of owning a home a dream come true or a nightmare. Homeownership is a focus of many public policy discussions; however, the research that explores homeownership from the perspectives of low-income families is limited. I selected the topic of low-income homeownership to obtain a better understanding of the perspectives and decision-making processes of low-income families. I specifically selected the HCVH program as the focus of this study to explore the cost and benefits of homeownership. The HCVH provides HCV participants with mortgage assistance.

The purpose of this qualitative phenomenological study was to identify, describe, and analyze the perceived costs and benefits of homeownership from the perspectives of HCVH participants. I invited ten research participants to join my study. All of the participants were HCV clients. Seven were renters and three of the participants used their HCVs to purchase their homes. My study used semi-structured interview questions to conduct in-depth interviews of 10 research participants. One main research question and two subquestions guided the focus of this study and helped to create the thirteen interview questions.

Chapter 5 provides an interpretation of the research findings as they relate to the research question and the subquestions. This chapter also provides a description of the limitations of the study. In addition, I discussed how the conceptual framework of this study relates to the research findings. I also compared the findings' interpretation to the

results of the literature review in Chapter 2. In addition, I examine the implications for social change, recommendations for action, and recommendations for further research. Lastly, I conclude my study with a discussion of my personal experiences and reflections while conducting the research.

Interpretation of Findings

This qualitative study's results provide a broad and insightful view of the costs and benefits of the HCVH from the perspectives of HCV renters and homeowners living in Jonesboro, Georgia. I used one research question and two subquestions to guide the focus of this study. In this section, I reviewed the findings as they relate to the research question. Likewise, I compared the findings of this study with the results of the literature review in an effort to determine whether other research studies support the results of my study.

Research Question

Why do low-income families decide to participate or not in the Housing Choice Voucher Homeownership Program (HCVH)? As noted in the findings, low-income families decide to participate in mortgage assistance programs like the HCVH after weighing the costs and benefits. According to the data, some of the participants had knowledge of the HCVH and chose the HCVH because of the mortgage assistance. The mortgage assistance played an important role in their decision-making process. Several researchers found that there are personal benefits to homeownership (Mamgain, 2011; McCarthy, Van Zandt & Rohe, 2001). In this case, the mortgage assistance allowed low-income families to purchase a home. As noted, by one participant, without mortgage

assistance, “I wouldn’t be able to pay my mortgage, I would lose my home.” The pride of ownership was another reason why individuals decided to participate in the program.

RP#2 stated, “I love my home, it’s beautiful, and I have a pretty lawn” and “I’m on my own property, I can say that this is mine.” As noted by Rohe et al. (2000) and Rosso and Weber (1996), homeowners are happier than renters are; the authors suggested that homeowners feel better about their lives and have better outlooks for the future. Johnson and Sherraden (1992) suggested that homeowners have more control over where they live and have increased autonomy. RP#3 stated, “No landlord. It feels like you are acquiring something. Feels like you are achieving (according to society) the American Dream.”

Another reason that an individual decided to join the HCVH was that he or she wanted to leave something for their children or grandchildren. RP#2 expressed this sentiment by stating, “I can leave it (house) to my granddaughter.” RP#5 stated, “You are putting money into something that you can pass down to your children and children’s children.”

According to the National Homeownership Strategy, homeownership provides individuals with an opportunity to obtain wealth (HUD, 1995). Research suggest that owing a home can provide low-income families with a stable place to live and raise a family, the ability to acquire wealth, and an avenue to accomplish personal goals (Bratt, Stone & Hartman, 2006; Boehm & Scholottman, 2008; DiPasquale & Glaeser, 1998; Herbert & Belsky, 2008, HUD, 1995).

Likewise, some research participants decided not to pursue the HCVH because they knew very little about the program and were cautious. These individuals wanted to wait until they had stable employment and additional education. RP#9 stated, “I have

heard about it, but I don't know the details. I am interested in the program." Another participant noted, "The negative part of owning a home is when you are not financially stable to take care of the repairs." This participant described a time when her neighbor had to spend a large amount of money to remove dead trees on her property. As noted in the literature review, most research suggested that there are benefits to homeownership and few studies discuss the costs. Mamgain (2011) found that low-income homeowners in particular encounter higher numbers of negative experiences associated with owning a home than higher income homeowners. For example, Mamgain (2011) found that low-income homeowners have a higher percentage of capital losses, defaults, and foreclosures. The findings of this study concur with the results of the literature review. There is a need for additional research on the costs associated with low-income homeownership.

