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How the Sources of Home Ownership Affect Political Attitudes: Observations of Contemporary Taiwan

Ping-Hsiang Hsu
hsiang@dwu.edu.tw

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Ping-Hsiang Hsu
Assistant Professor, Department of Tourism and Leisure Studies, Diwan College of Management
Mailing address: No. 87-1, Nansh Li, Madou Jen, Tainan County, TAIWAN (REPUBLIC OF CHINA)
Email: hsiang@dwu.edu.tw
Abstract

The main purpose of this paper is to explore how the source of home ownership affects political attitudes. A common hypothesis is that people who are home-owners tend to have conservative political attitudes because they have security reason and an incentive to reduce the risk of depreciation in their property values. But researchers have obtained different empirical results regarding the political attitudes of home owners as compared with renters.

The author argues that housing researchers may have ignored the sources of homeownership, such as intergenerational housing transfer, which may have a decisive effect on political attitudes. In East Asia societies, the culture-specific understanding of adult children living in the house of their parents is that they are the recipients of an inter-generational housing transfer. To study the source effect empirically, the author use the database of the Taiwan Social Change Survey. An ordered logistic regression is adopted as the quantitative method.

Two main findings are listed below. First, the sources of homeownership matter in affecting the gender manner and sexual role recognition. Second, the effect on the political attitudes should be further differentiated.

Keywords: Home Ownership, Intergenerational Housing Transfer, Political Attitudes, Taiwan
. Introduction

Does political leaders encouraging citizens to have their own houses result in increased numbers of conservative people? This policy issue has spurred researchers to try to discover the linkage among home ownership, political attitudes and voting behavior in capitalist society. However, according to some empirical studies in the U.S.A. and the U.K., the status of home ownership has ambiguous effects on political attitudes in different cultural and institutional contexts (Saunders, 1990:204-262; Kingston et al., 1984; McAllister, 1984). Thus, for instance, La Grange & Yip(2001) argue that the previous question may not be a precise one and suggest researchers turning to testing whether the status of home ownership intensifies the sense of social belonging or not. Nevertheless, it does not mean that the linkage between home ownership and political attitudes is no longer valid for the housing researchers. The authors are unaware of any work discussing how the sources of home ownership affect political attitudes. It seems conventional wisdom always focus on the feeling of security and conservative manner of home owners in comparison with renters. However, where intergenerational housing transfer is popular, the sources of home ownership also matter.

Intergenerational housing transfer is a popular social phenomenon in some East Asian societies, such as Taiwan and Japan. Approximately 30% of families transfer housing inter vivos in these two high housing price countries (Hsu, 2002; Tachibanaki, 1992). Since housing wealth is an important part of family wealth in Taiwan and Japan, whether young adults receive housing transfer from their parents or not should cause different experiences vis-à-vis housing life cycle and inequality problem. Thus, the authors propose that the sources of home ownership could be a significant factor affecting social and political attitudes.

The structure of this paper is organized as followed: Section two is the literature review of political attitudes and the empirical studies in the U.K. and the U.S.A.. Section three provides the outline of the structure of home ownership and types of intergenerational housing transfer in Taiwan. Section four identifies research strategy, testing hypothesis and the datasets. The last section provides the empirical results and contains brief concluding remarks.

. Political Attitudes and Related Empirical Studies – A Literature Review

1. Political Attitudes and the Dimension of radicalism-conservatism
Attitudes are mental states and, not being directly observable, are inferred from behavior. In psychological psychology, attitudes are distinguished from other categories, such as ideology, opinions etc. Attitudes are more persistent than opinions and more specific than ideology (Roberts & Edwards, 1991:6). (see Figure 1)

![Figure 1. The Hierarchy of Ideology, Attitudes and Opinions](image)

A traditionally dimension of describing political attitudes is that of radicalism-conservatism. If we put the radical and conservative types at the extremes, then there are socialist and liberal between them. (see Figure 2) In another spectrum, as Baradat (2004) suggests, there is the reactionary, who strongly insists on the old traditions and moral values, located at the right of the conservative.

