To the Graduate Council:

I am submitting herewith a dissertation written by Lenahan L. O'Connell entitled "Types of Innovation and Degrees of Social Support in Status Attainment." I have examined the final copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Sociology.

Samuel Wallace, Major Professor

We have read this dissertation
and recommend its acceptance:

Accepted for the Council:

Vice Chancellor
Graduate Studies and Research

CRANES CREST

TYPES OF INNOVATION AND DEGREES OF SOCIAL SUPPORT IN STATUS ATTAINMENT

A Dissertation

Presented for the

Doctor of Philosophy

Degree

The University of Tennessee, Knoxville

Lenahan L. O'Connell

March 1982

3058041

Copyright by Lenahan L. O'Connell 1982
All Rights Reserved

DEDICATION

To my wife, without whose support this study would not have been possible.

ACKNOWLEDGMENTS

For their kind and generous assistance, the author is indebted to the members of his committee: Dr. Samuel Wallace (chairman), Dr. Donald Clelland, Dr. Suzanne Kurth, and Dr. William Goolsby.

The author is grateful for the cooperation and assistance of the students in Dr. Wallace's classes and the owner-builders who participated in the study.

ABSTRACT

There is a hierarchy of domicile type running from the small rented apartment to the large mansion. This research concerns a unique form of status attainment in his hierarchy--building one's own home. One hundred eight owner-builders constitute the data base.

Owner-building is innovative status seeking. There are three kinds of innovator: the first house financial innovator, the second house financial innovator, and the design innovator.

Each type of innovator depends on the social support of others. The least affluent first house financial innovator receives the most support; the most affluent design innovator the least. There are 7.94 people in the first house innovator's ad hoc construction company, 8.32 in the second house financial innovator's, and 8.9 in the design innovator's.

The innovators elicited the above support by engaging in exchange with their helpers. They conducted two types of exchange: restricted exchange with the subcontractors and generalized exchange with the other helpers. Generalized exchange is governed by the norm of unilateral reciprocity which, unlike the norm of reciprocity, does not require that the exchange be balanced. Imbalance disrupts social relationships under the conditions of restricted exchange. However, under the conditions of generalized exchange, it produced improved relationships and enhanced social solidarity. The exchange type also impacted the reported satisfaction with the exchange.

Friendship differs from kinship in that it is a two-party voluntary relationship combining elements of both restricted and generalized

exchange. The results of the study indicate that friendship elicits the norm of unilateral reciprocity. Two cognate forms of the norm of unilateral reciprocity--the norm of need and the norm of noninstrumental concern--are developed to discuss the occurrence of imbalanced exchange in the two-party situation of friendship. In all, seven predictions derived from the theory of generalized exchange are tested and six are supported.

The findings support Levi-Strauss' belief that there are two types of exchange and two types of exchange process.

TABLE OF CONTENTS

CHAPTER		PAGE
INTRODUCTION		1
I.	STATUS ATTAINMENT AND THE HIERARCHY OF DOMICILE TYPE	7
	Introduction	7
	Status and Housing Tenure	9
	Social Status and the Ladder of Life	13
	Rewards Accruing to the Homeowner	15
	Social status	15
	Equity	16
	Access to other resources	16
	Social relationships	16
	Home Ownership as Status Attainment	17
	The Owner-Builder as an Innovator	20
	Types of Innovation	24
II.	SOCIAL SUPPORT AND SOCIAL EXCHANGE	27
	Social Support in Status Attainment	27
	Social and Exchange Networks	31
	Theories of Exchange	33
	Restricted Exchange	37
	Generalized Exchange	39
	Exchange and the Owner-Builder	43
	Social Exchange and the Social Relation of Friendship	46
III.	RESEARCH METHODS	53
	Introduction	53
	Defining the Owner-Builder	54
	Exclusions from the Sample	59
	The Sample	61
	The Interview Schedules	61
	The Disposition of the Sample	63
	The Interview Experience	65
	Coding	67
	Social Support	69
	Statistical Procedures and Data Analysis	73
IV.	THE THREE TYPES OF INNOVATORS	75
	Introduction	75
	The Financial Innovator: First House and Second House Innovation	77

CHAPTER PAGE

The first house financial innovator 78
Second house financial innovator 80
The Design Innovator 82
The Types of Innovators Compared 87
House size 87
Market value 89
Expenses: Labor and materials 91
Family income 94
Sum borrowed 94
Shelter income ratios and equity obtained 99
Age, education, occupation 104

V. TYPES OF INNOVATORS AND SOCIAL SUPPORT 108

Introduction 108
Social Support by Type of Innovator 109
Labor Expenditures by Type of Innovation 118
Support from Friends and Relatives 119
The Subcontractor as a Source of Support 123
The Three Ad Hoc Construction Companies 129

VI. SOCIAL EXCHANGE AND SOCIAL RELATIONSHIPS 135

Introduction 135
Restricted Exchange 136
Generalized Exchange 138
Exchanges Compared 141
Studying the Exchange Process 143
Predictions 145
Measuring Balance in Exchange 146
Balance and the Social Relationship 149
Exchange Type and Satisfaction with the Helper's Work . . 153
The Effects of the Exchanges on the Owner-Builder's Relationships with Their Helpers 155
A Summary of the Findings on Exchange 160
Exchange and Friendship 162

VII. THE FINDINGS AND THEIR IMPLICATIONS 166

Introduction 166
The Innovators 167
Social Support 172
Exchange 177
Conclusions 187

REFERENCES 191

PAGE

APPENDIXES 196

A. INTERVIEW SCHEDULE 1 197

B. INTERVIEW SCHEDULE 2 203

VITA 206

LIST OF TABLES

TABLE		PAGE
1.	Disposition of the Sample	63
2.	Size by Type of Innovation	88
3.	Housing Market Value by Type of Innovation	90
4.	Materials Costs by Type of Innovation	92
5.	Labor Costs by Type of Innovation	95
6.	Family Income by Type of Innovation	96
7.	Sum Borrowed by Type of Innovation	98
8.	Shelter Income Ratio by Type of Innovation	101
9.	Occupation by Type of Innovation	106
10.	Education by Type of Innovation	106
11.	Sources of Help Given by Type of Innovators	111
12.	Help from Spouses by Type of Innovation	114
13.	Help from Sons and Daughters by Type of Innovator	117
14.	Expenditures by Type of Innovation	119
15.	Ratio of Labor Expenditures to Market Value by Type of Innovation	119
16.	Nonmarket Support by Type of Innovation	120
17.	Amount of Skilled Labor by Type of Innovator	122
18.	Percent Hiring Specific Subcontractors by Type of Innovator	125
19.	Exchanges by Balance and Relationship	148
20.	Forms of Compensation by Relationship	151
21.	Satisfaction by Relationship	154
22.	Degree of Skilled Work by Friends and Relatives	165

INTRODUCTION

Most Americans, students of the subject and casual observer alike, think of housing in much the same way that they think of any other consumer good. While they are quick to affirm its centrality in the family's budget and its role as an investment, they nonetheless see it as another useful object to be bought from a producer. Like any other desirable item, the purchaser shops around for the best buy available and then purchases the object as constructed by other people, whom the homebuyer pays directly or indirectly to assemble the house from start to finish. Although the process with its long-term financing is in many ways unique, nevertheless, the homebuyer plays the role of consumer in a market transaction which involves the usual urban-industrial split between production and consumption.

In describing the division between the producer and the consumer, Alvin Toffler notes that, "It was the industrial revolution, driving a wedge into society, that separated these two functions, thereby giving birth to what we now call producers and consumers" (Toffler, 1980, p. 266). In the last 200 years, we have come to assume that the split is the hallmark of economic progress. We have identified it with the division of labor, which has meant that as people specialize in the production of one item, they generate more wealth; and through exchange in the market, they distribute their products in ever-expanding waves of affluence. Toffler does not dispute the manifest virtues of the division of labor. But, he does challenge its utility in all situations.

There are times and places, he avers, in which production at home for use is not only feasible and enjoyable but more economically efficient.

Toffler attributes the rise in do-it-yourselfing to the low relative inefficiency.

> This holds that the more we automate the production of goods and services and lower their per-unit cost, the more we increase the relative cost of handicrafts and nonautomated services. (If a plumber gets $20 for a one-hour house call and $20 will buy one hand calculator, his price, in effect, goes up substantially when the same $20 will buy several hand calculators.) Relative to the cost of other goods, his price has risen several times over (Toffler, 1980, p. 271).

Hence, where in the past it made economic sense to pay the craftsman for his services, today with the relative cost of tools and disassembled units declining in many instances and the relative cost of labor increasing, it makes economic sense for the consumer to put the good together himself.

In support of his contention that a fusion of consumption and production is emerging, Toffler cites the growth in sales of power tools and building supplies sold directly to the homeowner. In addition, he chronicles an avalanche of publications designed to teach the amateur how to build or remodel his home. Toffler sees the rise of the do-it-yourself homeowner as a sign that we have entered a new age of "prosuming" in which the industrial split between the producer and the consumer is closed by people forsaking the passive role of consumer as they enter the production process in a variety of novel but more active ways.

This dissertation is a study of a group of people who undertake the challenge of "prosuming" in regard to their living environments.

Each of the 108 interviewees built his own home. By entering the building process, each of the persons studied finds a more active way to provide one of life's necessities.

When discussing prosuming and housing, Toffler views housing as one of many areas in which people can take control of the production process. It is my belief, however, that housing is a somewhat unique consumer good and that, in consequence, owner-building is more than a simple expression of the human urge to build and produce. In truth, the single-family house is the major material artifact around which the modern American family organizes a middle-class lifestyle. This being the case, the act of building a house is a positive achievement by which the owner-builder attains the material object which represents an esteemed way of life.

Since middle-class status is defined by occupation as well as by homeownership and personal lifestyle, we cannot say that ownership automatically confers middle-class status. Nevertheless, it does represent an enhancement of the owner's social esteem in the eyes of the people in his community. Hence, inasmuch as homeownership is a source of prestige, any means taken to the end of homeownership is a form of status attainment. In Chapter I, I will discuss in greater detail my belief that owner-building is status attainment on the hierarchy of domicile type. (The hierarchy of domiciles begins with renting a small apartment and ends in owning a large mansion.)

As inflation and high interest rates push the price of the single-family home out of the reach of the homebuyer, more and more people face a discrepancy between their desire for a middle-class lifestyle

and the realities of the housing market. Quite simply, those who are currently unable to buy a home have three choices: (1) forsake the dream of ownership, (2) seek new or additional sources of income, or (3) reduce the cost of homeowning. For those who refuse to abandon the dream but cannot substantially increase their income, only the third choice remains. Cost economics in housing construction can be realized by reducing the cost of either the materials or the labor. If one chooses to reduce the cost of materials, then, perforce, the size of the house is scaled down. As we will see, the hierarchy of domicile type puts a positive evaluation on the size of the house; i.e., other things being equal, the bigger the better. In other words, by diminishing the size of the house, the owner diminishes the prestige of his accomplishment. In practical terms, the potential homeowner can most readily reach his goal of owning a prestigious home by reducing labor expenditures.

But how does a person reduce labor costs when the range of skills required to build a home is so wide? Few people can do all the skilled work and even if they can, few have the time to do it alone. Given the immenseness of the task, how does the average citizen manage to build a house? In this study, I address this question under two related headings: social support and social exchange. We will see that status attainment on the hierarchy of domicile type, unlike status attainment on the hierarchy of occupation or income, is often a collective project. And, most significantly, we will see that the owner-builder need not pay for the support he receives from various friends or relatives. In that way, he greatly reduces his labor costs. In short, owner-building

is neither a solitary nor a market phenomenon in that the people who help the aspirant to homeownership do not do so for the instrumental reasons we associate with exchange in the market. Indeed, as we study the behavior of the helpers, we will see that few of them were following the profit maximizing motive we generally ascribe to people engaged in a relationship of exchange. There was a one-way flow of aid to the owner-builder which can only be described as one-sided. As a form of status attainment, then, owner-building is unique in its ability to elicit altrustic or one-sided donations.

It may very well be that the rise of the prosumer predicted by Toffler entails more than a shift from the divided to the unified production process in which people consume what they produce. It could also signal the rise of collective production in which the producers are motivated by norms other than those of the market. In the chapter on exchange, we will see that the values of the market guide the individualistic exchange described by such theorists of exchange as Blau and Homans while the values of group life, most notably those which define the obligations of kinship and friendship, guide the exchanges between the owner-builder and his helpers.

Interestingly, one-sided exchange seems to augment the owner-builder's integration into his kinship and friendship groups. He and his helpers experience an increase in the social bond which affirms the depth and significance of their social relationships. Owner-building elicits an exchange process which in turn promotes social solidarity. Thus, in many respects the owner-builder's story is an unmitigated

success story. He gets a home, substantial equity, the support of many people, and an improvement in his social relationships.

A final note will complete this introduction. Throughout this Ph.D. thesis, I will refer to the owner-builder with the masculine pronoun. This usage reflects the fact that all but one of the respondents are male. The one female owner-builder built a truly unique house which I will describe in the section on the design innovator. At that time, I will employ the feminine pronoun. With that exception, the masculine pronoun is more accurate for homebuilding at this time.

CHAPTER I

STATUS ATTAINMENT AND THE HIERARCHY OF DOMICILE TYPE

Introduction

Status attainment refers to the way in which people acquire their positions in the occupational, educational, and other social hierarchies (Beeghly, 1978). Status attainment research seeks to answer the question: How do people get into and out of the positions they occupy in these social hierarchies? Sociologists studying the status attainment have used such variables as father's occupation, father's education, son's occupation, and son's education in an effort to understand the factors which lead to an individual's having a high or low hierarchical position. Other variables studied include I.Q., academic performance, and peer encouragement.

Previous status attainment research has focused exclusively on educational, occupational, and income-level achievement. There are, however, other social hierarchies which have a bearing on an individual's social status. One of the others, the hierarchy of domicile type, will be the focus of our study. The previous research in status attainment has also neglected the social or group-based nature of status attainment. The previous variables have been individualistic; that is, status attainment research has not studied the help, support, and aid tendered the aspirant to his position in the particular hierarchy (Blau and Duncan, 1967).

This study differs from the traditional approach to the study of status attainment in two key respects: (1) it concentrates on a different type of hierarchy--the hierarchy of domicile type; and (2) it views the attainment process as a collective enterprise in which the aspiring individual must depend on the supportive activities of numerous others. We will see that the subject of our research needs the help of many others in order to attain the position he desires in the hierarchy of domicile type. The person who builds his own home is the subject of our research and the hierarchy within which he is attempting to rise is the hierarchy of domicile type. Let us begin by examining this hierarchy of domicile type.

Social status is determined in large part by a person's occupation and income. Social status is also determined by an individual's location in the hierarchy of domicile type. In this hierarchy, the person who owns has higher status than the person who rents. In addition to the foregoing differential by type of housing tenure, the type of housing also makes a difference. Just as people consider it to be more desirable to own than to rent, they find it more desirable to own a single-family home than a mobile home. As Michelson (1966) noted, a single-family home is also generally preferred to a duplex, a town-house, or a condominium. The single-family house, in fact, is the preference of the vast majority of Americans (Dillman, Trembley, Dillman, 1979).

The public's views on housing tenure and housing type undergird the hierarchy of domicile type. This hierarchy runs from the least desirable forms of housing to the most desirable forms of housing.

At the bottom, we can place the rented small apartment and at the apex, we can place the spacious and expensive single-family detached house. In between are less spacious and expensive, medium-size single-family homes and units such as townhouses and condominiums. Generally, a person's position in the hierarchy can be gauged by the monetary value of his home. As Perin (1977) puts it:

> In American society the form of tenure--whether a household owns or rents its place of residence--is read as a primary social sign, used in categorizing and evaluating people, in much the same way that race, income, occupation, and education are (p. 32).

Status and Housing Tenure

The best inquiry into the relationship between housing tenure and social status was conducted by Constance Perin.

Perin interviewed people who are active in many aspects of housing and land-use development in Metropolitan Houston and Philadelphia. Her interviews were open-ended and designed to elicit

> a body of public not private conventions and understandings--a universe of discourse--as it were of the American system of land use from those centrally active in it (Perin, 1977, p. 16).

She sought to discover the assumptions and beliefs about land, housing, and urban development which guide the professionals. Among the questions she asked were these: "Is there a difference between the populations who own and those who rent?" "Compared to his education level and occupation, how important to his reputation is a person's residence--housing and neighborhood?" "Do you think that the suburbs are still a symbol of arrival socially?"

In the course of her interviews, she discerned the basic premises and beliefs about housing and land-use held by her interviewees. She believes that the professionals share their beliefs and assumptions about housing and land-use with the general public. "This is a study of concepts Americans use in thinking about land use . . ." (Perin, 1977, p. 20). It was also about the way in which Americans assess the individuals who occupy different locations in the hierarchy of domicile type.

Perin's findings revealed two types of people--renters and owners. As Perin points out, people in one or the other category are exposed to different rights under the law, different zoning regulations, different building codes, different social relationships, and different levels of social esteem.

The American legal system specifies differences between the two categories of tenure. According to Perin,

> The secondary status of tenants is perpetuated in the various anachronisms of real property law, especially in terms of landlord's minimal obligations and tenant's maximum liabilities. The basic value of owning is in the freedom from the landlord's right of entry to inspect his premises, as well as in freedom from the customary restrictions in leases against personalizing rented quarters (Perin, 1977, p. 20).

Since those who own have more autonomy, they can more easily prevent invasions of their dwelling space. The owner can avoid all social relationships "involving the common use of facilities or space (the hallways, entrances, party walls, and recreation areas which are shared in clustered and multifamily development)" (Perin, 1977, p. 63). Using his legal right to exclude others, the owner can more readily

control his environment. Hence, he/she has more legally defined social power than the renter. The owner also has, of course, far more security of occupancy; he cannot be evicted as easily as the renter. It is quite rare, in fact, that a bank must foreclose on a mortgage.

The aforementioned rights of owners are some of the legal benefits which work to the advantage of the owner. They indicate that our laws clearly distinguish between the two types of tenure. In fact, the legal system institutionalizes the superior status of the owner in the hierarchy of domicile type.

From her interviewees, Perin established that the homeowner is more esteemed than the renter. In the public's opinion, renters and owners differ in personal attributes, moral character, and social standing.

The renter is thought to be an economically marginal person who uses up all his income every month. He fails to accumulate for his or his family's welfare. Highly mobile, floating from one job to the next, he lives in a slightly disreputable fashion, having few ties or commitments to the community in which he is living. This is the stereotype of the renter: "Renters are nonpermanent, renters have different motivations in terms of maintaining their units, in terms of commitment to the community" (Perin, 1977, p. 38). Renters are seen as transient and are not thought to be "truly indigenous to the neighborhood" (Perin, 1977, p. 34). "They are seen as outsiders whose move into a neighborhood threatens the community (Perin, 1977, p. 34). "There is a decline in the area when renters come in" (Perin, 1977, p. 34).