Subquestion 1

Do low-income individuals consider homeownership in a manner consistent with the rational choice theory (RCT)? The research suggests that most of the research participants considered the costs and benefits associated owning a home before making a decision to purchase a home. This finding is consistent with the tenets of the rational choice theory. The RCT suggests that individuals are rational, selfish, and egotistic; individuals decide a course of action that is the most advantageous for them (Ogu, 2013, p. 93). The RCT implies that low-income homeowners would purchase a home due to the perceived benefits of homeownership. As noted by Vanberg (2002), an individual makes a choice after considering the available information and possible consequences of their actions (p. 13).

Some participants considered the costs and benefits of homeownership, he or she decided the benefits of homeownership outweigh the costs and decided to participate in the program. Other participants with little knowledge about the program were cautious and wanted to wait until they had stable employment or additional education. As previously suggested, most of the research on homeownership explores and promotes the benefits of homeownership. However, few studies explored the costs associated with homeownership. The participants of this study acknowledged the benefits of owning a home; they likewise noted some of the costs associated with homeownership. There are personal and social costs associated with homeownership. Low-income homeowners have higher percentages of capital losses, defaults, and foreclosure (Mamgain, 2011, p. 1). RP#10 expressed that a person needs to be financially stable before purchasing a home. Green (2002) suggested that rational decision makers chose the preferred alternative while acknowledging the constraints associated with their decisions (p. 7). Low-income families choose to purchase a home that fits within their budget constraints.

Some participants knew of relatives who purchased homes and felt empowered to do the same. However, most of the participants considered the future benefits of owning a home as an important determinant in their decision-making. As previously noted, four of the 10 participants saw homeownership as a path to wealth. They wanted to leave the asset to their children and grandchildren. RP#5 made the following statement, "You are putting money into something that you can pass down to your children and children's children. It is an asset; you can sell it and make money." One of the main notions of the RCT is that individuals make decisions that line up with their preferences (Levin &

Milgrom, 2004, p. 3; Manzo, 2013, p. 363). Therefore, my research suggests that participants after considering their possible choices would choose to take part in HCVH because of the perceived benefits of the program.

Subquestion 2

Do low-income individuals consider homeownership in a manner consistent with the social cognitive theory? The second theory is the social cognitive theory (SCT) founded by Bandura (1977). The principles of the SCT indicate that individuals model the actions they observe from others (Wood & Bandura, 1989, p. 362). Bandura (1977) suggested that “cognitive” learning plays an essential role in the development and perpetuation of human behavior (p. 192). Stajkovic and Luthans (1998) described the SCT as knowledge obtained through the rationalization of learned information (p. 63). The social side of an individual makes decisions as these relate to being a part of a bigger human society.

To answer this question, I asked participants four interview questions. The first question asked, “Who is your immediate family or among your friends owns his or her home? The second question asked, “What influence did your family or friends have on your decision to purchase a home? The third question asked the participants to share stories from family and friends that own their home. The last question asked why they decided to participate in the HCVH. When asked did your family or friends influence their decision to purchase a home, RP#6 stated “Yes.” The participant described how a good friend’s encouragement and insight influence their preparation for homeownership. Another participant, RP#8, simply stated, “Yes, they did it, so I can do it.” RP#2 stated,

“My sister influenced me to get a home. I didn’t know that you could get a house on Section 8.” RP#7 stated, “My parents and I have a few friends that own their own home. I feel like I am the only one without a home. The SCT suggests that individual behavior has two types of expectations; self-efficacy, the belief a person has in their own ability and outcome expectation, a person’s anticipation of a certain outcome (Gibson, 2004; Priest et al., 2015; Stajkovic & Luthans, 1998). The SCT submits that low-income people make decisions to purchase homes after observing someone purchase a home and being confident that they can do the same. Four participants had this sentiment; however, most of the participants’ decisions to purchase their homes were in-line with the RCT.