“At the conservative end of it were found favourable attitudes towards patriotism, Sunday-observance, capital punishment, the church, harsh treatment of criminals, a belief in the inevitability of war, and in the reality of God. At the other extreme were found a cluster of radical beliefs favouring Communism, Pacifism, birth control, divorce reform, sexual freedom, and a belief in evolution.” (Eysenck, 1954:118-119)

![Figure 2. The Spectrum of the Radicalism-Conservatism](image)

Generally speaking, the radical could be defined as the people who are extremely unsatisfied with the current society, and wish to change society immediately and completely. Compared with the radical, the liberal still obeys the law. The liberals think they still have a chance to improve social welfare from within the formal institutions; optimism about the rationality of human beings is fundamental to the liberals. On the contrary, the conservatives lean toward pessimism in this regard.
Relating to social equality, the conservatives believe that there is always social inequality in human society. Thus the conservatives do not insist on distributing power and wealth equally. On the contrary, the radical and liberal prefer an egalitarian socio-political system. The conservative regards accumulating wealth as proper, thus the government should protect the property rights for people. The radical and liberal object to rich people depriving the poor by economic power. Therefore, the liberal tends to use government to regulate the economic behavior of rich people and big companies (Baradat, 2004).

Academic researchers, furthermore, try to sketch the political attitudes in two-dimensional figures. In addition to the radical-conservative axis in the horizontal dimension, there could be an authoritarian-democratic axis or tough-tender mindedness in the vertical dimension (Eysenck, 1954).

2. Related Studies in the U.K. and the U.S.A.

As for the empirical studies, most fruitful findings have come from the researchers in the U.K.. Perhaps this phenomenon is due to the political and social context of the U.K.. In the 1980s, Thatcher’s government was labeled “the New Right”, which emphasizes market, competition and efficiency (Flynn, 1989). Thatcher’s policy of selling tenant housing to the council tenants not only caused the redistribution of a huge social resource but also raised a debate about the equality problem. At the same time, some among the public felt that Margaret Thatcher’s encouraging people to buy their own houses might enlarge the group of home owners who would support individualism, and thereby increase the political support of the Conservative Party, which she led. Research findings reveal that most home owners support the Conservative Party, the political ideology of which of course belongs to the right wing. On the contrary, the people who live in tenant housing tend to support the Labor Party, whose political ideology is left wing. This phenomenon shows that home ownership could be partially independent of the variable of social class in affecting political attitudes and voting behavior, although social class is still the most critical variable (Saunders, 1990:238). The findings in the U.K. show that support for the Conservative Party by the social classes between professional and labor classes are obviously affected by home ownership (McAllister, 1984; Saunders, 1990:204-262). In addition, the variables of social class and unemployment rate are more important than the status of home ownership in affecting voting behavior (Field, 1997).
The research findings in the U.S.A. tell a very different story in comparison with the U.K. experiences. Kingston et al. (1984) find that the status of home ownership does not affect political attitudes of Americans directly. However, the interaction term between home ownership and residential years is significant under some specific situations. McAllister (1984) also made a similar observation, by analyzing the presidential election of the U.S.A. in 1980. Jelen (1990) agreed with the main conclusions from Kingston et al. (1984). Furthermore, he identified that there is a causal relationship between home ownership, social segregation and racial discrimination in selling houses.

From the previous review, we may conclude that political culture matters. It seems that how the status of home ownership affects political attitudes depends on the social-economic context, political culture and the structure of the housing market.

### The Structure of Home Ownership and Intergenerational Housing Transfer in Taiwan

Taiwan has an extraordinarily high home ownership rate, 82% in the 2000 census data. Basically, Taiwan is a nation of homeowners (see Table 1). After decomposing the results of some national surveys, the author has found that the main reason is that 20 ~ 30% of adult children live in houses owned by their parents, including both co-residence (cohabitation) with parents and separately.