The tenant, it is believed, is not as likely to maintain the property as is an owner. In the words of another interviewee, "tenants do live differently, they think differently, and they're not as conservative as homeowners tend to be" (Perin, 1977, p. 34). Perin's interviewees believe that the tenant wants a carefree situation and is not very likely to maintain his property. "In the south, particularly, the renter is not considered to be the best sort of person" (Perin, 1977, p. 34). He is only temporary and not the full-fledged citizen that the owner is. In short, "renters are described as transient, unstable, not thrifty, without pride, immature, lower class, not full-fledged citizens, indifferent to property maintenance--all opprobrious characterizations" (Perin, 1977, p. 51).

The homeowner is not subject to these "opprobrious characterizations." As the more esteemed category in the hierarchy of domicile type, homeowning confers social status. It is a "step up the ladder of social as well as economic standing" (Perrin, 1977, p. 34).

Homeownership signals the presumed superior, moral character of the owner. Homeowners display to the public that they are autonomous, independent adults who can function more effectively in the economic and social arenas. One respondent told Perin that "owners have the ability to make decisions about where they will live and what they will do." Thus, the owner is more in control of the events which affect his life.

In short, homeowning reveals "the mark of quality of a person" (Perin, 1977, p. 35). A person's home bespeaks the moral traits of

independence, reliability and dependability in that the owner can meet the demands of the bank, and pay the mortgage. Homeowning implies pride in the possession of a house and concern for the property values and upkeep of the neighborhood. A man's neighbors feel that they can rely on the owner to maintain his house and show a commitment to the neighborhood. Unlike the renter, the owner is worthy of their trust and esteem.

Social Status and the Ladder of Life

Just as there is a chronology in one's occupational career, there is a chronology in one's tenure type. One begins as a renter and becomes an owner. Perin calls this career-like movement the ladder of life.

> The hierarchy of land uses is at the same time the ladder of life: one climbs the ladder as the natural progression through the stages of the life cycle--fron renting an apartment or townhouse, duplex, or attached row house to owning as still another step, any one of these, along the way to the ultimate rung, that of owning a single family detached house. In taking the ladder upward the progress is altogether upward, an evolutionary progress as well, toward salvation from "lower forms" to a final, divinely ordained form (Perin, 1977, p. 47).

Movement up the hierarchy of housing tenure type is status attainment. "Owner is the major social category. And it is the category with higher social value therefore--greater status--than the renter category" (Perin, 1977, p. 60). The person who follows the correct chronology of life and moves from the category of renter to the category of owner is assumed to be, by virtue of having moved up the hierarchy, worthy of the attributes ascribed to the category of

owners. In the words of one of Perin's interviewees, "the guy who owns feels that he has done the right thing. He has done the thing that his parents told him to do and he has followed the straight line (Perin, 1977, p. 42).

In comparison to the owners who are doing the right thing, the renters fail to "raise the down payment and decide what to do with their lives; they haven't grown up, they're not mature and so forth" (Perin, 1977, p. 42). By implication, the owner is mature, dependable, stable, and respectable.

One of the reasons for the owner's assumptions of the positive attributes like maturity and dependability is the relationship he has forged with the bank. "Through this relationship, accreditation for full membership in society is realized, according to the correct chronology of life" (Perin, 1977, p. 62).

> The banker qualifies the homebuyer with a credit rating. That is a major threshold of American social personhood crucial in the correct traversal of the ladder of life . . . Being able to own is a threshold criterion to social personhood that renters, by definition, do not meet; they partake of less citizenship and on that account have lower status (Perin, 1977, p. 66).

What do bankers look at when they go about the business of certifying social personhood? Grezzo reports that they assess a man's "employability and the stability of his income," "management of finances," "financial capacity, motivation, family and social relationships." Grezzo goes on to say:

> The evaluation of the stability of a borrower's employment and income should take into account his employment history, his training and education and personality; his employer's regard for him, the character of his work, and reputation;

> and his age and health . . . (Grezzo in Perin, 1977, p. 67).

A borrower's relationship to his family and friends is a significant element of risk although it is difficult to rate. Evaluators usually consider whether a borrower has "an established reputation, a harmonious home life, associates with good reputations, and if he is active in civic affairs . . ." (Perin, 1977, p. 67).

The man who can pass the banker's test becomes a homeowner. He also becomes a full-fledged citizen worthy of inclusion in the community. "In American parlance, the thing to do is to 'arrive' socially; that is to have negotiated life's hazards and passed through its less blessed stages to full membership in the next social category" (Perin, 1977, p. 56). Homeowners receive full membership, renters, on the other hand, "may never attain complete social personhood in the terms of the American Dream: Not 'full-fledged citizens,' they are socially marginal" (Perin, 1977, p. 56).

Rewards Accruing to the Homeowner

Owners draw many benefits from owning in addition to the mere possession of the property. One can distinguish four kinds of reward accruing to the homeowner: (1) social status, (2) equity, (3) access to other resources, and (4) social relationships which generate or enhance social status.

Social status. Of owning Perin writes, "It is the category providing the mark of quality of the person," with higher social value therefore--greater status--than the renter category; . . ." Homeowning

contributes independently to a person's social standing. As we have seen, the owner is the recipient of his neighbors' good opinions and esteem.

Equity. Homeowning is an investment which generates wealth. Much of America'a wealth is in the single-family detached home. For the average family, it is the largest investment and the primary source of accumulated wealth (Gilder, 1981).

". . . homeownership provides assets far in excess of shelter and hearth in that, throughout their lives owners have a wealth position markedly better than those who never become owners" (Perin, 1977, p. 68). Those who own accumulate wealth and once their mortgage is liquidated, they have a very small expense for their housing needs. Renters, on the other hand, fail to accumulate and never reach the happy state of having small housing costs; they must always pay the rent.

Access to other resources. There are tax breaks available to the homeowner which make his investment more profitable. The homeowner also has access to the rights to claim full citizenship in the community. He can speak up at local meetings. He can assert the legal rights of the owner. Since his house represents stored capital, the owner can use it for collateral when obtaining a loan or second mortgage.

Social relationships. The owner can participate in social relationships which enhance his prestige. The most important according

to Perin is with the banker, who as the grantor of a loan certifies the owner as an adult member of the community who is reliable and worthy of full citizenship. If a person cannot qualify for a loan, then he has failed to meet a basic standard of full citizenship and suffers the consequence by receiving less social status. In short, "the social relationship forged with the banker endows owners . . . with social honor and greater prestige" (Perin, 1977, p. 66).

People admire the homeowner for his very tangible accomplishment. In this respect, the obtaining of a home of one's own is of great consequence to an individual's social and economic position in the community. Before moving on to the study of the owner-builder and his/her type of status attainment, I want to discuss one more kind of evidence indicating that homeowning is indeed a very real form of status attainment.

Home Ownership as Status Attainment

Perin's research presents the beliefs and assumptions of her interviewees about housing and tenure type. Now we must answer this question: Are their beliefs about housing similar to those of the general public? Do Americans believe that the single-family detached home is more desirable than an apartment? The available evidence indicates that the majority of Americans see homeownership and the homeowner in much the same light as Perin's interviewees. In 1973, the Gallup organizations asked this question of a cross section of Americans:

> In terms of the future growth of housing in this locality or region, which would you prefer, single family dwellings spread more or less evenly over the overall region, or clustered multi-family apartment dwellings with open areas in-between (p. 2)?

Gallup reported that 13% of the interviewees preferred multi-family, 75% preferred single-family dwellings, and 6% desired both. The results of the poll were similar in all regions, city sizes, income groups, education levels, and occupations. The Gallup organization concluded that "the idea of owning one's home and patch of lawn appears to be firmly rooted in the American Dream" (p. 13).

A number of other researchers have also established the deep commitment of the American people to the single-family home. Dilman found the preference for the single-family home to be so overwhelming that the personal characteristics of his respondents--race, income, and type of housing currently occupied made no difference (Dilman, Trembly, Dilman, 1979). Dilman's findings were based on a large sample of residents from the state of Washington. The results hold everywhere in the United States, however, as respondents from the South, the Midwest, and the East uniformly report an overwhelming preference for the single-family home (Hanna and Lindamond, 1979; Winter and Morris, 1976; Michelson, 1966). The desire for the single-family home is so great that occupation, too, has no effect on a respondent's housing preference (Morris and Winter, 1976).

As Perin's work illustrates, the commitment to the single-family home is deep and multifaceted. The house is no mere consumer good; it confers social status and defines the individual as a mature,

trustworthy, and successful adult with a place in the community. Surely most people want to think of themselves and be thought of as trustworthy, mature, and successful. When one adds to the aforementioned social definitions the financial security, comfort, privacy, and myriad other benefits, the intense desire for a single-family home makes sense.

Americans not only desire the single-family home, they are willing to make many sacrifices in order to obtain it. Given the cost of a new home in 1979, many people found that they had no choice but to make sacrifices in their pursuit of homeownership. According to the U.S. Bureau of the Census, the average price of a new home in June of 1979 was $73,000. At 20% down, the buyer had to borrow 80% or $58,400 on the average. At that time the contract interest rate averaged 10.4%. This meant that the average homebuyer had to meet a monthly mortgage payment of $535 for thirty years. If we assume that his mortgage payments take 20% of his annual income and that taxes, utilities, and insurance take another 5%, then the total housing cost would be 25% of his annual income, a ratio which is called the shelter-income ratio. In these terms, the average homebuyer in June 1979 needed an annual income of $32,000 in order to qualify for a mortgage on an average house. Yet in 1979 the average family income in the United States was only $19,684 and 77.4% had incomes less than that needed to purchase the average single-family home.

Homeowning is so important, however, that many families are willing to spend more than 25% of their income on housing. Indeed,

there are some who spend 35%, 45%, and even more on housing. The real estate industry refers to these people as the house poor. They attest to their faith in the "American Dream" by investing much of their time, effort, and money in it. In their drive to own a home, many people are willing to work long hours, take other jobs, assume long-term debt at steep interest rates, and commit themselves to years of self-denying savings programs.

If, indeed, the transition from renter to owner is highly esteemed and subject to the positive attributions described by Perin, it is plausible to think of the move from the status of nonowner to owner as a form of upward mobility. The homeowner invests time, money, energy, and emotion in his acquisition. In return, he receives more than a place to live for a house is also a status symbol, a measure of achievement, a mark of social arrival and acceptance, and an element in a person's social identity (Cooper, 1972). In a way, an individual uses his home to present himself to his community. The community for its part uses the home in its imputation of social status (Goffman, 1951). In Perin's phrase, the transition from non-owner to owner is progress up the ladder of life.

The Owner-Builder as an Innovator

We have seen that, in our society, homeownership is a culturally defined goal. It serves as a legitimate objective which people strive to attain. American society also provides the individual who aspires to homeownership with a set of institutional norms which are the

acceptable mode of reaching out for the goal. In the case of homeownership, the institutional mode for attaining homeownership is purchasing a contractor-built home with money obtained from the bank.

Merton (1968) observed that many people who accept society's goals cannot pursue the goals because they do not have access to the means necessary for achieving them. Similarly, it is possible that the owner-builder who desires a single-family home may lack the financial resources needed to purchase a contractor-built home. Having internalized the cultural objective relating to homeownership, he finds himself positioned in the economy in such a way that the goal is unobtainable through the institutional means taken by the typical homebuyer who, it will be remembered, uses his ample income to obtain a large loan from a bank.

The income distribution in our society serves as the institutional means to the attainment of the goals of homeownership. Consequently, those who receive low incomes are structurally prevented from attaining the status of homeowner. Merton goes on, however, to describe individuals who lack the means to obtain their culturally defined goal yet refuse to relinquish the goal. Instead of abandoning the goal, some individuals caught in this situation abandon the institutional norms which define the conventional means to the attainment of the goal and seek another way to the culturally prescribed end. Merton called this pattern of response--innovation. Rather than forsake the goal, the innovator forsakes the institutional means. But what other

way to achieve homeowning is there if a person cannot purchase it? Building your own home is one unconventional way to achieve the conventional goal of homeowning.

In Merton's typology of the individual modes of adaptation to the cultural goals and institutionalized means, there are five modes of adaptation. Three of them are of special significance for the study of the owner-builder--conformists, ritualists, and innovators. Conformists orient their behavior to the culturally standardized values of their society. They accept both the culturally defined goals and the institutionally available means. For our purposes, the conformist can be thought of as the model type--the individual who buys a contractor-built house finance by a bank. His attainments in the housing market are roughly commensurate with his income. The owner-builder does not follow the conventional style of status attainment. He is not a conformist as he accepts the goals but not the means. He is, to use Merton's term, an innovator who fashions an alternative means to reach the same culturally prescribed goal. The innovator displays a strong commitment to the institutionalized goals. Innovation occurs "when the individual has assimilated the cultural emphasis upon the goal without equally internalizing the institutional norms governing ways and means for its attainment" (Merton, 1968, p. 195). The innovator, when blocked or prevented from reaching the goal through the institutional means to its attainment, turns to an alternate means in his quest for the objective. Not able to buy a home, he builds one.

By shouldering the task of building his home, the owner-builder steps outside the usual expectations defining the role of homeowner in our society and, thereby, faces the possibility of failure. Merton observes that "great emotional investment in an objective may be expected to produce a readiness to take risk" (Merton, 1968, p. 203). The innovator puts his social and self-esteem on the line. He forsakes the safety of buying a small house or trailer or of renting for the opportunity to attain a greater status through homebuilding.

As an innovator who fashions his own pathway to owning, the owner-builder is a nonconformist by the standards of our advanced industrial society. He does not buy a house built by experts or specialists. Instead, he performs a variety of tasks in addition to his occupational role in the conventional economy. In some respects, the owner-builder is a throwback to an earlier era of self-sufficiency in which there was less specialization of skill. By building his own home, he swims against the tide carrying people to ever greater economic specialization and mutual interdependence in the market economy. He chooses to build despite the fact that building is not his primary source of income much less expertise; he chooses to invest thousands of dollars and hundreds of hours in a venture he will undertake, perhaps, once in his life.

The person who lacks the resources necessary to obtain a mortgage may, rather than build, abandon his quest for a single-family home. He does, however, continue to abide by the institutional norms. He

lives within his means and buys on the market the housing he can afford. If the dream of homeownership is beyond his means, he settles for a mobile home or some other type of less than ideal housing. Merton designated the response of those who follow the means after forsaking the goal--ritualism.

> [Ritualism] involves the abandoning or scaling down of the lofty cultural goals to the point where one's aspirations can be satisfied. But, though one rejects the cultural obligation to attempt to get ahead in the world, though one draws in one's horizons, one continues to abide almost compulsively by institutional norms (Merton, 1968, p. 203).

In contemporary America, the most common form of ritualism is life-long renting. The ritualist walks a well-worn, narrow path without ever reaching the prescribed destination. For whatever reason (e.g., lack of imagination, or fear of failure), he resigns himself to never reaching the cultural goal despite his steadfast adherence to the conventional guidelines. He will work and save but he will never work and save enough.

Types of Innovation

While each owner-builder is an innovator, there are also subtypes of innovators. This research explores the range of innovation by constructing a typology of innovation for the owner-builder. There are at least three plausible forms of innovation--each involving a significant divergence from the model type of status attainment in the housing market (buying a house after borrowing a large amount of money).

Two of the types of innovation are a direct response to the economic obstacles which block many people today. A person can build a home while living in an apartment, a mobile home, or some other form of housing which he does not own. I will refer to such people as first house innovators. The house they build is the first single-family home they will ever own. Of the three types of innovators, the first house innovators move the greatest distance up the hierarchy of domicile type.

The second type of financial innovator I will call the second house innovator. He builds his own house while living in a smaller, less prestigious house which he owns. While his income is not great, he can afford to buy. He builds to obtain the "dream house" which is beyond his fairly modest income in today's inflated market.

The third type of innovator is the design innovator who seeks architectural forms and novel features he cannot obtain in the conventional housing market. In contrast to the financial innovator he is not primarily concerned with overcoming the financial obstacles to achieving his goals in the hierarchy of domicile type. He is motivated by a singular vision of the "American Dream" which he cannot buy on the market. While he wants to save money, the design innovator also wants to put his personal cachet on his living environment. One would expect to find that the socioeconomic profile of the design innovator differs markedly from those of the financial innovator. For one thing, they should have more education and income.

The three types of innovation are mutually exclusive and exhaust the 108 owner-builders in the sample. Although the details of our

research procedures are reserved for Chapter III, at this point we can note that we will want to learn to what extent homebuilding is in fact innovative. What obstacles, if any, does the homebuilder face in gaining access to the resources a homebuilder must have?

In assemblying his own ad hoc construction company, how does the owner-builder know or learn to proceed--not simply with the construction of proper sequence, though that must be difficult, but also where and how to secure the help that presumably all homebuilders need? In his quest for assistance and advice, what are the attitudes of the officials with whom the homebuilder comes in contact? Are mortgage lenders sympathetic, hostile, or perhaps indifferent to the owner-builder? What are the attitudes of those many other officials who may be involved (e.g., those who inspect for septic tank drainfields, for adherence to building codes, for fire protection, electric and water hook-ups)?

We need to know the full context within which the owner-builder operates, including the kind and degree of social support utilized.

CHAPTER II

SOCIAL SUPPORT AND SOCIAL EXCHANGE

Social Support in Status Attainment

We are interested in the owner-builder as an innovator and we are also interested in him for what he may teach us about social support and social networks. Having pursued the former in Chapter I, pursuit of the latter topic is the concern of this chapter.

Customarily, status attainment research studies the elements in a person's social and family background which were of greatest influence during the years of his childhood. Some of the variables employed in such research include parent's income and peer group encouragement (Beeghley, 1978). While such factors may shape a person's outlook and prospects, they are rarely influential in a direct, unmediated fashion since they place the direct contribution of a person's family in the past. One of the primary objectives of this study is the assessment of the direct and current contribution to a person's homebuilding made by his family, friends, and relatives.

Perhaps the individualism of American culture has unwittingly influenced the research on status attainment. All too often we see the assumption that an individual's achievements in the hierarchies of income, education, and occupation are solely the result of his own efforts and hard work. We know, of course, that this is rarely the case and that people receive the support of others in tangible as well as intangible ways. The family plays a supportive role in the individual's

status attainments by transmitting the relevant values and by offering substantial items of social support like tuition payments and personal loans for down payments on homes (Bell, 1968; Litwak, 1961; Litwak and Szelenyi, 1969). The role played by cultural values and the family in the individual's successful attainment of high occupational or income status is graphically displayed by the remarkable achievements of second generation American Jews, Japanese, and Chinese. By looking at such variables as family size, childhood environment, and cultural values, Gilder (1981) found that social support is a key factor behind the status attainment of the individual. This research looks at social support and tries to isolate the specific sources of social support which contribute to the success or lack of success of the individual owner-builder.