Support for the Conceptual Framework

The conceptual framework for this study utilized two contrasting theories to examine the decision-making processes of low-income individuals as it relates to the HCVH. The RCT submits that individuals make decisions after considering the perceived benefit each choice brings (Dietrich & List, 2013; Geva & Mintz, 1997; Mehlkop & Graeff, 2010). The SCT suggest that individuals make decisions after observing the actions of others (Gibson, 2004). Interview questions 3, 4, 8, 10 and 12 provided the data in support of the RCT conceptual framework and questions 5, 6, 7, 8,9,11, and 13 provided the data to support the SCT conceptual framework. The participants’ responses to question 1 and 2 also provided additional data to support the result of the study.

In Chapter 1, I provided a definition for each theory and described how each theory related to the phenomena under investigation. The RCT has two key assumptions; they are completeness and transitivity (Levin & Milgrom, 2004, p. 3; Manzo, 2013, p.

363). Completeness suggests that an individual when faced with two options will select the option that he or she likes the most (Levin & Milgrom, 2004, p. 3). In contrast, transitivity submits that an individual without a clearly defined preference will fluctuate between the different choices (Levin & Milgrom, 2004, p. 3). All 10 of the participants agreed that there were benefits in owning a home. When faced with the decision to participate or not to participate in the HCVH program, most of the participants chose or would choose to be a part of the HCVH. Renters and homeowners both agreed that owning a home had benefits. On the other hand, one participant suggested that she was not ready to purchase a home. This individual wanted to accomplish additional goals before purchasing a home; however, homeownership was still a long-term goal. Three of the participants utilized the HCVH to purchase their home. These participants had firsthand knowledge of the costs and benefits of homeownership. These HCVH participants claimed that they could not afford to pay their mortgages without the mortgage assistance they received from the Housing Authority. A RCT principle is that individuals will decide to purchase a home when they decide that the benefits of homeownership outweigh the costs. All of the participants claimed that maintenance and unforeseen repairs were the main costs associated with homeownership. RP#3 stated, "You have to do your own repairs, maintenance, and lawn care." Ownership costs are decision drivers.

Limitations of the Study

The first limitation of this study is that the first research site selected for the study decided not to participate in the study. The HCV Program Coordinator agreed to participate in the study; however, their supervisor refused my invitation to be a part of my

study. Wanat (2008) found that “gatekeepers at the top may deny approval when the researcher already has gained acceptance at lower organizational levels” (p. 193). It is a good idea for researchers to obtain “gatekeeper” approval during the preliminary stages of the study. I decided to use what Patton (2002) called the “known sponsor model.” I contacted the FSS Coordinator of a housing authority of whom I had a professional relationship. The new organization agreed to participate in my study, and I sent a Coordination Letter to the Director for approval. However, it took over two months to obtain the signed Coordination Letter. After obtaining final approval, I submitted the Coordination Letter and IRB Application to Walden University to obtain approval to conduct my study. After receiving IRB approval, I contacted the site to begin my study.

The next limitation occurred during the data collection phase of the study. The FSS Coordinator mailed letters to potential participants. The agency agreed to allow me to use their community center to conduct the interviews. On the first day of interviews, only four clients agreed to participate in the study. In an effort to increase the number of research participants, I decided to schedule a time each week to conduct interviews. This process took over two months to complete. I selected the first ten participants that met the initial qualifications and agreed to take part in the study. Three of the ten participants were HCVH clients and seven were HCV clients. Each participant provided beneficial insight into the perceptions and experiences of low-income homeowners.

The third limitation to this study was the number of HCVH clients available to participate in the study. The Housing Authority had five clients who participated in the HCVH program. I interviewed three of the five HCVH clients; the remaining participants

were HCV clients. According to the FSS Coordinator, the Housing Authority did not promote the program due to a lack of staff available to administer the program. The agency did say that they hoped to resume the program in the near future. The need for a trained staff person to administer the program also contributed to the participants' perceived lack of information about the HCVH. The HCV clients that participated in my study had some knowledge of the HCVH and had a desire to own a home in the future. With these limitations in mind, I submit that the participants' responses represent their honest and insight and perceptions of the research phenomenon.