#### Table 1. Housing Ownership Rates in Taiwan, Japan, the US and Britain.

<table>
<thead>
<tr>
<th>Year</th>
<th>Taiwan</th>
<th>Japan</th>
<th>U.S.A</th>
<th>U.K.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1978</td>
<td>69.6</td>
<td>69.9</td>
<td>65.5</td>
<td>—</td>
</tr>
<tr>
<td>1983</td>
<td>75.0</td>
<td>62.0</td>
<td>63.5</td>
<td>—</td>
</tr>
<tr>
<td>1988</td>
<td>79.1</td>
<td>61.1</td>
<td>63.8</td>
<td>66</td>
</tr>
<tr>
<td>1993</td>
<td>81.8</td>
<td>59.6</td>
<td>64.0</td>
<td>68</td>
</tr>
<tr>
<td>1998</td>
<td>84.6</td>
<td>60.3</td>
<td>66.4</td>
<td>69</td>
</tr>
</tbody>
</table>

Note: Data comes from government publications and official web sites.
Most Taiwanese families are home-owners. Generally speaking, eight out of ten families in Taiwan own their own homes. Taiwan was built by a migrant society. The ancestors of the Taiwanese mainly came from the south-eastern coastal area of Mainland China about 150 years ago. Thus, Taiwan inherited traditional Chinese culture, which cherishes land and housing ownership. According to the Taiwan Social Intention Survey in 1992, the structure of home ownership is composed of 51.4% self-owned, 28.8% living in houses owned by parents, 10.1% in rental housing, and approximately 10% other. In addition, the results of the Taiwan Social Change Survey in 1996 show that 18.3% of adult children live in houses owned by their parents. (see Table 2) These figures show at least two key points about the structure of home ownership in Taiwanese society. First, 20 to 30 percent of adult children live in houses owned by their parents. Second, the scale of the rental housing market is small, only approximately 10% in the market, which is the flip side of the high housing ownership rate of 80%.

Table 2. Structure of Housing Ownership Rate of Taiwan

<table>
<thead>
<tr>
<th></th>
<th>Self-owned</th>
<th>Owned by Parents</th>
<th>Owned by Children</th>
<th>Sibling-owned</th>
<th>Rented</th>
<th>Dorm</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>husband’s parents</td>
<td>wife’s parents</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1992</td>
<td>51.4</td>
<td>28.8</td>
<td>2.4</td>
<td>2.2</td>
<td>10.1</td>
<td>2.0</td>
<td>3.1</td>
</tr>
<tr>
<td>1996</td>
<td>65.7</td>
<td>13.3</td>
<td>5.0</td>
<td>2.1</td>
<td>9.7</td>
<td>1.6</td>
<td>2.5</td>
</tr>
</tbody>
</table>


The extraordinarily high ownership rate of the official data is misleading. People regard both the self-owned and family-owned (especially parents’) as their “own” housing in the perception, since the question is focused on the house, but not the owner. Relating to the housing owners, if we add the percentage of adult children who live in houses owned by their parents in 1996, 18.3%, to the
percentage of self-owned housing, 65.7%, the total is near 80%. This number is pretty close to the
official data on home ownership rates in Taiwan\(^1\). From the above information, again, it is clear that
20 to 30 percent of adult children live in houses owned by their parents. The structure of Taiwan’s
housing ownership rate also indicates the important role of intergenerational housing transfer.
Generally speaking, there are three major types of intergenerational housing transfer in
contemporary Taiwan:

(1) **Income Transfer by Co-residence with Parents**

Since parents rarely receive housing rent from their adult children\(^2\), co-residence is obviously a
kind of income transfer. In the past two decades, there are nearly 60 ageing people over 65 years
old live with their children (DGBAS, 2001:5). Almost 45% of people between the ages of 15 and 49
live with their parents. The percentage of 20-29 age cohort is 60, and the one of 30-39 age cohort
is still pretty high, 30 (Interior Department, 1997:138). Compared with western societies, these
percentages are high.