Rather than viewing status attainment as the solitary accomplishment of an individual, I view it as a joint product of individual initiative and social support. Hence, this study focuses on the degree of social support given to the owner-builder by a number of his significant others: parents, in-laws, spouses, older and adult children, and friends. We will see that there are many ways in which the people in the owner-builder's life-world can facilitate his status attainment. I will map out and assess the relative contributions of these categories of people and who may provide social support--friends, relatives, immediate family, and subcontractors.

Regardless of the amount and source of social support received, the owner-builder is responsible for inducing and coordinating his support. He plans and directs the overall project. In truth, he stands at the center of a social network which he constructs through negotiation and

exchange from the resources at hand in the personal environment. Inasmuch as the owner-builder derives his social support from a variety of sources--some quite close to him and others quite distant and impersonal--we cannot discuss the support he receives solely in terms of either market relations or kinship, secondary groups or primary groups. We can best apprehend the owner-builder's social support by employing the concept of social network. Elizabeth Bott's distinction between a social group and a social network captures the essence of the network phenomenon: "In an organized group the component individuals make up a larger social whole with common aims, interdependent roles, and a distinctive subculture. In network formation on the other hand, only some, not all, of the component individuals have social relationships with one another" (Bott, 1971, p. 58). Using the services of friends, subcontractors, building supply men, his own family and relatives, the owner-builder is creating a network and not an organized group. Some of the network's members will know each other, but many will not. Thus the owner-builder's ad hoc construction company is a network and not an organization as is the typical construction company.

Although there has been very little research on the owner-builder, the available data indicate that the owner-builder utilizes a network of social contacts in order to build his house (Turner, 1972, p. 255). Turner concludes that the owner-builder depends on the support of other people in varying degrees in a variety of contexts. He constructs a network from the human resources at hand--friends, relatives, lawyers, money-lenders, skilled workers, and so on. These people satisfy Bott's definition of a social network insofar as not all of them will know each

other despite the fact that all of them contribute to the completion of the house. Standing at the center of the building process, the owner-builder coordinates their multifarious activities fitting each person's task into the overall building plan. In short, the owner-builder assumes the role of contractor.

The network is tied together by an exchange nexus between the owner-builder and the providers of each specific service which he requests. In return for the service, the owner-builder gives the exchange partner (his wife, a merchant, a subcontractor) some form of recompense ranging in value from a substantial amount of money to a nebulous promise to return the service in kind at some unspecified date. During the course of building, he gives the network form and substance by directing the exchanges between the members of the network and himself. He may exchange money for service with a subcontractor, a promise to reciprocate in the future for work performed in the present with a friend, or an unspecified obligation to reciprocate in the future for work in the present with a relative. He may also be calling in debts owed to him for services rendered to others in the past. Each exchange partner is a member of his social network and each is a member of his ad hoc construction company.

In summary, we will look at the owner-builder as an innovator who fashions an unconventional means to a conventional end. He climbs the hierarchy of domicile type by assembling an ad hoc construction company from the social resources at hand in his social environment. To obtain their support, he enters an exchange relationship with each of his helpers. We will look at the nature of the exchange in our effort to

understand the social resources which contribute to this unique form of status attainment.

Social and Exchange Networks

In the case of the owner-builder, the network in question is one of exchange; that is, the owner-builder ties the network together by exchanging services and goods with the people who comprise it. When assembling the ad hoc construction company, he must elicit help from numerous kin and nonkin sources. In fact, the ad hoc construction company is the social network which works on the house. Given this, let us look at social networks as exchange networks.

We can look at a network of interacting people and say of it that it is held together by bonds of exchange. For the most part, the interaction process within the network is one of exchange. Thus, the elaborate allocation of responsibilities and obligations, power and position is negotiated through the unfolding of exchange relations between the participants.

There are many unanswered questions about social networks. How do they come to be? How are they given structure? Are they the product of individual self-interest or are they created by group norms?

From its inception, sociology has debated these issues with economists, psychologists, and utilitarian philosophers (Ekeh, 1974, among others). The debate has been heated for, indeed, if groups are merely aggregations of self-serving individuals, sociology has no real subject matter and consequently no raison d'etre. If the social group fails to shape the nature of interaction (or in this case, the nature of the exchange between the owner-builder and his helpers) then the

economists with their faith in the economic principle of rational utility maximizing and the psychologists with their faith in the ubiquity of the human quest for hedonistic gain will carry the day, sweeping into the dustbin of philosophy the sociologists with their faith in the explanatory power of beliefs, norms, values, and other non-individualistic concepts.

We can most cogently establish sociology's contribution to our understanding of social life by isolating instances where the individualistic perspectives of economics and psychology fail to account for the observed patterns of human conduct. It is also desirable that the level of analysis remain the same. In other words, we should not attempt to test the limits of economic rationality of self-aggrandizement by studying the behavior of nation-states or the dealings of corporate entities. We must look instead at the behavior of individuals in a setting where each is engaged in an activity over which a particular theory claims dominion. We need a situation in which the people involved are creating economically valuable goods and in which they are reasonably free from external constraints. If indeed each actor seeks to maximize gain, the economist's belief in the inevitability of rational profit-seeking as well as the psychologist's belief in man's hedonistic individualism will have been supported. If, on the other hand, some men are voluntarily and consciously seeking less than the optimum from the activity at hand, then the economists and the psychologists will have failed to account for all the behavior of the participants. We would then be warranted in turning to another conception of human actions, the sociological, to see if it can account for the behavior in question.

We will see that the manner in which the owner-builder elicits the contributions of his exchange partners gives us an empirical chance to address these following questions. Are his helpers maximizing their gain or are they contributing to the owner-builder's quest for homeownership for reasons other than those of economic self-interest? Do all of the people in the owner-builder's exchange network seek the same end--maximum reward and monetary return--or do different types of people seek different ends--some far removed from ordinary self-interest? Are there differences in the nature of the exchanges between the owner-builder and his friends, the owner-builder and his relatives, the owner-builder and immediate family, and the owner-builder and his subcontractors? After interpreting the findings about the owner-builder's patterns of exchange with these various types of exchange partners, we will be able to answer the previous questions in a more informed manner. First, however, we must turn to the relevant sociological and anthropological theories so that we can interpret the findings in light of the appropriate theories on exchange.

Theories of Exchange

There are two classic formulations of the exchange process: the individualistic or restricted theory of exchange and the group-based or generalized theory of exchange. The former is propounded by, among others, Blau (1964) and Homans (1961, 1974), while the latter is championed by Levi-Strauss (1969) and Peter Ekeh (1974).

In Homans' and Blau's approach to exchange theory, the process of exchange is reduced to an exchange of reward between the two parties to the exchange. The process has three main characteristics, each of which

underscores the individualistic assumptions of these theorists: (1) exchange is a face-to-face social relation which is limited to two parties; (2) both parties are exclusively concerned with obtaining economic and psychological rewards; and (3) the items exchanged have only utilitarian value for each party, i.e., the social relationship, itself is not a concern. Thus for Homans, the exchange act is motivated by a desire for personal gain and nothing else (Homans, 1974). The two parties (and only two parties) profit directly from the transfer of psychological or economic rewards. The exchange act between, say, a husband and wife is the same as that between two businessmen in the marketplace who guide their actions by the precepts of profit maximization. Hence, exchange, even in relationships defined by norms such as marriage, is not normative but fundamentally egocentric and self-interested. This is so despite the fact that norms often set limits to the strategies that the parties to the transaction may adopt in the pursuit of self-aggrandizement. Force and fraud, for example, are proscribed by law but any exchange voluntarily negotiated is legal no matter how unfair the perceived outcomes appear to be. In short, a person is free to make a fool of himself as long as consent is freely given.

In the individualistic or restricted model of exchange, the prototypical exchange act follows this format: A is reciprocated directly by B whenever A benefits B. Restricted exchange is invariably guided by the norm of reciprocity which stipulates that the beneficiary of a valuable service or item must return to his benefactor something of equivalent value. While Homans tries to minimize the role of

normative constraints in shaping and motivating social behavior, he accepts through the mechanism of the rule of distributive justice a normative principle which is similar to the norm of reciprocity. Both normative principles require that the exchange of desirable items be balanced and mutually rewarding. The rule of distributive justice, however, goes one step further than the norm of reciprocity by insisting that a person's rewards or returns from a transaction be proportional to his investments and contributions (Homans, 1974, p. 249). Whichever norm is regnant, the exchange between the two parties should be balanced, i.e., each person should benefit from the exchange. When the exchange is not balanced in accord with either the norm of reciprocity or the rule of distributive justice, both Blau and Homans believe that the person who gives less becomes subordinate to the person who gives more (Blau, 1964; Homans, 1974). Or, should a stable superordination/subordination relation fail to develop, the exploited party will angrily sever the exchange nexus altogether. We will see that these two solutions to the problem of imbalanced exchange described by Blau and Homans do not exhaust all the possible solutions to the problem.

Neither the norm of reciprocity nor the rule of distributive justice alters the individualistic and self-interested nature of the exchange act. Denying the existence of any truly altruistic and unselfish acts, the individualistic exchange theorists emphasize the individual's quest for psychological and economic gain. To them exchange entails the giving of equally valued goods and services to satisfy personal desires. Consequently, the norm of reciprocity only dictates that each party should find the other's action to be personally reinforcing, i.e., a

source of personal gain. It does not alter the inherently self-interested nature of the exchange act, nor does it alter the contention that people engage in exchange to attain their private and utilitarian goals.

Levi-Strauss proffers a different conception of the exchange act. From his study of kinship and exchange in primitive societies, he concluded that "exchange does not bring a tangible result as is the case in the commercial transactions in our society" (Levi-Strauss, 1969, p. 54). Believing that the goals of the participants in an exchange were not specific profits so much as a sense of security and personal fortification against the capriciousness and risk of everyday life, Levi-Strauss goes on to say that exchange fosters communal feelings of solidarity between the partners. Thus, those who engage in exchange have social motives, i.e., motives concerned with building up the social relationship interlinking the exchange partners. People then engage in exchange behavior not to gain specific items but to establish and maintain a valued relationship with other people. It is the social relationship itself more than the goods which motivates the people who take part in the exchange.

As the previous quote from Levi-Strauss implies, there are two types of exchange: (1) restricted exchange (e.g., the anonymous deeds of buyers and sellers in the marketplace) and (2) generalized exchange (e.g., exchange between kin in a primitive society wherein the relationship itself is of value to the actors so that they alter the terms of the exchange in an effort to preserve the relationship from strain and injury).

Homans has taken issue with Levi-Strauss by rejecting his argument for two types of exchange. Homans continues to insist that all exchange is motivated by the desire for personal gain. To Homans the relationship itself was an irrelevant issue since all human behavior can be reduced to the reinforcement schedules of behaviorist psychology. Is it true that all behavior can be reduced to the self-interest of the people involved? Is the social unit merely an artifact of the personal needs of its members which are always the real source of human behavior? To these questions, Levi-Strauss answered no. We can most easily follow his rationale for rejecting the psychological reductionism of individualistic exchange theory by contrasting the structure of restricted exchange with the structure of generalized exchange.

Restricted Exchange

Restricted exchange is based on a two-party model of the exchange process. The importance of the distinction between the two-party and the multi-party model of exchange is highlighted by the following attributes of two-party exchange. Two-party or restricted exchange is characterized by mutual reciprocity. Invariably, there is a quid pro quo mentality in restricted exchange which leads to an insistence that both parties find the exchange equally rewarding. By equally rewarding, I am referring to Homans' belief that people demand that the rule of distributive justice be adhered to, i.e., each person's rewards should be proportional to his investments and contribution.

Quite often a breach or violation of the rule stipulating equally rewarding returns produces intense emotional reactions. "The sensibilities and the emotional loading in restricted exchange can be

evidenced in Homans' (1961, 1967) and Thibaut and Kelley's (1959) emphasis on the emotional factors in their social exchange theories . . . (Ekeh, 1974, p. 50). The quid pro quo mentality and the emotional loading (both of which arise from the insistence on the proportionality of return from the exchange relationship) create an atmosphere in which the need to reciprocate is urgent. As a result, time intervals are cut short and there is an effort to balance the reciprocity of exchange items as quickly as possible (Ekeh, 1974).

When mutuality of return is imperative, the partners must avoid all hesitation in reciprocating and must also banish all uncertainty as to the value of the goods to be reciprocated. This is most easily accomplished by specifying in advance each partner's duties, rights, and obligations as is done, of course, in the legally binding contract.

Ekeh sums up his discussion of restricted exchange by saying that ". . . (it) is characterized by attempts to avoid offending the other partner: in spite of that, perhaps because of that fact, it is emotion laden" (Ekeh, 1974, p. 52). As we all know from personal experience, during an episode of restricted exchange, there is an ever-present possibility of being short-changed. And, since the overriding concern is the payoff from the transaction, a brittle social relationship may be inevitable. Whatever the reason, with emotions high to begin with, the social relationship is most often tenuous and short-lived.

To summarize, restricted exchange takes place between two actors, is governed by the norm of reciprocity or its functional equivalent (the rule of distributive justice), assumes proportionality of reward between the two actors, generates intense emotion when the norm of reciprocity

or rule of distributive justice is violated, and creates tenuous and easily disrupted social bonds.

Generalized Exchange

Generalized exchange involves a group of people who are bound together by what Levi-Strauss calls univocal reciprocity. Most discussions of exchange accept the structure of reciprocity discussed by Gouldner in his seminal essays (1959, 1960). Ekeh argues that Gouldner's belief that reciprocity always entails mutual exchange between two actors has stunted the growth of sociological theory by limiting our discussions to a two-party model of exchange. For the sake of a more accurate theory, Ekeh further asserts that it is time to consider another model of exchange--generalized exchange--and another type of reciprocity--univocal reciprocity--a type of reciprocity structurally different from the reciprocity discussed by Blau and Homans.

Levi-Strauss discovered that the two-party exchange model employed by such diverse theorists as Parsons and Homans could not account for the exchange patterns he observed in his study of kinship. This led him to develop the conceptual tool of generalized exchange.

When he abandoned the two-party model for the multi-party model, he also left behind the norm which directs the exchange of goods between two people--the norm of reciprocity. In its place he erected the norm of univocal reciprocity, a form of reciprocity in which A does not expect to receive from B whom he benefits but from someone else, say N. In consequence, "(univocal reciprocity) requires the deferment of the exchange, so that the settlement is not to the benefit of the same person as bore the burden of the sacrifice" (Levi-Strauss, 1969, p. 448).

This form of reciprocity entails three or more people and requires that one actor benefit another from whom he expects no immediate or direct benefit in return. In generalized exchange, conducted under the direction of the norm of univocal reciprocity, we see the following structure of reciprocity: "If A has a duty to give to B, A does not have a right to receive from B but from someone else, say N" (Ekeh, 1974, p. 205). Unlike Gouldner's norm of reciprocity which holds that any benefit I receive from a person implies a duty to reciprocate that person, the norm of univocal reciprocity holds that I have a duty to reciprocate to others but not necessarily to the specific person who helped me. Ekeh gives the following example: "If I see burglars in my neighbor's house I have the duty of doing something about it (e.g., calling the police) not because I expect any reciprocation . . . but because, perhaps, I expect any neighbor of mine to do the same thing if he sees burglars in my house" (Ekeh, 1974, p. 206). The concept of univocal reciprocity thus leads to generalized duties and rights, not just those defined by the parties to an exchange during the transaction. Although the man who calls the police has rendered a valuable service, he has no right to claim a specific return from the man he helped. He does, of course, have the right to demand a similar service from all his neighbors. Ekeh summarizes Levi-Strauss as follows: "In its wider form the norm of univocal reciprocity . . . requires that people (x_1) should help others (y_1) who now need the type of help they (x_1) themselves may need from some others (z_1) in the future" (Ekeh, 1974, p. 206). When we speak of exchange within groups, we speak of generalized rights and duties which are not governed by the norm of reciprocity but rather the norm of univocal reciprocity.

There are some important consequences flowing from the conditions of generalized exchange. Unlike restricted exchange which involves the almost immediate exchange of rewarding goods or services, generalized exchange requires the performance of a service or the delivery of a good at an unknown time or in an unknown fashion or even to an unknown person. Hence, it requires that the first person to give in the exchange does so without the certainty of return. Since he will not receive an agreed upon return in the near future, he must accept on faith the implicit promise that someday all accounts will be balanced by some or all members of the social unit. Under these conditions, exchange depends on a bedrock of trust which is insured by the social unit whose capacity to elicit this trust engenders bonds of solidarity between its members. Consequently, generalized exchange, because it is based on rights and duties established by the social unit, is a strong social relationship in which the trust created by the group serves to strengthen the social bond as the exchange patterns emerge.

Ekeh points out that in restricted exchange the two parties to it are concerned with the costs as well as the rewards experienced by the other. There is an effort to maintain the equality or proportionality of costs and rewards so that neither partner takes from the exchange a profit or advantage greater than that of the other. There is a beautiful symmetry to the pattern of exchange directed by the rule of distributive justice. Unfortunately, it is often difficult to maintain the beautiful symmetry of proportional reward to effort under the best of circumstances. Someone often gets the short end of the stick. Those who receive less even when they profit from the exchange are inclined

to feel cheated. In general, it is an unavoidable fact that the norm of reciprocity and its corollary, the rule of distributive justice, are easily violated in the working out of the transaction. The consequences are usually disruptive to the continuity of the exchange relationship.

The emphasis on the proportionality of reward during the course of restricted exchange leads to an assessment of the relative costs and benefits experienced by each partner to the exchange. According to Homans, people employ a theory of distributive justice which stipulates that a person's benefits be proportional to his costs relative to those of his exchange partner. Unfortunately for the stability of the exchange relationship, it is hard to maintain the desired proportionality between each person's costs and benefits. Consequently, each party must keep his eye on the relative position of the other to make sure that the other's gain from the exchange is not too great. Hence, each party compares his position to that of his exchange partner.

As a general rule, the structure of restricted exchange encourages interpersonal comparisons rather than intrapersonal comparisons. In an interpersonal comparison an individual must not only derive a benefit from the exchange, he must also believe that the exchange is fair insofar as both partners are rewarded in proportion to their costs. If the exchange is seen to be unfair, the exchange relationship will break down. In an intrapersonal comparison, the individual is concerned for the most part with the fact that he has received a benefit. He does not appraise the relative costs and rewards experienced by his exchange partner.