Implications for Social Change

This study examined the experiences, perceptions, attitudes, and beliefs of HCV and HCVH participants who were clients of a Housing Authority in Georgia. This study asks why low-income families choose to participate or not participate in the HCVH. Should homeownership be the American Dream for everyone? The homeownership debate is a current public policy issue facing many citizens of all economical levels. According to the U.S. Census report for the third quarter of 2018, the homeownership rate went from 64.2% in 2017 to 64.4% the third quarter of 2018. This was a slight increase; however, the homeownership rate has steadily declined from a high of 69.2% in 2004 to the current rate of 64.4%. The reasons for this decline are varied; there is a need for additional research to examine homeownership from the perspective of low-income families.

This research study has the potential of influencing the decision-making processes of local, state and federal policy makers. Policy makers have a tendency to establish

policies based on their worldview. Few studies ask low-income families for their opinions and perspectives. The current system of rulemaking and policy development asks for public comments before implementation; however, few consumers take part in this process. Housing professionals and advocates should encourage more consumers to get involved and let the policy makers know their concerns. A better understanding of the decision-making processes of low-income homeowners can assist with the development of national policies and resource allocation decisions.

The final implication for social change promoted by this study is the addition to the body of knowledge on the costs and benefits of homeownership. As noted in the review of the literature, few studies examine homeownership from the perspective of low-income families. This study can inform policy makers, housing authorities and the clients who benefits from mortgage assistance programs like the HCVH. Some of the participants of this study knew very little about the HCVH; they voiced their desire to learn more about the program. Participating in this study motivated the participants who did not own a home to explore the possibility of one day owning a home. In addition, partaking in this study helped the participants who owned a home to feel better about their decisions to become homeowners.

Recommendations for Action

After reviewing the participants' responses and the finding results of my study, I have two recommendations for action. The first recommendation involves the policy makers and the program implementation of the HCVH. The HCVH is a voluntary program for housing authorities; housing authorities have the option of whether to offer

the HCVH to their clients. I recommend that the HCVH become a mandatory program for all housing authorities that administer the HCV. According to the Department of Housing and Urban Development (HUD), in 2017, of the 3,300 housing authorities in the United States, only 671 housing authorities offered the HCVH. This number represents only 20% of the total housing authorities in the United States. This recommendation relates to two themes presented by this study: the “Pride of Owning a Home” and the “Lack of Knowledge of the HCVH and Other Mortgage Assistance Programs.” All the participants expressed their desire to one day own a home. However, some participants claimed that they could not afford to own a home without mortgage assistance. A mandatory HCVH requirement would require housing authorities to provide their HCV participants with information about the HCVH. The participant would have the option whether to be a part of the program. The Housing Authority could establish a minimum and maximum number of participants depending on staff related issues. My findings suggest that the lack of knowledge about the HCVH is the major reason HCV clients do not participate in the HCVH. Only one participant had advanced knowledge about the HCVH; a larger majority of the participants had little knowledge about how the program worked. Housing authorities should promote the program to all HCV clients and assist their clients interested in participating in the program.

My second recommendation involves the administration of the HCVH. I recommend that all housing authorities offer post-counseling and follow-up services for clients who exit the HCVH. I based this recommendation on the theme “Lack of Knowledge of the HCVH and Other Mortgage Assistance Programs.” When I asked

participants on the program if they were aware of the time limit for non-elderly mortgage assistance, only one participant was aware of this fact. Several participants claimed that they could not afford to pay their mortgage without mortgage assistance. Housing Authorities should prepare their clients for the future. The pre and post counseling and follow-up services could provide valuable information about the effectiveness of the HCVH and help to prevent foreclosures.

Recommendations for Further Research

After a thorough review of the results of this research study and a review of the literature on the HCVH and the decision-making processes of low-income homeowners, I make the following recommendations for further research. In 2003, HUD commissioned a study to examine the effectiveness of two-year implementation of the HCVH. This study looked at a sample of housing authorities participating in the program. The findings of this study suggested a need for further research to determine the effectiveness of this program. After reviewing the literature and finding a gap in the literature on the HCVH, I suggest that HUD should commission a study to research the effectiveness of the HCVH eighteen years after implementation. The results from this study could provide valuable information to influence policy makers to require nationwide implementation of this program.