(2) **Inter Vivos Transfer in the Form of Housing Stock**

In the 1990s, it was popular for parents to buy houses for their children in Taiwan. In 1992, 5.1% of
nuclear families were living in houses owned by their parents, but not living with them (Yi et al.,
1992:35-36). Although the properties were owned by the parents, these houses were being used by
the adult children. If we add the percentage of parents buying a house but registering their children
as the owner, the proportion buying housing as a gift will be higher. This kind of inter vivos transfer
relating to a large amount of housing wealth is rare in western society.

(3) **Housing Transfer by Down-payment Support or Interest-free Housing Mortgage**

In the counterintuitive situation in which both housing prices and the ownership rate are high, the
family becomes an important institution providing credit, especially if there is a lack of capital in
the consumption sector in a rapidly developing country. Under the pre-sale system, buyers have to

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\(^1\) The same logic is also available for the survey result in 1992. If we add the percentage of adult children who live in
houses owned by their parents, 28.8%, to the self-owned of 51.4%, the total is also close to 80%.

\(^2\) According the results of the National Survey of Women Living Conditions, 95.8% of adult children living in houses
owned by husbands’ parents did not pay housing rent, and 87.4% adult children living in houses owned by wives’ parents
did not. (Interior Department, 1989:52)
pay 10 to 20 percent\(^3\) of the housing price as the down-payment before the condominiums are built. However, they then have to pay the rest of the money in three to four stages during the construction period.

Through the support of family members (especially parents), buyers can overcome the financial obstacles of the down-payment. At the same time, parents usually do not ask for interest on the mortgage in Taiwan. In some cases, parents regard the down-payment as a gift to help their adult children. From the PSFD (Panel Study of Family Dynamics) survey results in 2000, we see that 8.5 of Taiwanese have received financial support or a housing loan from their parents or parents-in-law in the past ten years. At the same time, 5.1 of the population has received financial support or a housing loan from their brothers, sisters, or brothers and sisters-in-law.\(^4\) If we look back to the earlier decades when it was more difficult to get housing loans from the bank system, the percentage should be higher.

\*\* The research strategy, Testing Hypothesis and the Datasets \*

1. The research strategy for identifying political attitudes in Taiwan.

In Taiwan, whether people lean toward radical or conservative in their political attitudes is hard to distinguish from the political party they belong to or support. Basically, the critical factor in deciding which political party people support is the attitude toward unification with or independence from Communist China\(^5\). Thus, the author has to abandon using political party as the proxy to identify whether people are more conservative or radical. According to political psychology, the measurement of political attitudes should include intensity, content and consistency (Roberts & Edwards, 1991:6). However, in Taiwan, there is no national survey relating to political attitudes with a theme of measuring conservative or radical attitude. Thus, the author has to look for some proxy measurements among the relevant national surveys. Meanwhile, there is also the variable of the source of home ownership in the selected surveys for the research purpose. At last, the authors preliminarily identified three groups of measurement questions related to social equality, poverty and sexual manner from the Taiwan Social Change Survey, conducted by Institute of

\(^3\) In the inflationary period, the percentage was close to 30 percent before the 1990s.

\(^4\) The question asked is “Have you ever received financial support in the form of a mortgage from the following sources in the past ten years? 1. Parents 2. Parents-in-law 3. Brothers or Sisters 4. Brothers- or Sisters-in-law”.