Since intrapersonal comparisons do not require an assessment of the proportionality between the partners' costs and rewards, they do not as readily threaten the continuation of the exchange relationship. The parties to a generalized exchange, an exchange which relies on intrapersonal comparisons only, need not undertake the effort of arranging an elaborate schedule of proportional profits. All the parties to a generalized exchange need to know is that each will benefit in the long run. When the exchange partners need not concern themselves with the question of distributive justice, they find that it is easier to construct and maintain ongoing group relations and exchanges. It follows that social solidarity is more easily created when the social interaction is generalized exchange rather than restricted exchange. Hence, by removing the obstacle of distributive justice, generalized exchange promotes the formation of strong bonds of social solidarity.

Exchange and the Owner-Builder

In general, there is an elective affinity between the type of exchange and the type of remuneration. In the case of restricted exchange which involves a rational assessment of optimum gain, the relationship between the owner-builder and his exchange partner is monetized. Both parties seek to maximize their gain and each makes plain to the other what he expects to derive from the relationship. The relationship between the owner-builder and his subcontractors should conform to the specifics of restricted exchange. In the typical case, I recorded an exchange of skilled work for money. This is not surprising since Levi-Strauss described the commercial relations of modern societies as the prototype of restricted exchange (Levi-Strauss, 1969).

The exchanges between the owner-builder and his family, relatives, and friends (his primary groups) are of greater theoretical significance. Here we see exchange patterns which involve a pre-existing set of relationships. As we have seen, the concept of generalized exchange implies a concern with the enduring value of the relationship itself as well as with the utilitarian character of the goods exchanged. Since the relationship is important I expect to see that the exchange patterns exhibit a lowered concern with balanced utilitarian value and an increased concern with the value of the relationship. In the case of the husbands and wives, for example, the contributions of each should reflect the centrality of the home in the ongoing joint endeavor of married life.

The contributions of the owner-builder's relatives are more significant for assessing the extent to which the exchange patterns diverge from those predicted by the proponents of restricted exchange. When relatives and owner-builders relate to each other in terms of restricted exchange, we can expect to see a great effort to keep the exchange of rewards in balance. Each exchange partner should receive valued items of roughly equal value. Furthermore, each person should know his and his exchange partner's costs and benefits.

When an owner-builder reports that his exchange partner has received little or nothing in return for his services, I have reason to suspect that univocal reciprocity is in effect. Since there is an atmosphere of trust surrounding the exchange, there should be less concern with the justice of any one particular episode. This should lead to few reports of strained relationships.

The profit maximization of restricted exchange implies a commitment to short-term gain and an indifference to the overall exchange relationship. Conversely, when the relationship comes to the fore as a reason for engaging in an exchange act, we can speak of an absence of self-interest and of the emergence of the group as a being, sui generis, with whom the individual exchanges valuable services. Although the individual derives benefit from the group he does so under rather ambiguous conditions which require that he transcend, however evanescently, the demands of self-interest. In his moment of transcendence, he is motivated by the reality of the group instead of by his own self-interest as defined by the theorists of restricted exchange. We cannot resort to the individualistic tenets of psychology and economics if we are to plumb the wellsprings of his motivation for acting. The owner-builder's primary group contacts illustrate this reality. Since they receive little more than promises, they must find their reward in something beyond the urgencies of self-interest. In economics, when a person "trades in futures" he must be promised a return with interest. Insofar as the exchange pattern of the owner-builder receives no interest for the loan of his labor, his behavior is irrational; i.e., it does not conform to the principle which declares that a good, say $50, is worth more in the present than it will be worth in the future (Mises, 1963). Or in the folk expression's phrasing of the same principle: "A bird in the hand is worth two in the bush." Applying the logic of the principle of time preference, we can say in the case of the owner-builder that his exchanges with his helpers are "economic" when he returns the favor with interest. Any return of less than the value of the helper's work plus

interest is a bad deal for the helper. Using this stringent definition of rational behavior, we could very well eliminate all the exchanges from the domain of balanced exchange. Moreover, the friend or relative who helps the owner-builder without a specific return in mind has violated this principle of time preference which is synonymous with rationality. He gives the owner-builder a present good, his labor, which is worth more than the owner-builder's vague promise to reciprocate at some uncertain time in the future.

Why then does he work for the owner-builder? I believe that the theory of generalized exchange is closest to an answer, when it postulates that a person abrogates the dictates of self-interest when he cares about the relationship itself. In other words, the helper's contributions to the owner-builder stem from his commitment to the relationships of family and friendship. When the individual grounds his behavior in the norms of the group, he has given up, somewhat, his inclination to follow the urgings of self-interest. Or he has found a collective expression for his self-interest which stands outside the individualistic assumptions of restricted exchange.

Social Exchange and the Social Relation of Friendship

The social relation in which an exchange takes place shapes the exchange process and determines in large part the likelihood that the exchange will be either balanced or unbalanced. So far, I have discussed the relationship between buyers and sellers as the prototypical expression of restricted exchange and the relationships between kin as the prototypical expressions of generalized exchange. We have seen that restricted exchange is structured by the presence of only two parties

who share a quid pro quo mentality, i.e., each expects to get something of roughly equal value in return. Their relationship is guided and stabilized by the norm of reciprocity, and should one of them fail to adhere to the norm's injunction to balance the exchange, the other will react with emotional intensity severing the relationship if need be. The instability is due to the fact that both parties are motivated by the desire for gain.

In generalized exchange, we see the presence of three or more parties and the absence of the quid pro quo mentality for the parties are not seeking direct and immediate gain. Instead, the relationship is defined by the social structure of kinship (although theoretically other structures such as the military or communal farms can elicit patterns of generalized exchange). The gain taken from generalized exchange is often indirect and delayed for, as we have seen, the parties do not exchange with each other directly. Rather, A gives to B who gives in turn to C. Thus, the relationship is guided by an indirect principle of exchange, the norm of univocal reciprocity. Since one party cannot assume that his reciprocation is forthcoming from the person whom he has benefited, he does not react emotionally when he is not reciprocated (in the short run at least). The upshot is a smoothing out of the exchange process with an increase in interpersonal harmony. Rather than seeking a precise balancing of benefit, each is content to gain something in the long run.

Friendship as a social category fits neither category, as it contains elements of both restricted and generalized exchange. Like restricted exchange, it is a two-party voluntary relationship defined and developed

by the participants. It differs markedly, of course, in that the private relationship itself and not some instrumental advantage is the core concern of the friends. There is a concern with the real person as an individual (Kurth, 1970). Also, unlike restricted exchange, friendship abhors the haggling for instrumental advantage found in the market. "It is not a relationship formed for instrumental reasons, but one that exists because it is found to be enjoyable" (Allen, 1979, p. 43). Since it is based on the mutual enjoyment of each other's company, it must avoid at all costs the insinuation of exploitation. "Indeed, little is more likely to destroy a friendship than one person perceiving that the other is using the relationship solely in order to obtain some extraneous benefit for himself" (Allen, 1979, p. 43).

During restricted exchange both parties vigorously seek the extraneous benefit. And as long as the exchange is balanced, each is quite willing to bargain for it. But, during friendship exchange, the presence of self-aggrandizement must be banished as it implies exploitation. There are two ways to cope with the possibility of the disruptive effect of exploitation on a relationship. The friends can stress the value and enjoyment found in the relationship itself, thereby dismissing any instrumental benefits as incidental, or they can stress the presence of a condition of need which justifies the imbalance in the exchange. Allen (1979) puts the matter this way: "Friends can quite legitimately make use of one another in instrumental ways without threatening the relationship provided it is clear that they are being used because they are friends and not friends because they are useful" (p. 73). In other words, the expressive quality of the friendship comes

first. The instrumental action is secondary and is often the product of some legitimate need which excuses one party for using the other. Friends use need as a way of turning one-sided exchange into putatively balanced exchange (Allen, 1979). The exchange is balanced by an implicit promise on the part of the beneficiary to help the benefactor in the future if it develops that he needs some help. The important point, however, is that the exchange is not balanced but that the symmetry of the exchange is maintained and the disruptive consequences of imbalance held at bay by the polite fiction that the balance is forthcoming.

What we see then in friendship is a two-party relationship guided by the norm of univocal reciprocity. And, as in generalized exchange, the helper's gain from the exchange is delayed which means that the helper must have faith in the eventual balancing of the exchange. Thus, we have the same imbalance and need for trust, without the presence of a third party to insure (or at least make more likely) the reciprocation which cancels all debts. In friendship, we find a situation where reciprocation is direct because it comes from the party who received something of value but it is delayed and quite uncertain; consequently, the exchange is unbalanced.

Since imbalance is a source of highly disruptive emotions, some means must be found to cope with it. The general means already discussed involves invoking the norm of univocal reciprocity as it broadly mandates one-sided exchange among people in normatively defined relationships. These relationships almost invariably include more than two people. With only two people, a friendship is a unique relationship which confronts a singular problem in the absence of a third party. Thus, since

friendship is structurally unique, it requires some emendations to the norm of univocal reciprocity. One of these is the cognate norm of non-instrumental concern which holds that friendship is based on a self-contained enjoyment found in socializing together. As a result, friends must devalue to varying degrees most instrumental concerns which contaminate the unalloyed nature of their friendly concern with the mutual enjoyment of each other's real self (Allen, 1979).

Instrumental activities like homebuilding can occur simultaneously, but they are secondary to the ongoing social relationship which is the real end of the occasion. The norm of noninstrumental concern repudiates any stress on the equality of the items exchanged. Hence, this norm of friendship can contradict the norm of reciprocity as the latter stresses the need to not only reciprocate but to reciprocate sufficiently so as to balance the exchange. At times, the norm of noninstrumental concern may even encourage people to deny that they seek reciprocation at all. It depreciates the effort to balance the exchange because the act of balancing redirects attention away from the intrinsic appeal of the social relationship. Whenever the relationship is at the fore, the concern for balancing instrumental benefits is dismissed as irrelevant to the social occasion. The recipient can take without feeling guilt and dependency as long as the exchange is defined by a concern for the non-instrumental pleasures of friendship. Thus, a friend can drop by for a few hours of conversation and during that time he can paint the bedroom walls. There is no exploitation as long as the activity occurs in conjunction with the original goal of mutual enjoyment.

There is also a cognate norm of need which stipulates that a true friend helps the other friend when the latter is in need of assistance. This cognate expression of the norm of univocal reciprocity requires that the exchange be unbalanced inasmuch as the exchange commences with the understanding that the beneficiary is a friend in need who will only reciprocate if and when the benefactor is in a similar plight. Thus, the one-sided exchange is made bearable by the assumption that perhaps sometime in the future the recipient of the benefit will do the same for his benefactor. This is not the exchange of rewarding activities as conceived by Blau and Homans inasmuch as there is no prearranged exchange. In real life, one does not have to paint a friend's bedroom if he has painted yours; one must, though, do something similar under similar circumstances because to follow the dictates of the norm of need a friend must give unilaterally when the situation is appropriate; i.e., the friend is in need. Should one fail to help when the appropriate situation arises, then one jeopardizes the relationship, for a trust has been broken. Thus, the friend who fails to help during a time of need is not a true friend for he has violated the norm of need.

To summarize, one should give unilaterally in accord with the cognate forms of the norm of univocal reciprocity whenever there is a situation of need or whenever the social relation is primary and the instrumental relationship is secondary, as they generally are deemed to be when friends socialize. In those situations where either the cognate norm of noninstrumental concern or the cognate norm of need apply, friends will set aside the expectations and actions associated with the norm of reciprocity and follow the appropriate expression of the norm of univocal reciprocity.

Homebuilding is a good place to observe these cognate expressions of the norm of univocal reciprocity in action. It also affords an opportunity to contrast the effects of the norm of univocal reciprocity among kin with the effects of its cognate forms among friends. The differences which arise may be the products of the related forms which after all are a response to the structural ambiguity of friendship brought on by the fact of univocal reciprocity in a two-party relationship. The cognate forms insure the smooth functioning of the relationship by allowing it to survive the development of imbalance. Social life can proceed without serious disruption when friends do not have to attend to the difficult problem of always constructing balanced exchanges. By simplifying interaction, the norm of univocal reciprocity and its cognate forms are great facilitators of social interaction.

CHAPTER III

RESEARCH METHODS

Introduction

In order to build a home anywhere in the United States, one is required by law to secure a building permit. The request for a building permit alerts the authorities who are responsible for the enforcement of building codes and sanitation standards. The various states differ by the stringency with which such regulations are followed--either by the owner-builders or the authorities.

Knox County, Tennessee, can be described as an urban nucleus surrounded by a rural ring. Out in the rural ring, some owner-builders may ignore the legal requirement to obtain a permit. For one reason or another, they prefer to avoid the authorities. In practice, the authorities rarely punish the person who fails to get a permit. They merely insist that, once he is found out, he obtain a permit and then follow all the relevant building codes.

I have no way of knowing how many owner-builders in a given year fail to comply with the law. I felt that I must try to assemble a list of people who built with and without a permit. Wishing to construct such a list, I went down to the Knox County office of building permits and talked to the supervisor. He assured me that his field workers thoroughly canvass the county so that few if any builders escape their watchful eyes. He also told me that to the best of his knowledge there was no way to track down those who did not get a permit.

Thinking that anyone who builds a house must have electric power, I then went to Knox County's power company--The Knoxville Utilities Board. By looking at the requests for temporary power poles, I could get a list of people which would include those who built without a permit. It would also include, of course, those who had a permit as well as those who built apartments, commercial buildings, and so on. I talked to an official at KUB but he refused to cooperate with the research. He believed, however, that everyone who builds a home obtains a permit.

I am inclined to believe that the people I talked to are correct in their belief that everyone obtains a permit. For one thing, every builder needs electricity and KUB demands a permit. Perhaps it is possible to avoid the permit if one already has electricity. This could be the case, for example, if one were living on the property in a mobile home. Basically, however, it is really not worthwhile to skip the permit. A new house is hard to hide and the office of building permits can order, if it deems it necessary, that the house be dismantled. In short, it is foolish not to comply. As a matter of fact, a few of the people in my sample started without a permit, only to be coerced into getting one. They quite willingly complied once they were aware of the penalties. There were no fines levied although the statutes allow them.

Since there was no way to obtain a list of people who did not secure a permit and since there are, in all likelihood, few who elude public notice, it was to the building permits that I turned for sampling.

Defining the Owner-Builder

I defined the owner-builder as an individual who builds his own home for the express purpose of living in it. To qualify as an

owner-builder, a person must control the building process. That is, he must actively direct and coordinate the construction. (I want to point out that a person can be an owner-builder without actually doing the physical work of construction. In order to qualify as an owner-builder, a person need only assume the role of general contractor--hiring employees, buying materials, and supervising the work in progress.) In essence, the owner-builder is the decision-maker who takes responsibility for the finished product.

In defining the owner-builder, one must also define the general contractor for indeed the line separating one from the other is thin and easily breached. In order to separate the two, I had to add this qualification to the previous definition--the owner-builder must not build houses for sale to others. Building for sale on the market is the defining characteristic of the contractor.

In practice, I not only had to separate the owner-builder from the contractor, I also had to separate the subcontractor from the contractor. Since the owner-builder must function as his own contractor, it was imperative that I not include in my sample anyone who hired a contractor. When defininining the subcontractor, I began with the fact that many contractors begin their careers in building as subcontractors, working for others in a subordinate role. Hence, the subcontractor, unlike the contractor, is an employee.

Unfortunately, the distinction between employer and employee is hard to maintain since many subcontractors also hire employees as assistants. I sought a theoretical solution to this dilemma by turning to the theory of the owner-builder. The owner-builder, it should be

remembered, controls the building process by actively directing it. The key to his contribution to the finished house lies in his control of the decision-making. He can only surrender control by hiring a contractor who assumes as his function the decision-making responsibility.

Since those people who hire a general contractor delegate the responsibility of directing the building process to the contractor, they are excluded from the final sample of bona fide owner-builders. This fact makes the distinction between the subcontractor and the contractor crucial in deciding who is and who is not a genuine owner-builder. Before including a person in my final sample of owner-builders, I had to carefully scrutinize his responses to insure that he hired subcontractors and not a contractor.

What about the person who hires a carpenter who in turn hires a mason? Has he hired a general contractor or a subcontractor? Since there are far more than two skills involved in the process of building a house, I decided to operationally define the subcontractor as any person who performs one task such as carpentry and employs some people to do no more than one other skilled task. Thus, a subcontractor could hire a mason and two assistants and still be a subcontractor as long as they performed but two skilled tasks--carpentry and masonry. If, for example, the carpenter went on to hire a plumber in addition to the mason, I would elevate him to the rank of general contractor and, in consequence, exclude from my sample of owner-builders the person who hired him.

The line separating the owner-builder from the small and part-time contractor is very permeable, as is that between the owner-builder

and the buyer. As a result, I often found myself in a quandary over the classification of one of my interviewees. Many of them possessed some of the relevant characteristics of the owner-builder, yet upon examination were not in fact owner-builders. I found that the problematic cases fell into two general categories: (1) those who work in construction and (2) those who purchased the services of a general contractor instead of serving as their own contractors.

Many of those who were hard to classify work in the construction industry as skilled workers. They make their living building homes but do so as employees under the direction of a contractor or as self-employed subcontractors under the direction of an owner. They do not organize the labor of others and then sell the product. Homebuilding for their own consumption is as close to the role of the general contractor as they have yet to move. Perhaps in the future they will cross the threshold and build speculative homes for sale. At the time of the study, however, they were employees who worked under the direction of another.

Since the employee can strike out on his own, it was necessary to closely scrutinize the responses of the interviewees to confirm that they had yet to cross the threshold separating the employee from the employer, the subcontractor from the contractor.

Many of the people who work in the construction trades traverse the narrow bridge between the subcontractor and the contractor. If an individual from my original sample had crossed the bridge from the employee (subcontractor) side to the employer (contractor) side, he was removed from the final sample. In practice, it was often hard to tell

if, in fact, a man had crossed the bridge, becoming a contractor in charge of an entire project rather than a subcontractor hiring out his skills. Hence, I had to closely interrogate my interviewees to confirm their status as employees. One man in the first wave of interviewing told us that he made his living as a "professional builder." Before excluding him, however, I telephoned him to ascertain his true occupation. At first he told me that he built houses but, as I inquired further, he told me that he worked for a builder as a carpenter. I then asked him if he had ever built a house and then sold it. He said that he hadn't. Feeling satisfied that he was not a contractor, I placed him in the sample of true owner-builders.