Another consideration from further research would be a study to identify the number of HCVH participants that still own their home versus the ones who lost their homes to foreclosures. A future study could also examine the HCVH client's perspectives on what attributed to their successes or failures and could provide information to help

housing authorities implement programs that address the real-life issues facing low-income homeowners.

Possible future research questions could ask: Where do HCVH clients purchase homes? Do HCVH participants purchase homes in low-income communities or do they purchase homes in more affluent neighborhoods? This question could provide information concerning the limited mobility of low-income homeowners.

Researcher's Experience

Overall, I had a positive and insightful research experience as the researcher of this study. This was my first experience as researcher; I learned a lot from the participants regarding their lived experiences and the actual workings of the HCVH. The purpose of this study was to obtain a better understanding of the HCVH from the perspectives of renters and homeowners. The research participants provided meaningful answers to each interview question. My interaction with each participant aided his or her openness and willingness to provide frank and insightful responses. The fact that I have worked in the affordable housing industry for thirty years gave me more than basis knowledge of the subject of this study. However, my knowledge was on the administrative side of the HCVH; this study helped me to obtain a better understanding of the benefits and barriers clients faced deciding whether to participate in the HCVH.

I had some preconceived ideas about the HCVH; but then again, I based my ideas on what I thought about the program and its benefits. I never considered the costs and barriers associated with the program. The results of this study helped to support my opinion about the benefits of the HCVH; in addition, the results of this study opened my

eyes to the costs associated with participating in the program. I plan to implement the recommendations that came out of my study. The organization I work for promotes the HCVH program; however, we must make sure all HCV clients receive full information about the program. I plan to offer post-counseling and follow-up services for all clients who exit the HCVH. As noted earlier, post-counseling and follow-up would provide clients with support when they need. The follow-up would also provide the housing authority with value information about the overall effectiveness of the program.

The Housing Authority of Jonesboro's assistance was another reason for the success of this study. My prior knowledge and involvement with staff of the Housing Authority did not influence my interpretation and treatment of the participants. The staff provided agreeable participants and space to conduct the interviews. They never interfered with any aspect of study. I conducted the interviews on open appointment days when clients could come to the authority while doing other business. I selected participants for this study based on who came to the office that day, the selection criteria and who was willing to be a part of the study. This helped ensure the validity of the data collected.

To safeguard the reliability and validity of study, I used bracketing, member checking, and triangulation to ensure the integrity of the research data collected. I used an interview protocol to guide the interview process and I used follow-up questions as needed to obtain deeper insight into the perspectives and insight of the participants. I did not allow my perceived notions about the HCVH to influence the research data; I set

aside my bias and let the data speak for itself. The data collected from this study reflect the opinions and lived experiences of the participants.

I realize that this is just one study and the results of this study may not cause the effect intended. However, this study can spark a dialog between the stakeholders, and it can aid low-income homeowners, housing authorities, and decision makers to obtain a better understanding of the costs and benefits of the HCVH. The stakeholders can contact the decision makers and ask them to develop programs that take in consideration the intended recipient of the service. Additional research that focuses on needs of the clients would help policy makers develop strategies to improve the effectiveness of the HCVH program.

Lastly, conducting this study helped me to use the research skills I learned while in a doctoral program. I also learned the importance of understanding the effectiveness of a housing program from the perspectives of the clients who benefit from the program. Administrators tend to think they know what is best for the clients they service. They do not always ask the clients what they need. This study helped me to reevaluate the approach I use to administer the affordable housing programs my agency provides. I had a great experience and I plan to further my knowledge and experience in researching the programs available for low-income families.