\(^5\) The authors calculate the Spearman’s correlation coefficient between political party belongings and the measurement indexes, and find the values are pretty small, lower than 0.02.
2. Three groups of measurements: Poverty, gender manner and social equality

(1) The first group of measurement questions including three items related to the poverty.
   “A person being poor is because he (she) does not make enough efforts.” (V120a)
   “A person being poor is because his (her) ability and talent are not enough.” (V120c)
   “A person being poor is because society is unfair to him (her)” (V120g)

(2) The second group of measurement questions including three items related to the gender manner.
   “Politics is man’s business, and woman had better not participate in.” (GM1)
   “Man’s responsibility is making money, and woman’s is taking care of family.” (GM2)
   “Two lovers live together doesn’t matter, although the lovers don’t have the willing to get marry.” (GM3)

(3) The third group of measurement questions including three items related to social equality.
   “Should the government raise the income tax rate for rich people?” (V119g)
   “The economic power of big companies is too large in Taiwanese society.” (V119a)
   “The opportunity provided by government for the poor to study in university is too little currently.” (V119c)

The measurement scale for the answer is “Strongly Agree”, “Agree”, “Disagree”, and “Strongly Disagree” meaning that it is a categorical variable with ordinal characteristics.

If the respondents regard the reason for poverty as mainly coming from individual factors, then the author assume his (her) political attitudes tend toward the conservative. On the contrary, when the respondents believe that is mainly due to structural factors, his (her) political attitudes lean toward the radical (or liberal).

The people, who believe man’s responsibility is making money and women’s is taking care of the family, are the ones whose political attitudes tend toward the conservative. Those who agree with traditionally sexual role are toward conservative. Thus, the people who believe politics is man’s business and object the co-residence of unmarried lovers are the ones who lean toward conservative in their political attitudes.
The author assumes that the people who agree with a higher income tax rate for the rich person are in favor of equal income distribution and social equality. Traditionally, the people who agree with social equality are the ones who lean toward radical (or liberal) in their political attitudes.

3. Testing Hypothesis and Quantitative Model

Because the dependent variable is the degree of approval, which is a categorical variable, the regression method adopts ordered logistic regression which function form should follow a cumulative logit function (McCullagh & Nelder 1989:150-166; Agresti 1996:211-212). Data analysis will be processed according to the following probability model.

\[
\log i[P(Y \leq j)] = \log\left(\frac{P(Y \leq j)}{1 - P(Y \leq j)}\right) = \log\left(\frac{\pi_1 + \pi_2 + \ldots + \pi_j}{\pi_1 + \pi_2 + \ldots + \pi_j}\right) = \alpha_i - \beta X_i
\]

\[j=1,\ldots, J-1\]

\[\alpha_i : \text{interception} \quad X_i : \text{the variable for an individual} \quad \beta : \text{parameter}\]

If \( \beta > 0 \), then \( Y \) will tend toward the latter categories when \( X_i \) increase. Thus, the hypothesis can be written in the following form.

**Hypothesis:** People who live in houses owned by their parents will lean toward radical in their political attitudes.

\[H_0 : \beta \leq 0\]

\[H_1 : \beta > 0\]

Since intergenerational housing transfer is popular in Taiwan, the people who live in houses owned by their parents may have less consumption constraints. On the contrary, the people who “earn” their own houses through great effort are more likely to feel protective of their property than the people who receive intergenerational housing transfer. Thus, the people who earn their own houses may be more conservative than the ones who live in houses owned by their parents. In other words, people who live in houses owned by their parents are hypothesized to be more radical in their political attitudes than those who earn their own houses by themselves are.

In order to show housing ownership could be partially independent of traditional variables, independent variables such as education, family income level, gender, age, marriage status, etc. should be included as controlled variables.
4. The Datasets

The datasets for analysis are abstracted from the survey results of the Taiwan Social Change Survey, which started in 1983. It is a national social survey on topics including religion, family, politics, media and communication, social class etc. The survey topics are rotated each five years. Although this survey is not a longitudinal one, researchers may achieve similar results by collecting at least two results on the same topic in different years.

The testing items are abstracted from the survey, completed in 2003. There are 1992 subjects collected by stratified random sampling. Questionnaire of two different topics are conducted in this survey. Topic of the first questionnaire is relating to the social class issue, and the other is the family issue.