The ease with which a man can enter the business of homebuilding is emblematic of the decentralized, almost fly-by-night character of the thousands of large, medium, and small, and part-time contractors in the United States building anywhere from one to ten thousand houses a year. The transition from subcontractor to small builder is not as great as one might expect as the following quote indicates. The small builder "builds between one and 24 houses a year . . . employs fewer than ten men, (and is) . . . a craftsman who spends much of his time actually working on the job" (Maisel quoted in Beyer, 1972, p. 213). Since the small builder has few employees and a low overhead, the cost of entry into the field of contracting is small. He is further enticed into contracting by the fact that the profit margin is very good, standing at 15 to 25% (Grindley in Turner and Fichter, 1972).

Having decided who was and who was not an owner-builder, I drew the sample.

Exclusions from the Sample

After drawing the sample and initiating the interview process, I found that some people who heavily involved themselves in the process of building their homes were excluded despite their considerable involvement in the building process. These exclusions led to refinements of the definition of the owner-builder.

A cable-splicer who was interviewed (by one of Dr. Wallace's students) exemplifies the difficulty often encountered in classifying some of the respondents. He informed us that his parents and in-laws "wall-papered and mashed fingers" while driving nails. He also received the help of his uncle who did the plumbing. One of his friends, a retired electrician, helped with the electrical work, receiving no pay save meals. His plans were drawn to his personal request by an architecture student who gave the interviewee what he wanted in the way of energy efficiency and space. The interviewee's control over the building process as well as his personal contribution to the construction are reflected in the measures he took for energy efficiency. He "took down the minimum number of trees," left "adequate crawl space for ventilation," insulated the floors, put a "powerful" ventilator in the attic, placed the house "in a north-south position to take advantage of the breeze," installed fans to circulate the heat, and installed two fireplaces. Moreover, the disparity between the value of his 2200 sq. ft. house which is estimated at $84,000 and the interviewee's expenses of $59,000 indicates the monetary value of his entering the building process. He is not, however, included in the sample despite his use of social and familial resources as well as his personal involvement with the actual construction.

The fact that he hired a contractor who in turn hired the subcontractors prevents his joining the ranks of the owner-builders. He did indeed make many decisions relevant to the building of his home but because he hired a general contractor, he could not control the building process from start to finish. He failed to direct the entire process in that he delegated the direction of the subcontractors to the general builder. The cable-splicer, his contributions to the product notwithstanding, belongs in the category of homebuyers.

Sometimes it was difficult, indeed, to separate the general builder (contractor) from the subcontractor. In an ideal case, each subcontractor performs one specialized task--carpentry, roofing, sheetrock, brickwork, and so forth. Often, however, one person will control more than one task. In the case of the cable-splicer, his carpenter/contractor hired three subcontractors. This assumption of the hiring and supervision of two other subcontractors eliminated the cable-splicer from my sample.

My operational definition of the subcontractor allows the subcontractor to control no more than two specialized crafts such as carpentry and sheetrock. When a subcontractor hired men to perform two or more tasks, e.g., carpentry, sheetrock, and plumbing, I changed his status to contractor and consequently excluded the homeowner for whom he was working from the sample. I decided that more than two crafts were cause for exclusion because I wanted to interview homeowners who controlled the building process. When a subcontractor performed three or more of the construction tasks, I felt that the owner's capacity to control construction was seriously compromised. Furthermore, I

discovered that all the subcontractors who hired more than two other specialists were carpenters. This meant that more than 60% of the work was under the control of the main subcontractor. Consequently, two tasks was the maximum I thought should be allowed.

The Sample

The initial sample consisted of all persons who applied for building permits in Knox County in 1979 who were presumed not to be contractors. There is a section on the permit in which the name of the contractor is written. If there was no name written in this space, an assistant from Dr. Wallace's Spring 1980 course in urban ecology would place the name of the applicant for a permit in the provisional list of possible owner-builders. The procedure yielded the names of 278 possible owner-builders. One year later, I and another assistant from Dr. Wallace's Spring 1981 class in urban ecology checked the original work at the Knox County files and discovered an additional 11 people who applied for a permit in 1979. These people were then added to the list of possible owner-builders, making the sample size 289.

The Interview Schedules

The research employed two separate schedules. One instrument--the first interview schedule--was administered by the students from Dr. Wallace's upper-division courses in urban ecology and urban problems. The second interview schedule was administered by myself. Because it was an in-depth probe into the attitudes and beliefs of the owner-builders about housing, it was deemed unsuitable for the student interviewers. Since the interviewers were not thoroughly steeped in the

literature of housing and social support, we decided to limit the first interview schedule to the more specific areas of homebuilding.

Thus, the first interview was designed to elicit a complete account of the building process, the sources and variety of social support, a demographic description of the owner-builder, a description of the house, relevant financial information, and various items of possible relevance to the experience of homebuilding. It has an open-ended format so as to capture the varigated and processual nature of homebuilding. But, although open-ended, the questions were quite specific and unequivocal in their meaning. The owner-builder was not required to ruminate at length or make value judgments. In brief, he answered the more straightforward questions about building the house. (In a later section of this chapter, I will discuss the interviewer training and the experience of conducting interviews with the schedules.)

The second interview schedule was far less specific in tone and focus. Whereas the first interview schedule presented a good and often quantifiable account of the objective experience (square footage, number of helpers, type of remuneration, expenses, and so on), the second concentrated on the subjective side of homebuilding: the owner-builder's beliefs about the hierarchy of domicile type; the meaning of attainment in this hierarchy; the effect of owner-building on the owner-builder's self-confidence, and so on.

The second interview also afforded an opportunity to talk with the owner-builders and check the validity of the first (student) interviews. Thus, I came away from my own round of interviewing with an informed and sympathetic understanding of the problems, goals, and talents of

owner-builders. Without this experience, my understanding of the owner-builder and his achievement would have been dry and superficial.

The Disposition of the Sample

I began the research with a sample of 289 people whose names were taken from the files of the Knox County department of building permits. Looking at Table 1 which outlines the disposition of the sample, we can see that of the original 289, 59 (20%) were contractors, 17 (6%) were built by contractors in the employ of the owner, another 17 (6%) were not single-family dwellings, 32 (11%) refused to participate, and 56 (19%) were not located. This leaves 108 (37%) who are bona fide and interviewed owner-builders. The analysis is based on the responses of the 108.

Table 1

Disposition of the Sample

	Number	Percent
Exclusions		
Contractor Built	59	20
Contractor Hired by Owner	17	6
Not Single Family Dwelling	17	6
Cases Remaining		
Refused to Participate	32	11
Not Located	56	19
Owner-Builders Interviewed		
Interview Completed	108	37
Total Applied for Building Permit	289	99

One hundred eight of the people from the sample of 289 are actual owner-builders who have been interviewed. All have responded to the first interview schedule and 22 of them have responded to both the first

and the second interview schedules. In addition to the 108 completed cases, there are 88 others who may be true owner-builders. Thirty-two of them refused the interviewer. Since those who refused may or may not meet the criteria of the owner-builder, the status of these 32 remains uncertain.

There is one final group--those not contacted by either myself or any other interviewer: there are 56 such cases; they applied for a permit in 1979 but have not been contacted. It is my belief that very few of the 56 people not contacted are actual owner-builders currently residing in Knox County. First, I tried to obtain a telephone number for each of them and was told by the person at directory assistance that there was no listing for most of these not contacted from the sample. In the eight cases in which I have a telephone number, some event such as divorce or relocation has eliminated the possibility of an interview. After failing to get a telephone number for a particular person, I or one of the interviewers would drive out to the building site in search of the person who applied for a permit. We usually found no sign of the home. In a few cases neighbors informed us that the person for whom we were looking had either moved or never lived or built there. Therefore, I concluded that those people are contractors who never moved into the house, people who moved to a new residence, or people who for some unknown reason took out a permit and then never built. Given the fact these efforts to locate these 56 cases proceeded in three discrete waves and that each person who applied for a permit was sought by at least two people on two separate occasions one year apart, I feel confident that most of those who have not yet been

contacted are either not legitimate owner-builders or not living in Knox County.

The Interview Experience

The interview experience was challenging as well as rewarding. While the student interviewers expressed dismay with the obstacles which arose, they conveyed to me a feeling of satisfaction with the actual interviewing of the owner-builders. Most seemed to think of the owner-builders as modern-day pioneers whose determination and creativity should inspire many of us to emulate their achievement. As a matter of fact, many of the students, like myself, intend to join the ranks of the owner-builder someday. They were also impressed with the way the owner-builders used their friends and families in a common cause.

I believe that the subject matter of the research is a prime factor in the students enjoying the experience of interviewing. Since everyone must have shelter, the interviewers had little trouble grasping the rationale for the research project. And with an overall appreciation of the project's purpose, they could handle the specific questions more easily. Many told me that the interviews had a pleasant conversational quality as the questions flowed from one to the next.

My undergraduate and graduate interviewers from Dr. Wallace's classes encountered obstacles when arranging their interviews. Upon receiving the name and address of the owner-builder as well as his prospective address (where he was building), each interviewer had to make contact with the owner-builder and arrange for an interview at his convenience. Since many of the owner-builders were moving or had unlisted telephone numbers, telephone contact was not always possible,

especially during the first wave of interviewing when many of the owner-builders were still building. When telephone contact was not possible, the interviewer would drive out to the building site or to the owner-builder's address at the time of application for a building permit. Many interviewers then conducted their interviews on the spot.

Unfortunately, driving to the building site was not always easy as the owner-builders did not list street numbers on their permit applications, and many houses were built on long country roads like Emory Road which extends over 35 miles through the northern half of Knox County. In addition, many of the applicants did not write their full name or the correct street name on their permits. The interviewers' difficulties were increased in a few instances by the fact that some of the owner-builders were building on new roads which were not yet on available maps. (The second and third wave of interviewing did not confront this problem as new up-to-date maps were available.)

During the two-week period set aside for the interviewing itself, the students would meet in the regular class period to discuss with Dr. Wallace, myself, and each other their experiences and problems with the actual interviewing. Most complained, of course, about the often time-consuming effort needed to locate the owner-builder. There were few complaints, however, about the owner-builder themselves, the research instrument, or the actual process of interviewing. Once the interview was underway, both the interviewer and the owner-builder apparently found it enjoyable. In fact, many of the interviewers found it difficult to terminate the interview and many walked away feeling that they had met an interesting, likeable person whom they would like to see again. From the meetings with the students while they were

interviewing, I gathered that the interview schedule facilitated the communication process by giving the owner-builder a way to speak at length about a subject dear to his heart--the personal accomplishment of building his own home. As a person interested in his story (if only for a better grade), the interviewer gave the gift of listening to the owner-builder's recollection of his accomplishment in the hierarchy of domicile type. (No doubt his relatives have long since tired of the story.)

Coding

The unstructured, open-ended interview format, like all research styles, has its disadvantages as well as its advantages. On the plus side, it refrains from putting words in the respondent's mouth, thereby preventing the possibility of premature closure of the range and variety of response (Blackstrom and Hursh-Cesar, 1981, p. 128). The respondent can literally say what he pleases in response to a question instead of choosing a possibly inaccurate answer from a pre-established list of alternatives. On the minus side, however, the researcher is stuck with having to code a wide array of responses which are often difficult to reduce to an appropriate coding scheme insofar as the respondents' replies can vary way beyond the limits of any conceivable scale. For the research to be effective, i.e., significant, the data must be placed on a meaningful scale, one which contains mutually exclusive and exhaustive categories "that capture all significant data yet distinguish between truly different thoughts" (Blackstrom and Hursh-Cesar, 1981, p. 312).

In coding the data on the owner-builder, I faced the traditional problem of transforming a variety of responses into a meaningful set of categories suitable for quantifiable summary and manipulation. One strategy for coping with a plethora of detail and a wide spectrum of response is to reduce each item of response to a binary pattern so that instead of categorizing an item on an elaborate scale, the researcher can simply note its presence or absence. The binary strategy was particularly useful when coding the owner-builder's motives for building. The answers to the four discrete questions which elicit his motives were aggregated into one continuous response. Prior to the process of coding, I read through the interviews and listed the reasons for building. I then took the 17 most common replies and made each of them a distinct variable. Each of the owner-builders was then coded in either the affirmative or negative for each of the 17 reasons for building. This coding strategy not only represented the range and scope of the respondents replies, it also allowed for multiple coding. While it was possible for an individual to possess all the motives listed as variables, in most cases the owner-builder would mention three or four when responding to the four questions bearing on the motives of the owner-builder.

The following aggregated response was typical:

> . . . considered doing it myself for economic reasons, but mostly because it had been one of my life-long dreams. I wanted quality mostly, something you don't get from a contractor-built home. Materials can be of first-rate quality, and there is personal satisfaction in doing it myself. In this house I have more space and the location is better because I'm out in the county. I have much more privacy too.

This person was coded in the affirmative for these six reasons: save money, quality house, personal satisfaction of building, more space, more privacy, and a rural location. On the other 11 possible motives he was coded in the negative. The same procedure was employed in coding the response of each owner-builder.

We can use the owner-builders' motivations for understanding the types of innovations. In this way we can see to what extent the types of innovators build different houses for different reasons.

Social Support

Perhaps the most difficult data to code was that concerning the help received by the owner-builder. Due to the numerous sources of help many of the owner-builders drew upon, it was necessary to create a large number of variables to accurately portray the breadth and scope of the social support utilized. I began the process of constructing a scheme for cataloguing the support by going through the completed interview schedules and counting the number of helpers in each of my major categories of helpers--immediate family, relatives, and friends. For the immediate family, I found that the maximum number of helpers was three: the spouse and two children over the age of 14. The maximum number of relatives, however, was much greater; one owner-builder reported receiving the help of nine relatives. The number of friends who helped one of the respondents was almost as great, standing at seven.

Since the theory of generalized exchange which I am testing involves an intricate interrelationship between the exchange of items, the quality of the social relationship between the partners, the types of goods

exchanged, and the degree of satisfaction with the work done by each person who helped, I had to log information on a good many variables; in the case of the friends, there are 13 separate variables for each friend who helped. And, since the computer program demands a standardized format for each case, I had to have 13 variables for 7 friends for each owner-builder. In reality, most of these variables did not apply, as the typical owner-builder was helped by 2.24 friends. Nonetheless, when coding for the sake of the SPSS program, I constructed 92 variables devoted to the contribution of the owner-builder's friends to his homebuilding.

The same logic applied to the coding of relatives and the immediate family; they consumed 110 and 37 variables, respectively.

According to Levi-Strauss, the exchange act when conducted under the conditions of generalized exchange promotes the cementing of the social bond. One of the goals of the participants is the relationship itself. In the interest of exploring this idea, I constructed a variable for each of the helper's which codes the effect of the exchange on the relationship between the owner-builder and his helper. When I asked them to describe how building affected their relationship with their family, friends, and relatives, they gave me a range of answers which are most easily reduced to three categories of response: no change in the relationship, a negative change in the relationship, and a positive change in the relationship. As a general rule, there were very few equivocal responses which did not clearly fit one of these categories.

The help a person receives is a dubious benefaction if he is dissatisfied with it. As I see it, for social support to be a true

advantage to the owner-builder, he must be satisfied with it. Moreover, the exchange paradigms imply differential rates of satisfaction, depending on the presence or absence of compensation. For these reasons, I asked each owner-builder to tell me if he was satisfied with the work of each helper. After reading the replies, I settled on this threefold classification of their satisfaction with the work of their helpers: satisfied, satisfied with qualifications, and dissatisfied. The latter category contains those remarks which indicate reservations. In the words of one respondent, "When you figure that I didn't pay my cousin anything, I guess I'm satisfied with what he did." For the most part, the replies were straightforward and easy to code. If the owner-builder was dissatisfied, he came right out and said so.

Levi-Strauss' theory of generalized exchange involves a divergence from the balanced exchange process which is governed by the norm of reciprocity. Under certain structural conditions, the theory predicts that some people will give a valuable object or service to another without receiving one in return. I decided to test this theory by analyzing the ways in which the owner-builder compensated his helpers. There were, I discovered, four general forms of recompense: none at all, in which case the owner-builder was the recipient of a gift; money, as in the typical marketplace transaction; an exchange of goods (one man gave his father half the meat from a steer he had slaughtered); and an exchange of service. For example, one does the plumbing for his friend and the friend hangs the sheetrock in return.

While interviewing the owner-builders, I soon realized that the predominant form of recompense was an exchange of service. When I asked

them to specify how and when they would return the favor, they could not tell me more than, as one phrased it, "When I do something for a friend there is no set deal worked out in advance. I don't feel obligated. I know that it will all work out." This type of reasoning is the antithesis of that which guides the exchange of goods and services in the market where, indeed, everything is worked out in advance. This faith in the eventual, yet unforeseeable, balancing of accounts is the hallmark of generalized exchange wherein the people involved trust each other implicitly and neither stipulates the conditions of the exchange as is done in the typical transaction in the market.

To capture in my coding scheme the open-ended and unspecified nature of the exchange of service, I resorted to coding the owner-builder's time-frame for the exchange. Some owner-builders said that the friends who helped them were returning a past favor. Others mentioned doing something for their helpers in the present. Many, however, were in their debt and promised to do something in the future although what and when were still open to question. Another group of respondents made even more diffuse and indefinite statements about the balancing of the exchange. In response to the query, "How do you intend to pay back those who helped you?", one simply said, "Friends help each other out from time to time." While these indefinite statements imply that the reciprocation will occur at some time in the future, they were so airy and diffuse that I placed them in a separate category: indefinite. Thus, each exchange of service fell into one of four categories: past, present, future, and time indefinite.

Most owner-builders must pay for some of the work. While they do receive a good deal of inexpensive help from family, friends, and relatives, they must turn to professionals in the building trades to supplement their own and their helpers' skills. The skills of the subcontractors are paid for in cash and constitute a major financial outlay. I wanted to know how dependent the owner-builder was on this form of support. I asked each owner-builder to tell me what his subcontractors did for him, how satisfied he was with the work, and why they chose the subcontractor. I decided to code the work done by the subcontractors by listing each major function performed by skilled tradesmen in the home construction field. Each of these became a variable on which the owner-builder did or did not hire help.

To insure a thorough account of the sources of social support, the owner-builders were finally asked: "Would you mention the others who helped you and briefly describe how they helped?" From reading their answers, I found that four kinds of people were commonly mentioned: draftsmen, merchants, government officials, and bankers. Since some of the owner-builders mentioned more than one source of additional help, I resorted to a multiple code format.

Statistical Procedures and Data Analysis

The data analysis is very straightforward and statistically basic. I used an SPSS program to put the coded data on the computer. It gave me a printout with the distributions of my numerous variables and all the descriptive statistics. Actually, I chose not to use the statistics on the printout. Since many of the owner-builders failed to respond to some of the questions, I could not code all the respondents on all the

questions. Many times people either failed to respond to a question or in one way or another the question did not apply to their particular situation. For example, the variables which have to do with the help rendered by the second son do not apply when the owner-builder only has the help of one son. When something like this happened, instead of having 35 respondents on whom to base the distribution of the response, I might have only 30. For the construction of the statistics, I would then use 30 as my base.