Conclusion and Filling a Gap

The purpose of this dissertation was to obtain a better understanding of the costs and benefits of the Housing Choice Voucher Homeownership program (HCVH) by examining the perceptions and lived experiences of participants and non-participants. I

accomplished this task by interviewing HCVH and HCV clients from the Housing Authority of Jonesboro, Georgia. The interview questions focused on the beliefs, attitudes, values, experiences, and perceptions of ten interview participants. At the beginning of this study I asked, “Is the reality of owning a home a dream come true or a nightmare?” The results of this study suggest that all the participants believed that there were benefits to owning a home. However, several of the participants noted that there are also substantial costs associated with owning a home that must be considered before purchasing a home. Many of the studies on low-income homeownership focus primarily of the benefits associated with homeownership. My study fills a gap in the literature concerning the costs, benefits, and barriers associated with owning a home.

Low-income homeownership continues to be a public policy focus; however, as noted by Rohe, Van Zandt, and McCarthy (2000) not all low-income families do not desire or have the capacity to become successful homeowners (p. 23). The continued focus on homeownership has the tendency to take the spotlight off other housing initiatives (Barreto, Marks, & Woods, 2007; Shlay, 2006). The findings of this study agree with Mallach (2011) notion that low-income families can benefit from homeownership; however, policymakers should also consider the risks and uncertainties of homeownership (p. 7). The economic and housing crisis of 2008 reminds us of what can happens when policymakers do not consider the risks associated with the decisions they make. As noted by Bocian et al. (2010), the foreclosure crisis ultimately was a result of lending institutions developing “dangerous loan products combined with unsound underwriting practices” (p. 12). The federal government allowed the banks and lending

institutions to loosen their “underwriting controls and standards” and offer loan terms to increase the number of homeowners (HUD, 2010, p. vii). Many of these new homeowners were low-income families who could not afford to purchase a home without these relaxed terms and conditions. The unintended consequences of the relaxed standards allowed many individuals to purchase homes they could not afford. Homeowners lost their homes during the housing crisis; these families are slowly working their way back from the crisis of 2008.

My study found that the HCVH allowed families to purchase homes using their HCV housing assistance. Many of the participants indicated that they could not afford their mortgage payment without their assistance. I found that some participants felt that they were not ready to purchase a home; they wanted to have a better job and additional education before making a decision to purchase a home. The HCVH provides mortgage assistance for fifteen years for non-elderly individuals and disabled individuals; elderly and disabled families could have a thirty-year mortgage. My results also indicated that many of the participants were not aware of many of the guidelines of the program. Limited information about the HCVH was a major reason why participants did not purchase home with their housing assistance. Housing Authorities must provide all HCV participants with information about the HCVH. Clients should have the opportunity to decide whether they want to participate in the program.

Three participants made a decision to purchase a home in line with the RCT and they weighed the costs and benefits associated with the program before purchasing a home (Dietrich & List, 2013; Geva & Mintz, 1997; Mehlkop & Graeff, 2010). In most

incidences, when the benefits of homeownership outweighed the costs, the clients chose to use their housing assistance to purchase a home. It is my opinion that U.S. housing policies will continue to focus on homeownership opportunities for underserved populations. I agree with Reid (2004) that the current housing policy focus that promotes low-income homeownership continues to have the potential for unintended consequences. Low-income homeownership initiatives must increase efforts to increase and stabilize the incomes of low-income families while developing methods to improve the implementation of the HCVH (Reid, 2004, p. 12). The results of my study support this notion and suggest that all housing agencies should be required to implement HCVH.

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Appendix A: Informed Consent

Invitation to Participate and Consent Form**To:****From: Sandra M. Strozier
PhD Doctoral Candidate
Walden University****Date:****Subject: The Good and Bad of the American Dream: A Phenomenological Study from the Perspectives of Low-Income Homeowners**

I invite you to take part in a research study about your perspectives of the Housing Choice Voucher Homeownership (HCVH) Program administered by the Jonesboro Housing Authority in Jonesboro, Georgia. The HCVH Program is a federal program implemented by the Housing and Urban Development (HUD) to allow Housing Choice Voucher (HCV) participants to use their housing assistance to pay towards their mortgage and homeownership expenses. I am inviting individuals who currently or previously participated in the HCVH Program, and applicants on the HCV waiting list to take part in this study. This form is part of a process called “informed consent” to allow you to understand this study before deciding whether to participate. You will receive a copy of this form to keep for your records.