. Results and Concluding Remarks

A. The Sources of Homeownership Matter in Affecting the Gender Manner and Sexual Role Recognition.

The sources of homeownership are proved to be partially significant (GM3) in the gender manner issue. In addition, the performance of the model is better in the gender manner equations than the one in the poverty equations. The values of cox-snell R square, which is an index showing the degree the independent variables explain the dependent variable, are between 0.15 and 0.23 in the gender manner equations. The values of cox-snell R square are pretty small in the poverty equations, only approximately 0.04.

B. The Effect on the Political Attitudes Should Be Further Differentiated, Otherwise It Will Be “Unstable”.

The sources of homeownership are proved to be partially significant (GM3) in the gender manner issue, but not in the poverty issue. That means the people who live in parents’ houses are not always radical than the self earned owners. Thus, the testing should be further differentiated because of the inconsistently multi-dimensional characteristics of political attitudes.

6 The coding of the survey in the series is the third time in the fourth round
7 The investigation subjects are older than 18 years old. This is different from the previous survey, which sampled people older than 20 years old.
The empirical results of chosen two items of poverty show that the sigh of the home ownership status is positive. It means that the people who live in houses owned by their parents tend to approve that the causes of poverty mainly come from the structural factors. The results also indicate the people who live in houses owned by their parents have radical political attitudes although they are not significant in statistical testing. However, the testing hypothesis is rejected by the proxies of gender manner. That means the people who live in parents’ houses are more conservative than the self earned owners in the gender manner dimension.

C. Some other minor results

There are also three minor results are observed.

First, education, gender and age, which three independent variables, significantly affect gender manner equations. Higher education and younger respondents are more conservative than the others relating this issue in Taiwan. It’s different with the common intuition. Second, the higher subjective social class is, the more conservative he (she) is. Third, unmarried people are more conservative than the married ones.

Table 4. The result of Ordered multinomial logistic regression (PLUM)

<table>
<thead>
<tr>
<th>Dependent</th>
<th>Variable is responder’s political attitude (proxy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Poverty1 (V120g)</td>
</tr>
<tr>
<td>Variable Category</td>
<td>Parameter</td>
</tr>
<tr>
<td>Interception 1</td>
<td>-3.976***</td>
</tr>
<tr>
<td>Interception 2</td>
<td>-1.454***</td>
</tr>
<tr>
<td>Interception 3</td>
<td>2.177***</td>
</tr>
<tr>
<td>Subjective Social Class</td>
<td>Upper Level</td>
</tr>
<tr>
<td></td>
<td>Upper-middle Level</td>
</tr>
<tr>
<td></td>
<td>Middle Level</td>
</tr>
<tr>
<td></td>
<td>Middle-lower</td>
</tr>
<tr>
<td></td>
<td>Workers and Lower</td>
</tr>
<tr>
<td>Family Income</td>
<td>Lower than 40</td>
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<tr>
<td>(Monthly NT Dollars)</td>
<td>40-80 thousand</td>
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<tr>
<td>----------------------</td>
<td>---------------</td>
</tr>
<tr>
<td></td>
<td>-0.773**</td>
</tr>
<tr>
<td></td>
<td>-0.317</td>
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<td></td>
<td>0.431</td>
</tr>
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<td></td>
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<td>Housing</td>
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<td>Self-owned</td>
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<tr>
<td>Education Level</td>
<td>Primary school and</td>
</tr>
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<td></td>
<td>Junior High School</td>
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<td>College or University</td>
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<tr>
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<td></td>
<td>Male</td>
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<tr>
<td>Age Group</td>
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<tr>
<td></td>
<td>35~49 years old</td>
</tr>
<tr>
<td></td>
<td>50~64 years old</td>
</tr>
<tr>
<td></td>
<td>Over 65 years old</td>
</tr>
<tr>
<td>Marriage Status</td>
<td>Unmarried</td>
</tr>
<tr>
<td></td>
<td>Married</td>
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<tr>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Cox &amp; Snell $R^2$</td>
<td>0.046</td>
</tr>
</tbody>
</table>

Note: *** ** * indicate significance levels of 1%, 5%, 10%. 


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