Most of the time, a simple computation of medians and modes in addition to the presentation of the distributions was all that was necessary. The analysis involves the close scrutiny of many such simple statistics. At all times, I convert them into percentages, but rarely is it necessary to proceed beyond the percentages to construct more complex indicators. There are a few more complex indicators such as the ratio between the home's estimated value and the amount of money borrowed and the amount spent on labor and the amount spent on materials.

CHAPTER IV

THE THREE TYPES OF INNOVATORS

Introduction

The innovator as a sociological phenomenon confronts obstacles to his successful attainment of a culturally mandated end. In the past, the prototypical innovator was an immigrant or first generation ethnic who succeeded in the hierarchy of income achievement by providing an illicit service such as gambling. Excluded from the educational and career opportunities open to the middle-class, the lower-class outsider often found in organized crime a new route to the culturally lauded end of success (Bell, 1959). The owner-builders fit this pattern of innovative achievement in a more homespun (literally and figuratively) and more praiseworthy fashion. Not able to earn enough to buy a home, they build one.

There are three types of innovators among the owner-builders who were studied: the first house innovator, the second house innovator, and the design innovator.

The first house financial innovator builds his house while renting an apartment or a house or while living in some other type of housing. The house the owner built which led to his inclusion in our study was the first single family home that person ever owned. Since the first house innovator never owned a home before, he may move further along the hierarchy of domicile type than either the second house or design innovator. This is not to say, however, that he may occupy the best

position of the three types. In reality, his advance may be great because he started out at the lowest point. Thus, this type of financial innovation may represent the most unequivocal form of status attainment in that the owner-builder changes tenure type.

The second house financial innovator does not start at as low a point in the hierarchy of domicile type. Since he has owned a house before building the one which included him in this study, he has already entered the tenure status of an owner. Although his income was and is modest, it did not prohibit his obtaining his first house. As we will see, however, his income was not large enough for him to purchase his version of the "American Dream." In line with the quest for his dream house, we can expect that the second house financial innovator builds a larger house than the first house financial innovator.

Low income is not the only obstacle faced by the owner-builders. Some owner-builders built because they could not buy the house which they desired. That is, their vision of the American Dream involved unusual features and designs which were not readily available among contractor-built homes. Unlike the financial innovators, the design innovator is not primarily concerned with saving money. Instead, he is seeking to fulfill a singular vision of the American Dream. He wants to personalize his living environment by building a unique house. Design innovators built homes which incorporated specific elements of design such as a great-room, a cathedral ceiling, or an atrium. While many of them also wanted to save money, they differ from the financial innovators in that their median incomes are significantly higher than the roughly equal incomes of the two groups of financial innovators.

The first house innovators comprise 32% of the total sample of owner-builders and they constitute 35 cases. The second house innovators comprise 47% with 53 cases. And the design innovators fill out the sample with 19% and 20 cases.

Having identified our three types of homebuilders, let us turn to detailed descriptions of the houses they built and then to specific comparisons between them. Our discussion of the types of innovators addresses two major areas of interest: (1) the innovators' status attainment, the house itself, and (2) the innovators' socioeconomic backgrounds.

The Financial Innovator: First House and Second House Innovation

The financial innovator seeks a way to fulfill the "American Dream." He wants a large, impressive single-family home which he cannot easily afford without recourse to the innovative behavior of homebuilding. Hence, homebuilding is the innovative mode of reaching out for the culturally defined end of homeownership. Having assimilated the circumambient beliefs about the moral superiority of the person who owns a home, the financial innovators circumvented the obstacles of earning relatively low incomes through building.

The homes they built bespeak their accomplishments on the hierarchy of domicile type. By moving up the hierarchy, they move up in the overall status hierarchy. According to Perin (1977), the move from renter to owner is the most significant step in the individual's progress up the ladder of life, i.e., the hierarchy of domicile type. Constance

Perin views homeowning as a veritable rite-of-passage into the ranks of citizenship and full social personhood. I disagree with her in one respect; I believe that the hierarchy of domicile type includes two constituent elements: tenure-type and housing quality. It is not enough to own a house; a person must own a large, comfortable, well-kept house of unassailable quality. In other words, the "American Dream" is not a 700 sq. ft. house even though owning it is preferable to renting in the opinion of the majority.

The two forms of financial innovation represent two forms of status attainment in the hierarchy of domicile type. A person can rent or perhaps live in a mobile home first and then build a fairly large and impressive home. Or he can buy or build a small home and then build a large one. The two paths define the two types of financial innovator: the first house innovator who moves from renting or living in a mobile home to building a home, and the second house innovator who already owns a home before building a new house. Each type involves a move in status up the hierarchy of domicile type. In discussing the accomplishments and socioeconomic characteristics of the financial innovator, I want to separate the two types of financial innovation so that I may discuss the two tracks to status attainment they represent. I will present the achievements and attributes of the first house financial innovator next.

The first house financial innovator. There are 35 first house innovators who did not own a home before building their own; 16 lived in mobile homes, 11 rented an apartment, 4 rented a house, and 4 had some other kind of residential arrangement such as living with in-laws. By definition, most moved up the hierarchy of domicile type by changing

their tenure status. The mobile home owners also moved up by virtue of the low public evaluation of mobile home living. (The low public evaluation is apparently based on the mobile home's small size, 600 sq. ft., and its seeming impermanence.)

The first house financial innovators built smaller, less impressive homes. For the most part, they are rectilinear ranch style homes of one story. The simple design facilitates construction and planning as everyone involved--helpers, building suppliers, subcontractors, and the owner-builder himself--has less trouble understanding and carrying out the plans. Some of the houses were very simple. A delivery man built a rectangular house of 902 sq. ft. which sits on columns made from concrete blocks. The house has three bedrooms, a kitchen, a living-room, and one bath. He has no basement and no garage. His unpretentious home represents the smallest, least expensive type of home built by the ownerbuilders.

More typical in style of the first home innovators, however, is the home of a carpenter who built a seven-room house of 1232 sq. ft. He has a garage and some exterior adornments--a front porch and 3 ft. of stone work along the facade which blends well with his rough wood exterior. The interior is well designed with the living room 3 ft. lower than the rest of the house.

In general, the first house innovators de-emphasize the decorative as they build highly functional homes with few embellishments and few additional rooms beyond the fundamental needs of the family. Thus many have three bedrooms, a kitchen, and a living-dining area. While some have garages, most do not. (Unfortunately, I did not ask for the

presence or absence of garages and bathrooms.) They also are less likely to have a basement.

The modal category for the first house innovators was 1,500 to 1,749 sq. ft. For homes in this category, the floor plan would typically contain three bedrooms, a living room, kitchen, and a family room or den. Occasionally, the owner-builder would add a utility room for laundry and storage.

There are some exceptions to the main trend of small functional ranch style homes. A delivery man and his wife (she was a full partner in the enterprise) built a 3-level, 10 room house with a full basement and 4 bedrooms. A roofer built a 4,000 sq. ft. house with 11 rooms and 2 floors. It has a 60-ft. redwood deck and a finished basement. In spite of such exceptions, as a group, the first house innovators built smaller, mostly one story, ranch style homes.

Second house financial innovators. Like his comrade in upward mobility, the second house innovator wants a larger home and a more prestigious position in the hierarchy of domicile type. But unlike the first house innovator, he begins at a more esteemed level on the hierarchy as he already owns a house.

The second house innovator builds a new house in an effort to move up the hierarchy of domicile type. As a person who already owns, he needs more than just a new house to advance in housing status. Consequently, he builds a larger, more valuable house. Where the first house innovator is content to build a small, modest home with few decorative touches, the second house innovator wants a dream house. For example, I talked to a hospital administrator whose house embodies his and his

wife's interpretation of the "American Dream." He built a 3,800 sq. ft. two-level, ranch style house. The living room had parquet flooring and was lower than the kitchen-dining area. Adjacent to the kitchen they built a family room with a massive stone fireplace. The hallway connecting the living room to the kitchen was tiled as was the kitchen. In all, the wife used four types of tile on the interior walls and floors. The real wall of the house was glass through which in the winter they could view the Tennessee River. They also have a two-car garage and a large landscaped lot.

Some of the homes were more modest but the workmanship and quality were outstanding. The following exemplifies the search for quality. I interviewed a telephone installer in his 2,100 sq. ft. house. He added a family room to his ranch design and placed it on a lower level. With seven large rooms, his house was spacious and comfortable. He told me that he used 10 nails for every 5 used by the typical contractor. He now has the commodious home of high quality that he dreamt of owning.

Many of the second house innovators built two floor homes. Often they expanded the size of the house by finishing the basement. The floor plan of a salesman's 2,700 sq. ft. house is representative. He has seven rooms and two baths upstairs and a two-car garage and three rooms and a bath downstairs. Many of these large homes also have decorative as well as functional features like cedar siding, decks, parquet floors, oak floors, family rooms and dens, stone fireplaces, and such.

Quite often the second house innovator, while not changing the plans as much as a design innovator, still personalized his house. The

following example reflects the way in which the second house innovators combine size, quality, and personal taste in their move up the hierarchy of domicile type. The house is a 2,400 sq. ft. tri-level with eight rooms, stone and wood siding, and wood beams. It has Spanish texture ceilings, three large bedrooms with walk-in closets, a large hallway bathroom with a raised and carpeted floor, a utility room, a dining room with Spanish cutouts in the wall, a walk-in food storage area and a recreational area in the finished basement.

Sometimes the added features were unusual. A security guard installed lights in his crawl space and placed the entrance to it in his garage. He also has the convenience of lights in his closets. In other respects, his house is typical. It has a den, a separate dining room, and three bedrooms in its 2,000 sq. ft.

In distinguishing between the first house and the second house innovators, I found that the latter have more space, more decorative features, and more garages. It is not surprising that their homes have a median estimated value of $87,333.

The Design Innovator

The design innovator builds a house which he cannot obtain in the housing market. While the design innovator, like the financial innovator is greatly concerned with costs, he is also concerned with getting a particular style of living environment which extends beyond the walls of the house to the surrounding lot. By employing the freedom and control inherent in the process of owner-building, the design innovator participates in the designing of the living environment in such a way that a more harmonious fit between the physical space and the

individual person is realized. Although the design innovator is less concerned with movement up the hierarchy of domicile type, he is nonetheless, as we will see in some detail, the occupant of an esteemed position. Status attainment, per se, is not his sole concern, however. He seeks a living environment in consonance with his personal needs.

An owner-builder did not have to completely design the house from the footings to the roof to qualify as a design innovator. The homes are somewhat conventional (with a few dramatic exceptions). The cachet of the design innovator is not so much novelty as "customized quality." He enters the building process to personalize the product, thereby making it more responsive to his personal needs.

Sometimes the changes, although slight, impart an arresting quality to the home. Two owner-builders built log houses from kits which provide a log shell and a suggested interior. The buyer must then provide the interior design and finishing touches. One of the log houses had parquet floors, a huge, beautifully constructed stone fireplace and oak flooring in the living room. The log house was unexceptional except for the fact that it was made from logs and fit appropriately on its heavily wooded lot. The house and lot gave the owner-builder the naturalistic living environment he could not find in a subdivision.

Another couple built a "rustic farm house" with rough wood on the exterior and interior walls. They had parquet flooring, wrought-iron fixtures, antique lamps, oak cabinets, and a variety of handcrafted bric-a-brac. During the interview, I was impressed with the owner-builder's dedication to the ideal of craftsmanship. As an engineer for TVA, he built things in the abstract; when homebuilding, he could

actually work with the material and watch his design take finished form. I was informed by the owner-builder's wife that the home was similar to the one in which she grew up. These people personify, I believe, a desire held by many to shape their living environment so that it bears the stamp of personal conviction and experience.

Some of the houses are rather ordinary in all respects save the idiosyncratic wishes of the owner-builder. One man reworked his floor plan so that he could move the upstairs rooms from the front to the back of the house. Having done that, he now has the two dens he needs for privacy. Except for the decorative woodwork in his 4,000 sq. ft. house, it looks similar to the typical contractor-built house in an exclusive subdivision.

Many of the architectural innovators had homes with conventional exteriors and novel floor plans. The most common of the novel features was the great-room in which the kitchen, hall entrance, living room, and dining area are combined into one. Some of these have a dramatic effect on the visitor. I have in mind one which had 1,500 sq. ft. with an 18-ft. cathedral ceiling.

Six of the owner-builders had the great-room design. One expressed his reason for building a great-room in these words: "There is only a four-foot wall separating the kitchen from the living room. My wife can take care of the kitchen and hear everything going on in the great-room." (It is quite possible, I suspect, that he built the great-room so that he could hear everything when doing the dishes!) I believe the great-room is an architectural device which reflects changes in both family size and sex roles.

Not all the six who have great-rooms have otherwise conventional homes. An architect with a great-room built a chalet-type house with a loft above the great-room. He also put a lot of money in parquet and oak flooring. Another architect with a great-room had nine skylights so that he would never have to resort to artificial light during the daytime.

Many of the design innovators also favored the high ceiling and the cathedral ceiling. One placed his massive stone fireplace in the center of the room and used the cathedral ceiling to accentuate a soaring effect. He heightened the impression of elegance by using oak beams. A twenty-six year old maintenance man sloped his ceiling up to a skylight situated at the center of his house directly above a planter marked off with a low stone wall. In one way or another, five of the design innovators favored high ceilings in the living area. Another four have skylights. Spaciousness and natural light are two desired qualities shared by half the architectural innovators. In fact, one of the design innovators used an atrium design to incorporate space and light in his rather small 1,400 sq. ft. design. His second floor bedroom area opened to the living room.

Some of the owner-builders, with the desire for energy efficiency uppermost in their minds, set portions of the house into the side of a hill so that the lower half of the house would stay close to ground temperature year round. One had a greenhouse on his second floor which he used for energy transfer and solar heating.

Two of the owner-builders built with three floors of living space to enhance privacy. One put his daughters on the ground floor with

their own hot-water heater, himself and his wife on the third floor in a large bedroom and den, and the kitchen and living area on the second floor. The house was placed on the down slope of a hill in such a way that people entered the second-floor living area by crossing a small bridge from the crest of the hill. This house was soundproofed with baffles in the heat vents.

Privacy was a prime goal motivating many of the design innovators. They especially sought privacy from the eyes of the outside world. To this end, most of the architectural innovators left a "natural" wooded area around the house. One even "snaked the driveway into the house so that you can't see the house from the street in the summertime." He also placed a windowless wall opposite his closest neighbor.

The most striking and unusual house (and the only one built by a woman) has the most subtle fit between itself and the surrounding woods. It is a tri-level house with five decks at the bedrooms and the living room. The house, designed to specification by an architect friend of the owner-builder, has curved rather than straight walls and vertical rather than horizontal siding. These features soften the contrast between the woods and the house. They also give it an appearance of enormous height. The builder put 53 windows in the house for passive solar and aesthetic effect as the windows pull the inhabitant into the natural setting.

The design innovator designs more of the house than the financial innovator who tends not to modify his plans. While the design innovator moves up the hierarchy of domicile type, he does not neglect the refinements which render his housing environment more supportive of his personal needs.

The Types of Innovators Compared

Having described the general characteristics of the three innovators and their homes, we can now turn to some comparisons between them. We will start with differences in the size of the house each type of innovator built.

House size. The median size of the first house innovator's home is 1,721 sq. ft. This is smaller than the median for the sample as a whole, 1,938 sq. ft., and substantially smaller than the median for the design innovator which was 2,250 sq. ft. (see Table 2). It is also 404 sq. ft. less than the median size house built by the second house innovators.

With less square footage, the first house financial innovators also have fewer rooms. Like the second house innovators, the median number of rooms falls in the 7 or 8 room category, but the average is less than 8 since 12 of the one-step innovators have 5- or 6-room homes and only 4 have homes with more than 7 or 8 rooms.

Of the three types of innovators, the design innovators built the largest houses. The median square footage was 2,250 sq. ft. The mean was even more spacious--2,312 sq. ft. Despite the large size, the homes contain the same number of rooms as those built by the financial innovators. No doubt the predilection for great-rooms reduces the total number of rooms and, therefore, the average number of rooms per design innovator. Actually, the larger number of rooms in the homes built by the design innovators is consistent with the data published by the Census Bureau on owner-builders in the South. According to their data

Table 2

Size by Type of Innovation

Sq. Ft.	First House No.	First House %	Second House No.	Second House %	Design No.	Design %
Under 1,000	2	6	1	2	0	0
1,000-1,499	8	26	5	10	1	5
1,500-1,749	9	29	9	19	5	25
1,750-1,999	4	13	7	15	1	5
2,000 2,499	3	10	10	21	6	30
2,500-2,999	2	6	5	10	4	20
3,000 and up	3	10	11	23	3	15
Total	31	100	48	100	20	100
Median		1721	2125		2250	
Mean		1828	2240		2313	

for 1979, the average house built for sale had 1,785 sq. ft. while the average owner-built house had 1,875 sq. ft. But, although smaller, the average house built for sale had more bedrooms. I computed the average number of bedrooms per contractor-built house and found that those built for sale have 3.25 bedrooms and those built by the owner have 3.03 bedrooms (U.S. Census Bureau Construction Reports, 1979). This finding suggests to me that people enter the building process to obtain space in two respects: more square feet throughout the house and more square feet per room. Oddly enough, despite the design innovator's desire for space and despite their considerable investment in materials, only one-third of them have a basement whereas 79% of the second house innovators and 61% of the first house innovators have a basement.

Market value. Since the homes of the first house innovators are smaller than either of our other two types, their estimated market values are lower. The first house innovators have a median house value of $67,672. This is substantially less than the median values of the second house innovators whose estimated median value is $87,333 and lower than the design innovators who have a median value of $92,500. The mean estimates give us a slightly altered picture of the innovators' accomplishments. Using the means, the first house innovator builds a house worth only $56,818. The mean values of the other two types increases to $103,333 in the case of the second house innovator and to $95,000 in the case of the first house innovator. Thus, when using the means, the second house innovator builds the most expensive house. (See Table 3.)

Table 3

Housing Market Value by Type of Innovation

Dollars	First House No.	First House %	Second House No.	Second House %	Design No.	Design %
Under 20,000	1	3	0	0	0	0
20,000-39,999	3	9	2	4	1	6
40,000-59,999	7	22	5	10	1	6
60,000-79,999	13	41	12	25	5	28
80,000 99,999	4	13	15	31	4	22
100,000-119,999	3	9	6	13	1	6
120,000 and up	1	3	8	17	6	33
Total	32	100	48	100	18	100
Median	$67,672		$87,333		$92,500	
Mean	$68,437		$103,333		$95,000	

These figures confirm our suspicion that the second house innovator is seeking a more esteemed position on the hierarchy of domicile type. We can speculate that many of the first house innovators will one day build another home with estimated market values similar to those of the second house innovators. Since the first house innovators are the youngest group, they have ample time to build another, more valuable home.