My name is Sandra M. Strozier, I am a doctoral student at Walden University, and I will conduct this study. Currently, I am the President/CEO of the Housing Authority of Newnan, Georgia. This study is the subject of my doctoral dissertation and is not associated with the Housing Authority of Newnan.

Background Information:

The purpose of this study is to learn more about people’s experiences and opinions of the HCVH Program. The study will explore and describe the experiences, attitudes, and perspectives of low-income individuals and their homeownership decisions.

Procedures:

If you agree to be in this study, you will be asked to:

- Participate in an interview about your knowledge and participation in the HCVH Program, for approximately one hour, where you will be asked several questions.

- Agree to be audio recorded.
- Participate in a follow up phone call to confirm your responses for approximately 30 minutes or less.

Voluntary Nature of the Study:

This study is voluntary. I will respect your decision of whether or not you choose to be in the study. If you decide to join the study now, you can still change your mind later. You may stop at any time and refrain from answering any questions.

Risks and Benefits of Participating in the Study:

Participation involves minimal risk of the minor discomforts. Being in this study should not pose risks to your safety or wellbeing. The researcher will take the necessary precautions to avoid unintended risks. This research has the potential to add to the body of knowledge on low-income homeownership, and the study findings can provide stakeholders with perspectives from program participants. This study can also encourage policymakers to develop homeownership programs responsive to the needs of low-income families.

Payment:

There will be a \$25 gift card given to each participant for participating in the study.

Privacy:

I will keep any information you provide confidential. I will not use your personal information for any purposes outside of this research project. In addition, your name will not be included on anything else that could identify you in the study reports. I will use pseudonyms in place of your name, for example, instead of using John Doe or Jane Doe, I will use Research Participant 1 (RP1). I will keep the data secure by storing and maintaining the collected information on a password-protected computer and on data storage media such as CDs, DVDs, and flash drives. Print and electronic data storage media will be stored in a locked fireproof file cabinet in the researcher's residence. I will keep the data for a period of 5 years, as required by the university, after which I will destroy all paper and electronic data.

No one at the Jonesboro Housing Authority (JHA) will treat the participants differently if they do/do not participate in the research study. In addition, if a participant decides to decline or discontinue with the interview their actions will not negatively impact their ability to receive support or housing assistance from JHA.

Contacts and Questions:

You may ask any questions you have now or if you have questions later, you may contact the researcher, Sandra M. Strozier, via phone at or via email. If you want to talk

privately about your rights as a participant, you can call Dr. Leilani Endicott is the Walden University representative who can discuss this with you. Her phone number is (612) 312-1210. Walden University's approval number for this study is **06-22-17-0381460** and the expiration date is June 21, 2018.

Statement of Consent:

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By signing below, I understand that I am agreeing to the terms described above

Printed Name of Participant: _____

Date of Consent: _____

Participant's Signature: _____

Researcher's Signature: _____

Appendix B: Interview Guide

The HCVH Program is a federal housing assistance program implemented and funded by HUD to allow HCV participants to use their housing assistance to pay their mortgage and eligible homeownership expenses.

IQ1: Homeownership is often called the “American Dream”; what does the term “American Dream” mean to you?

IQ2: How did you learn about the HCVH?

IQ3: What would you say are the benefits of owning your own home?

IQ4: What would you say are the costs associated with owning your own home?

IQ5: Who in your immediate family or among your friends owns his or her home?

IQ6: What influence did your family or friends have on your decision to purchase a home?

IQ7: Do you have stories to share on family members or friends who own their own homes?

IQ8: Why do you want to participate or not participate in the HCVH?

IQ9: How confident are you in your ability to maintain your home and pay your mortgage each month?

IQ10: The HCVH provides assistance for non-elderly participants for 15 years; how will you pay mortgage, property taxes, and insurance after this period or are these distant concerns?

IQ11: What other programs are you aware of that provide mortgage assistance for low-income individuals that can help you in the future?

IQ12: How will owning a home increase your wealth and improve services such as local schools that depend on property taxes?

IQ13: What are your thoughts on the long-term relationship to your community generated by home ownership?