Who builds the more valuable home--the design innovator or the second house innovator? As we have seen, the answer is not unequivocal as the mean estimates differ from the median estimates. To answer the question, we need to look at another measure of value--the amount of money invested to build it.

Expenses: Labor and materials. The median first house innovators spent $25,555 on his materials while the median second house innovator spent $39,285. Interestingly, the median design innovator invested $45,000 in materials (Table 4). Using the means, we find the same order of expenditures. The design innovator spends the most and the first house innovator spends the least while the second house innovator occupies the middle. These findings are consistent with the figures on square footage. With the largest house, it stands to reason that the design innovator spent the greatest amount on materials.

We can now answer a question posed earlier concerning the relative value of each innovator's home. Insofar as his materials are worth more, the design innovator's house must be worth more. Moreover, since the design innovator built the largest home with the most unusual and,

Table 4

Materials Costs by Type of Innovation

	First House		Second House		Design	
Dollars	No.	%	No.	%	No.	%
Nothing	0	0	0	0	0	0
Under 10,000	5	18	1	3	0	0
10,000-19,999	5	18	2	5	1	7
20,000-29,999	9	32	11	28	3	20
30,000-39,999	5	18	7	18	3	20
40,000 49,999	3	11	11	28	2	13
50,000-69,999	1	4	6	15	5	33
70,000 and up	0	0	2	5	1	7
Total	28	101	39	102	15	100
Median	$25,555		$39,285		$45,000	
Mean	$24,821		$38,813		$44,333	

quite likely, the most expensive features, the magnitude of the investment in materials is not really unexpected. In fact, it reflects, I think, the price people are willing to pay to move up the hierarchy of domicile type. Some 80% of the design innovators owned homes previously and as we have seen, the second house financial innovator, when moving from a small to a large house, also invests a great deal in materials. Presumably, additional dollars spent on the quality of a house move the individual up a notch on the hierarchy of domicile type.

The figures for the amount spent on labor are similar in their order of magnitude to those for the materials. Design innovators spent more for labor than their counterparts. Their median labor cost was $12,000. The mean for the first house innovator was much less--$6,429. And for the second house innovator it was somewhat less--$9,000. Thus, even the second house innovator whose materials expenditures were almost as great as those of the design innovator spent $3,000 less for their labor. We will see in the chapter on social support that the second house innovator drew upon the skills of his relatives to get much of the skilled work done while the design innovator turned to sub-contractors. The low labor costs of the first house innovator reflect a similar dependence on the skills of friends and relatives.

As an owner-builder, the design innovator does not seem to do as much of the work as the two types of financial innovators. And he spends the most money on labor--$12,000. The considerable costs incurred by the design innovator reflect two facts: his reliance on paid labor and the high market value of the homes. Unlike the financial innovators, the architectural innovators were less likely to do their own carpentry,

plumbing, and electrical work. Fifty-three percent hired a carpenter, 47% hired a plumber, and 42% an electrician. The comparable figures for the financial innovators are 51%, 31%, and 31%, respectively (Table 5).

Family income. Before turning to our upcoming discussions of indebtedness, shelter income ratios, and equity, we need to know the family incomes of the types of innovators (see Table 6).

As expected, the first house innovators made less than the other two--$24,166 to the second house innovator's $24,750 and the design innovator's $33,125. The mean incomes widen the gap between the first house innovator and the other two. Using the means, the first house innovator's family income is $21,018; the second house innovator's is $28,755, and the design innovator's is $36,250. On the whole, the owner-builders are fairly affluent, but the financial innovators were still hard pressed to follow the conventional route to homeowning (i.e., taking out a loan worth 80% of the home's value). We now turn to their actual borrowings.

Sum borrowed. Homeowning is an expensive proposition for all, including those who take an innovative route to it. Hence, most of the owner-builders incurred debt. However, there are some significant differences in the degree of indebtedness assumed between the three types of innovators.

The first house innovators who built the smallest houses and spent the least amount of money on materials borrowed $23,333, while the second house innovator who spent more money on materials borrowed only

Table 5

Labor Costs by Type of Innovation

Dollars	First House		Second House		Design	
	No.	%	No.	%	No.	%
Zero	4	14	4	10	0	0
Under 2,499	9	31	9	21	1	7
2,500-4,999	3	10	5	12	2	13
5,000-9,999	5	17	9	21	4	27
10,000-19,999	7	24	9	21	5	33
20,000-29,999	1	3	3	7	2	13
30,000-39,999	0	0	2	5	0	0
40,000-49,999	0	0	1	2	1	7
50,000 and up	0	0	0	0	0	0
Total	29	99	42	99	15	100
Median	$6,166		$9,000		$12,000	
Mean	$6,569		$10,030		$13,466	

Table 6

Family Income by Type of Innovation

Income	First House		Second House		Design	
	No.	%	No.	%	No.	%
Under 10,000	4	13	2	4	0	0
10,000-14,999	6	19	5	11	1	6
15,000-19,999	2	6	3	7	3	17
20,000-24,999	6	19	13	29	1	6
25,000-29,999	9	28	6	13	2	11
30,000-34,999	3	9	4	9	4	22
35,000-39,999	2	6	3	7	2	11
40,000-49,999	0	0	6	13	1	6
50,000 and up	0	0	3	7	4	22
Total	34	100	45	100	18	101
Mean	$21,018		$28,755		$36,250	
Median	$24,166		$24,750		$33,125	

$18,333. And the design innovator, whose house is slightly larger and only slightly more costly than the second innovator's house, took a loan with a median value of $47,500 (Table 7). In other words, the design innovator borrowed two and one-half times as much money to build a house worth 10% more than the second house innovator's.

Why did the design innovator borrow so much money? Their high median incomes is one reason. At $33,125 their median income was $8,959 greater than that of the second house innovator. And as we have seen, they also spend more for the services of subcontractors. Since their incomes were higher than those of the financial innovators and their "sweat equity" less, it stands to reason that the design innovators borrowed more money.

Nevertheless, the size of the loan is surprising in light of the fact that 80% of the design innovators owned a home. It may be that they have not owned a house long enough to accumulate a substantial equity. In fact, the second house innovators had a median age of 41, whereas the design innovators had a median age of 36. I suspect, however, that age alone does not account for the large loans because the second house innovators only borrowed $18,337 and the five year difference in age cannot account for a $29,163 difference in indebtedness.

Having looked at the disparity in borrowing from the design innovators side, let us turn to the second house innovator. Which of the two types has the more unusual degree of debt? In actuality, of course, it is the second house innovator whose indebtedness is the more unusual.

This can be seen by comparing the types of innovators' borrowings to the estimation of their homes' market values. The first house

Table 7

Sum Borrowed by Type of Innovation

Dollars	First House		Second House		Design	
	No.	%	No.	%	No.	%
Nothing	7	23	17	34	2	11
Under 5,000	2	6	3	6	0	0
5,000-9,999	3	10	2	4	0	0
10,000-19,999	3	10	3	6	1	5
20,000-29,999	3	10	4	8	0	0
30,000-39,999	7	23	6	12	4	21
40,000-49,999	4	13	4	8	0	0
50,000-59,999	1	3	5	10	3	16
60,000-69,999	0	0	1	2	3	16
70,000-79,999	0	0	2	4	2	11
80,000 and up	1	3	3	6	0	0
Total	31	101	50	100	19	101
Median	$23,333		$18,333		$47,500	
Mean	$23,387		$23,755		$44,473	

innovator borrowed 34% of the home's estimated value; the second house innovator borrowed only 21% of the home's estimated value; and the design innovator borrowed 51% of the home's estimated value. Thus, all three borrowed far less than the market value of the house but the second house innovator is, comparatively speaking, subject to very little indebtedness. Since many people borrow as much as 80% of the home's value, the second house innovator has accomplished something of interest to all. He has moved up the hierarchy of domicile type without incurring much debt. The design innovator, on the other hand, has a fair amount of debt to amortize. Fortunately, he also has the highest family income.

These findings further qualify the erroneous assumption that indebtedness is directly related to the value of the house. The first house financial innovator builds a smaller house which is worth less money than the second house innovator's house, yet the first house innovator borrows more money than his counterpart.

The innovators, most especially the first and second house innovators, move up the hierarchy of domicile type without incurring massive debt. How do they avoid debt? I will fully discuss their strategy for avoiding indebtedness in the next chapter, wherein we will look at the role of social support in status attainment. There we will see that their own efforts and those of their helpers save a great deal of the potential cost of homebuilding.

Shelter income ratios and equity obtained. We have seen that the innovators built valuable homes while earning relatively modest incomes. Moreover, they managed to avoid the massive debt which can turn the

"American Dream" into a nightmare. This is especially true of the first and second house financial innovators. The first house innovator (using the medians) borrowed $23,333 on his $24,166 income to build a house with 1,721 sq. ft. with an estimated value of $67,692. His shelter income ratio is a very small .16. The second house innovator did almost as well in this regard. He used his $24,750 income to borrow $18,333 to build a house with 2,125 sq. ft. worth $87,333. This led to a shelter income ratio of .18. (I will explain shortly how the figures were computed. The second house innovator has a slightly higher shelter income ratio despite his smaller loan and greater income.) The design innovator with his hefty loan of $47,500 has a rather high shelter income ratio of .19 in spite of his higher income of $33,125.

In Table 8, we see the actual shelter income ratios for each type of innovator. I also constructed a potential shelter income ratio for each type based on the customary route to homeownership in the hierarchy of domicile type. I computed the latter in the following way. Taking 80% of the median estimated value of the ownerbuilder's house, I found the monthly mortgage payment for the hypothetical loan at 10% interest (prevailing in the study year of 1979) for 30 years. I then added 25% of the mortgage payment as an estimate of taxes and maintenance on the house. This gave me an estimate of the owner-builders' potential monthly shelter costs should they have chosen to take the conventional path to homeowning. Multiplying the monthly cost by twelve and dividing the result by the median income for each type of innovator, I obtained the estimates of the potential shelter income ratios.

I then constructed the actual shelter income ratios using the actual median loan instead of the potential loan of 80% of estimated

Table 8

Shelter Income Ratio by Type of Innovation

S/I Ratio	First House	Second House	Design
Actual			
Median	.16	.18	.19
Mean	.18	.14	.20
Potential			
Median	.30	.37	.29
Mean	.34	.38	.28

value. I followed the same procedure as before except that, as an estimate of taxes and maintenance, I used the amount derived from the potential loan since it was based on the estimated market value of the house which is a more reasonable base from which to project taxes and upkeep. In effect, this produces a more conservative (i.e., higher) shelter income ratio. In Table 8, we read that the actual shelter income ratios are .16, .18, and .19 for the first house, second house, and design innovators, respectively. We also read that the potential shelter income ratios are .30, .37, and .29, for, respectively, the first house innovators, the second house innovators, and the design innovators.

Was homeowning an obstacle for the first house innovator? Did he resort to homebuilding as his only means to homeownership? Let us look at the shelter income ratios for a possible answer to this question. Using the hypothetical loan as the first house innovator's basic obstacle, we have a potential shelter income ratio of .30 and an actual shelter income ratio of .16. While .30 would not have been an insuperable obstacle, surely the first house innovators would have been hard pressed to surmount it. Perhaps they could have but the additional housing cost would have severely altered their lifestyle.

Through owner-building they not only obtained a house, they retained disposable income, as their current housing costs are low. Moreover, they generated substantial equity. Since they obtained a house worth $67,672 with a loan of only $23,333, the first house innovators now have an equity of $44,333 invested in the new house. The person who borrows $54,137 to buy a house worth $67,672 has only the

$15,534 he put down to obtain his loan. He will not have $44,333 in equity until his 297th monthly payment. In other words, the first house innovator is 24.75 years ahead of the person who buys a house of the same value with a loan of 80%. I think we can conclude that while the first house innovator could have bought a house, his financial condition would have been far less favorable. Thus, owner-building leads to status attainment for two reasons: (1) the owner-builder gets a similar or even better house for far less monthly expense and (2) the owner-builder generates wealth where the conventional aspirant to high position on the hierarchy of domicile type generates indebtedness. Is this status attainment? I believe it is for two fundamental reasons. The hierarchy of domicile type contains two status-related features: the housing environment and equity. The first house innovator, like the other two types of innovators, gets more of both.

To what extent did owner-building contribute to the second house innovators' attainments in the hierarchy of domicile type? Actually, inasmuch as many of them relied upon their previous equity to finance some of the costs, it is impossible to gauge the monetary value of their entering the building process, but we can infer from the rather considerable discrepancy between their actual and potential shelter income ratio that building was a source of value. In fact, using the medians, the actual income ratio (.18) is 49% of the potential shelter income ratio (.37) and using the means, the actual is only 37% of the potential. Of course, not all the difference between the actual and the potential is a product of owner-building since all had some equity to invest, but it is unlikely that the equity can account for more than a small proportion.

We will see that the second house innovators received a good deal of help and that many of them make a living as skilled workers. Hence, they were capable of generating in concert with their helpers a substantial amount of equity. Their median loan of $18,333 is only 20% of the home's estimated value. In other words, they begin their occupancy laying claim to 80% of its market value. Using the means to gauge their equity, we find that they can lay claim to 82% of the home's value. Through owner-building they get a large house, substantial equity, and an easily manageable shelter income ratio. If they had not built, they might have faced much steeper shelter income ratios without the security of substantial equity.

What about the design innovator? Did he too gain from owner-building? The design innovator profits less financially from entering the building process, but nonetheless he reduces his shelter income ratio and generates equity. While financial advantage was not his primary concern, his actual shelter income ratio is only .20. This figure is 30% less than the potential shelter income ratio of .29. He also owns substantial equity--49% of the estimated value--on the day he moves in. Thus, like the first and second house innovators, the design innovator creates equity while enhancing his living environment. He too progresses along two corridors of the hierarchy of domicile type: equity and housing environment.

Age, education, occupation. In this section, I want to present some socioeconomic data which bears on the type of innovation. To some extent, equity is a function of age since those who have held a mortgage for the longest time have more equity. The first house innovator is

younger than the second house innovator. The former is 32 years of age and the latter is 41. The design innovator is 36 years of age.

The first house financial innovator, in keeping with his lower income, has less education and works in less prestigious occupations. Turning first to the occupations, we can see in Table 9 that 14% of the first house innovators are professionals, 20% work in sales or clerical positions, 29% make a living as skilled workers, 29% are semiskilled and unskilled operatives, and 6% work as service workers. Compared to the other innovators, the first house innovators work more often in the area of sales and do far more work in semiskilled or unskilled capacity. Looking at the distribution of the years of schooling (Table 10), we see that the typical first house innovator is a high school graduate. He is rarely a college graduate, as 15% have a college degree.

Since innovation is a way of avoiding debt, there is another source of the relatively scant borrowing engaged in by the second house innovator. In Table 9, we see that 47% of the second house innovators work as craftsmen and foremen. Because they are skilled workers, they can do their own work. The distribution of occupations differs from that of the first house innovator in that only 29% of the latter are skilled workers. In fact, another 29% are semiskilled and unskilled operatives while only 10% of the first house innovators fit that category. But 27% as opposed to 14% of the second house innovators worked as professionals. In short, there are more craftsmen and professionals among the second house innovators.

The median number of years in school of the second house innovators is 12.4. In this respect, the second house innovator looks much like

Table 9

Occupation by Type of Innovation

Occupation	First House		Second House		Design	
	No.	%	No.	%	No.	%
Professional	5	14	14	27	10	50
Sales/Clerical	7	20	7	14	2	10
Craftsman/Foreman	10	29	24	47	3	15
Operatives	10	29	5	10	2	10
Service	2	6	1	2	3	15
Total	34	98	51	100	20	100

Table 10

Education by Type of Innovation

Years	First House		Second House		Design	
	No.	%	No.	%	No.	%
0-8	2	6	5	10	0	0
9-11	5	14	5	10	0	0
12	16	46	14	28	6	32
13-15	7	20	14	28	5	26
16	3	9	12	24	6	32
17 and up	2	6	1	2	2	11
Total	35	101	51	102	19	101
Median	12 years		12.4 years		14.5 years	

the first house innovator who has a median of 12 years of school. Interestingly, however, the range is much greater. The three middle categories contain 80% of the first house innovators and only 66% of the second house innovators. It may be that proportionately more people from professional groups are entering the owner-building process in this era of high housing costs. Where previously they bought their second and larger house, they now must build it if they are to avoid undue financial strain.

The design innovator's high income is a reflection of his rather high level of education. Eight of the 20 have 4 or more years of college. And only six stopped attending school after their graduation from high school. In fact, none of them failed to graduate from high school. An estimate of the median number of years of education translates into the junior year of college. The distribution of education is in Table 10.

Since the architectural innovators have a fair amount of education, it is not surprising that 50% of them work in the professions (three of them are architects) or as managers and proprietors. Another 10% work in high-income sales jobs. Only three, 15%, are craftsmen or skilled workers. Two, 10%, are semiskilled operatives and 15% are service workers. The last group contains the one housewife. Since only four of the architectural innovators reported an income below $20,000, it is safe to conclude that the group as a whole has little trouble turning its occupational success to financial advantage.

CHAPTER V

TYPES OF INNOVATORS AND SOCIAL SUPPORT

Introduction

Homebuilding is a difficult, lengthy, and time-consuming task. Since few of the owner-builders possessed all the skills required to build a home, most of those studied sought aid. In addition to their own and their families' contributions to the construction, they obtained the contributions of friends, relatives, and subcontractors. Some of those who assisted performed unskilled tasks such as running to the supply store or mixing cement. Most, however, performed skilled work as their part of the project.

The overall contribution made by the owner-builder's helpers varied in type of innovation which the owner-builder pursued. In each type, we will first study the variety and degree of social support rendered by the four sources of support: (1) wife and children, (2) other relatives including in-laws, (3) friends, and (4) subcontractors. After presenting a description of the help received from the four categories of helpers, I will then discuss the ad hoc construction company as an embodiment of the owner-builder's social network.

Since the owner-builders followed three innovative paths to their attainments in the hierarchy of domicile type, social support should vary by type of innovation. For example, inasmuch as first house innovators face greater financial constraints, they may compensate for their relative lack of income by relying more on the services of relatives and

friends. There are two basic ways to rely more heavily on one's social support: (1) one can receive the services of more people, or (2) one can receive more intensive help from each helper. Thus, in each type of innovation, I will look at the number of friends and family members who help and I will look at the degree of help received from each helper.

Throughout the presentation of the findings on the role and character of social support, we will keep in mind its importance to the individual's quest for status attainment on the hierarchy of domicile type. In large part, the more the individual relies on the skills and labors of others, the more he relies on their support. The discussion of social support will center on this question: Does the type of innovation influence the kind of social support the owner-builder receives? Do, for example, design innovators receive more help from friends and less from relatives vis-a-vis the first house or second house financial innovators? We turn now to the interface between social support and the type of innovation.

Social Support by Type of Innovator

The first house innovator builds a smaller, less expensive house. As we have seen, if he had not built himself, he would have incurred a shelter income ratio of .34 instead of his actual shelter income ratio of .16. Hence, the process of building generated substantial housing value. Consequently, in looking at the owner-builder's social support, we will be looking at a major source of his financial gain; and since equity is a form of status attainment itself, we will be looking at a resource which in large part made his status attainment possible.

The first house innovators were the recipients of help from 28 spouses, 8 offspring, 49 friends, 77 relatives, and 116 subcontractors. In Table 11, we see that the typical first house innovator had the support of .8 spouses, .23 offspring, 1.4 friends, 2.2 relatives, and 3.31 subcontractors. Adding them together, we find that the typical ad hoc construction company assembled by the first house innovators had 7.94 "employees." Adding up the comparable figures for the second house and design innovators, we find that the total number of helpers is 8.32 for the former and 8.9 for the latter. Thus, the first house innovator has the smallest construction company, the design innovator has the largest, and the second house innovator has the middle size. (I will return to the ad hoc construction companies at the end of the chapter.)

In discussing the support tendered the innovators, I find it useful to divide the helpers into three groups: (1) the immediate family including spouse and children, (2) friends and relatives, and (3) the subcontractors. The owner-builder's immediate family--wife and children--was distinguished from other kin because the immediate family is quite likely to share in the fruits of homebuilding. Unlike the other helpers, the members of the family directly benefit from the building of the house. (There are some, however, who do not benefit directly, such as married offspring who maintain their own residence.) Those who live in the new house constitute part of the rationale for separating kinship into two groups--immediate family and other kin. I also wanted to take note of the fact that the relationship between the owner-builder and his spouse (like that between all married couples)

Table 11

Sources of Help Given by Type of Innovators

	First House		Second House		Design	
	No.	No. per O-B	No.	No. per O-B	No.	No. per O-B
Spouses	28	.8	48	.94	18	.90
Offspring	8	.23	25	.49	4	.20
Friends	49	1.4	64	1.28	32	1.6
Relatives	77	2.2	87	1.87	36	1.8
Subcontractors	116	3.31	187	3.74	88	4.4
Total	278	7.94	411	8.32	178	8.9

is qualitatively different from that between the owner-builder and the other types of kin.

The singularity of the husband-wife relationship is reflected in the owner-builder's response to the question asking him to describe the effect of building on his relationship with a particular helper. While 1% of the owner-builders reported a negative effect on their relationships with their other kin, 28% of them said that homebuilding had a negative effect on their relationships with their spouses.

The work was divided into seven types: (1) design, (2) finances, (3) skilled work, (4) unskilled work, (5) supportive work such as running errands (this is referred to as fetch and support), (6) supervision of the subcontractors, and (7) decorating. For each of the seven types of work, each helper was placed into one of these three categories: (1) no work at all, (2) some of the work, and (3) much of the work.

Three of the categories of work refer to the actual construction of the house: skilled work which involves everything from carpentry to spackling a ceiling; unskilled work like cleaning up, carrying lumber, and mixing cement; and fetch and support which describes the myriad types of help which do not pertain to the actual construction of the house but still involve physical but not mental activity. A spouse who brings lunch to the building site and runs to the hardware store for nails is performing this kind of work.

The remaining four ways of rendering support involve the performance of "mental work." We will see that the owner-builders in all four categories of innovation are far less likely to ask for help with the mental forms of work. In short, they like to do their own supervising, financial planning, designing and decorating.

From the data in Table 12, we can conclude that the spouses in all three categories of innovation were most likely to help with the unskilled work, the skilled work, and the fetch and support work. In short, the spouses (and the other helpers as well) were most inclined to help with the physical work. The spouses were no exception to the general rule that skilled, unskilled, and fetch and support work constitute the lion's share of the helpers' contributions to the home-building effort in each type of innovation. As for differences in the contributions from the spouses in each of the categories, we can see in Table 12 that similar percentages perform fetch and support functions. The two financial innovators' spouses do roughly the same amount of skilled and unskilled work. The design innovators' spouses differ from the financial innovators' in that a lower percentage of the design innovators' do skilled work and a higher percentage do unskilled work.

Concerning mental as opposed to physical work, we find that while the spouses are no exception to the general rule that few of the helpers work on the design, financing, decorating, and supervision, the spouses are more likely to do such work. There are some interesting exceptions to the low involvement with the mental aspects of building. The first entails the design innovator's spouse. In a surprising 29% of the cases, the design innovator's spouse does some designing. The first and second house innovator's spouses work on the design in 11 and 6% of the cases, respectively. Inasmuch as the design innovator is defined by his interest in the design of the house, we can expect to find that his wife is more likely to participate in the designing. Hence, the difference

Table 12

Help from Spouses by Type of Innovation

Help	First House		Second House		Design	
	No.	%	No.	%	No.	%
Design Work						
None	25	89	43	90	14	71
Some	3	11	3	6	4	29
None	0	0	2	4	0	0
Finance						
None	26	93	45	94	16	89
Some	2	7	3	6	2	11
Much	0	0	0	0	0	0
Skilled						
None	12	43	20	42	11	61
Some	15	54	26	54	5	28
Much	1	4	2	4	2	11
Unskilled						
None	9	32	16	33	3	17
Some	18	64	29	60	15	83
Much	1	4	3	6	0	0
Fetch						
None	11	39	22	46	7	38
Some	16	57	22	46	10	56
Much	1	4	4	8	1	6
Supervision						
None	24	86	45	94	18	100
Some	4	14	2	4	0	0
Much	0	0	1	2	0	0
Decorate						
None	26	93	36	75	14	78
Some	2	7	11	23	4	23
Much	0	0	1	2	0	0

between the innovators is consistent with the overall typology of innovation.

We also read in Table 12 that there is a 14 percentage point difference between the first house innovator and the design innovator in the area of supervision. The first house innovator reports that the spouse supervised the subcontractor while the design innovator reports that the spouse did not supervise at all. One final difference reflects a division between the builders of small homes (first house innovators) and the builders of large homes (second house and design innovators). Twenty-three percent of the latter had wives who worked on some of the decorating while only 7% of the former mentioned such help.

I suspect that decorating as an explicit activity is a function of one's place on the hierarchy of domicile type. The first house innovators were concerned with the simple fact of homeowning rather than movement up to the more prestigious locations on the hierarchy. Decorating is probably not a real problem until one owns a house of impressive size and quality. Actually, the low level of participation by all of the helpers in the mental areas of homebuilding reflects a tendency on the part of the owner-builders to identify helping behavior with physical work.

As we read in Table 12, the second house innovator is very similar to the first house innovator in that both received about the same amount of skilled and unskilled work from their spouses. In the areas of mental work, there are two small differences between the two types of financial innovators. As described in the section on the first house innovator, the second house innovator's wife is far more likely to help

with the decorating. The other difference between the financial innovators concerns the amount of supervision of subcontractors done by the spouse. The first house innovator is most likely to have a spouse who supervises the paid helpers.

The major difference between the financial innovators and the design innovators involved skilled and unskilled work. Fifty-eight percent of the financial innovators' spouses did skilled work and only 39% of the design innovators' spouses did such work. In the area of unskilled work, the balance is reversed with 67% of the financial innovators' spouses doing unskilled work while 83% of the design innovators' spouses do unskilled work.

In sum, we can say that the second house innovators' spouses are similar to the first house innovators' spouses in the area of skilled and unskilled work but different in the areas of decorating and supervising. We can also conclude that the second house innovator receives the least amount of nonmarket and market help. He compensates for the relative lack of social support by doing more of the skilled work himself and by having proportionately more friends and relatives than the design innovator, at least, who can do skilled work. These helpers are also more likely than the design innovator's helpers to do much of the skilled work.

The sons and daughters of the owner-builders do not constitute a numerically large source of social help. As we can see in Table 13, the first house innovators were helped by eight offspring. In other words, each first house innovator had .23 offspring in his ad hoc construction company. The second house and design innovators had .49 and .20

Table 13

Help from Sons and Daughters by Type of Innovator

Help	First House		Second House		Design	
	No.	%	No.	%	No.	%
Design Work						
None	8	100	25	100	5	100
Some	0	0	0	0	0	0
Much	0	0	0	0	0	0
Finance						
None	8	100	25	100	4	100
Some	0	0	0	0	0	0
Much	0	0	0	0	0	0
Skilled						
None	3	38	4	16	2	50
Some	4	50	18	72	2	50
Much	1	13	3	12	0	0
Unskilled						
Much	3	38	12	48	4	100
Some	5	63	13	52	0	0
Much	0	0	0	0	0	0
Fetch						
None	7	88	21	86	2	50
Some	1	13	4	16	2	50
Much	0	0	0	0	0	0
Supervision						
None	8	100	25	100	4	100
Some	0	0	0	0	0	0
Much	0	0	0	0	0	0
Decorate						
None	8	100	24	96	4	100
Some	0	0	0	0	0	0
Much	0	0	0	0	0	0

offspring, respectively. The greater display of support for the second house innovator is probably explained by the fact that the second house innovator, at an average age of 42, is older than the other two and has more older children.

Although their numbers are small, the offspring contribute a great deal of skilled help. In fact, 84% of the offspring do some or much skilled work for the first house innovators. The figures drop to 62.5% of those who helped the second house innovators and 50% of those who helped the design innovators. The sons and daughters did less of the unskilled work and did very little of the fetch and support work.

Labor Expenditures by Type of Innovation

In our discussion so far, we have seen that the first house innovator hires the fewest subcontractors and builds the smallest house. Consequently, he spends less for the services of others. Indeed, his average labor expenditure was only $6,429. The second house innovator who hired the intermediate number of helpers spent the intermediate sum of $9,000. With a larger home and the fewest nonmarket people doing skilled work, the design innovator spent the most money for subcontractors--$12,000 (see Tables 14 and 15). By turning our attention to the specific forms of social support tendered each type of innovator, we can more thoroughly elucidate the monetary value of the social support.

Table 14

Expenditures by Type of Innovation

	First House	Second House	Design
Expenditures	$6,429	$9,000	$12,000

Table 15

Ratio of Labor Expenditures to Market Value by Type of Innovation

	First House	Second House	Design
Ratio/Market Value	.095	.103	.129

Support from Friends and Relatives

In Table 16, we see that the first house financial innovator had on the average the help of 1.4 friends and 2.2 relatives. The comparable figures for the second house and design innovators are, respectively, as follows: 1.28 friends, 1.71 relatives, and 3.74 subcontractors; and 1.6 friends, 1.8 relatives, and 4.4 subcontractors. Thus, the first house innovators had the greatest amount of support from relatives and the least amount of support from subcontractors. When we notice that they have the greatest ratio of support from relatives compared to support from friends, we have a finding that fits the observation that the lower income or working class individuals places more emphasis on family and relations than he does on nonkin friends (Gans, 1968; Bell, 1968). Of course, this emphasis is one of degree, as all three types of innovators obtain more support from their relatives than from their nonkin friends.

Table 16

Nonmarket Support by Type of Innovation

	First House No.	Second House No.	Design No.
Friends	1.4	1.28	1.6
Relatives	2.2	1.71	1.8
Total	3.6	2.99	3.4

Aggregating the amount of help from nonmarket sources, i.e., friends and relatives, we see that the first house innovators were the greatest beneficiaries. The first house financial innovators had the nonmarket support of 3.6 people, the second house financial innovators had the help of 2.99 people, and the design innovators had the support of 3.4 people. We find, then, that the design innovator, the most affluent of the three types, is also the most dependent on market support. His dependence on market support will become more manifest after we analyze the type and amount of support from each friend and relative.

The first house innovator's relatively greater reliance on the nonmarket help of others is further revealed by (1) the percentage of helpers who performed skilled labor as opposed to other less valuable contributions and by (2) the amount of skilled labor performed by each helper. To assess the amount of skilled work, I used these three categories: none, some, and much. None speaks for itself; when a helper did two or more skilled tasks, e.g., carpentry and plumbing, I coded his contribution as "much" of the skilled work; when he did one skilled task, I coded his contribution as "some" of it.

The first house innovators had the highest percentage of helpers who performed skilled work--89%. The other financial innovator had the second highest--60%. We see the same pattern in the figures for the percentage of friends performing skilled work; 63% of the first house innovators' friends, 60% of the second house innovators' friends, and 53% of the design innovators' friends helped with the skilled work. Thus, in addition to his reliance on friends and relatives, the first house innovator is more likely to receive skilled work.

There is one final indicator of the overall reliance on social support: the amount of work received from each nonmarket helper. In Table 17, we see that the first house innovator is more likely to receive the greatest amount of skilled labor in two respects: (1) he benefits from the highest percentage of skilled labor--89% and (2) he benefits from the highest percentage of relatives (19%) and friends (8%) performing "much" as opposed to "some" of the skilled labor. The comparable figures for the second house financial innovator are 14% from the relatives and 3% from the friends, And, for the design innovator, 5% of the relatives and 3% of the friends performed "much" of the skilled labor. In short, the first house innovator has a higher percentage of friends and relatives who do much of the skilled work. In so doing, they do more for him in his move up the hierarchy of domicile type. We may therefore conclude that the first house innovator receives more social support in three discrete ways: (1) he has the greatest number of non-market helpers; (2) his helpers are most likely to perform skilled labor; and (3) the skilled labor is most likely to be considered "much" rather than "some."

Table 17

Amount of Skilled Labor by Type of Innovator

	First House				Second House				Design			
	Relatives		Friends		Relatives		Friends		Relatives		Friends	
Amount	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	8	10	14	29	11	14	23	37	15	39	16	47
Some	54	70	30	63	57	72	37	60	21	55	17	50
Much	15	19	4	8	11	14	2	3	2	5	1	3
Total	77	99	48	100	79	100	62	100	38	99	34	100

The Subcontractor as a Source of Support

Only nine of the owner-builders did not hire the services of a subcontractor. The other 99 hired at least 1. This is to be expected, given the length and complexity of homebuilding. And while many have friends and relatives who can do many of the skilled tasks, it is reasonable to assume that few people have supporters who are willing and able to do all the myriad tasks which go into the construction of a modern home. So far we have seen that the types of innovators differ on many important dimensions like wealth, support from relatives and friends, and size of house. We will see that they also differ on the number and kind of subcontractors hired.

The first house financial innovator hired 116 subcontractors, or an average of 3.31 per owner-builder. They employed fewer than the second house innovators who hired an average of 3.74 and they also differ from the design innovators who hired the greatest number of sub-contractors--4.4.

Before continuing, there are a few remarks about some difficulties with the data handling which are in order. First, some percents are more trustworthy than others. The percentages for the grader/excavator can be used to illustrate some of the problems. Forty-four percent of the sample hired a grader or excavator to prepare the ground for a foundation. In many cases the grader/excavator also dug the basement. Not all of the owner-builders, however, had basements and not all of those who had a basement hired an excavator. The problem with these three categories is that I failed to take the full complexity of the owner-builders responses into account. Therefore, I cannot differentiate the sample

into its proper types with regard to the grader/excavator. With respect to the structure of the house, my interviews were better as I did not have to depend on just one question in the interview guide. The owner-builders were likely to mention on many occasions the work which pertains to the actual structure of the house. The percent who hired carpenters, electricians, plumbers, painters, sheetrock workers and so on is, therefore, more accurate than the percent for those subcontractors who do not work on the house structure itself. This being the case, I will concentrate on those subcontractors whose contribution directly pertains to the structure of the house.

The other group of workers beyond the nonstructural who may be underreported are the people who install heat and air conditioning. Only 20% of the respondents report hiring someone who worked on the heat and air. This seems unlikely since all the owner-builders have some form of heating unit in addition to a woodburning stove and most (perhaps as many as 90%) have central air conditioning. Unfortunately, I did not specifically ask for this piece of information.

To summarize, I am fairly confident that 52% of the owner-builders hired a carpenter, 35% a plumber, 34% an electrician, 30% a sheetrocker, and 6% a painter. I am also confident that all the masons are accounted for although I cannot give a percent since some people hired more than one and many of the masons are in the category of other. The data on grader/excavators, drainfield workers, and heat and air conditioning installers, however, needs to be handled with extreme caution.

The general trend in Table 18 is for the first house innovator to hire the lowest percentage in a category of subcontractors, the second

Table 18

Percent Hiring Specific Subcontractors by Type of Innovator

Subcontractor	First House		Second House		Design	
	No.	%	No.	%	No.	%
Excavator	13	37	22	44	10	53
Basement	8	23	6	12	3	16
Carpenter	17	49	26	52	10	53
Plumber	7	20	19	38	9	47
Electrician	8	23	18	36	8	42
Heat/air	5	14	9	18	6	32
Sheetrock	10	29	13	26	9	47
Tile	1	3	1	2	1	6
Carpet	11	31	9	18	6	32
Painter	2	6	3	6	1	6
Concrete	6	17	9	18	4	21
Asphalt	0	0	1	2	1	6
Mason	14	40	23	46	7	37
Architect	0	0	0	0	1	6
Landscape	0	0	0	0	0	0
Drainfield	5	14	6	12	2	11
Other	11	31	19	38	8	42
Total	108		184		86	

house innovator to hire the intermediate percentage, and the design innovator to hire the largest percentage of the particular subcontractor. Thus the design innovator, in keeping with his greater expenditure for the services of labor, hires more workers in each category. This is so despite the large number of friends and relatives who helped him. The second house innovator, despite having the smallest total of friends and relatives who helped him hires the intermediate amount of workers. The first house innovator hired the fewest number of helpers.

There appears to be no other pattern to the hiring of subcontractor. At first I assumed that the first house innovator would be much less likely to hire a carpenter but the difference between the first house and design innovator is only four percentage points. It is less, of course, between the first and second house innovators. The difference in hiring electricians is much greater--19 percentage points--and for plumbers greater still--27 percentage points. It seems that the first house innovator saves money by doing his own carpentry, electrical, sheetrock, and so on, more often than either the second house and design innovator.

When we compute ratios of the labor expenditures to the market values, we find that the design innovator spends 12.9% of his home's estimated market value on labor while the first house and second house financial innovators spend 9.5 and 10.3%, respectively.

These small differences conceal some rather large differences in the way that the types of innovators draw on their social support. In our discussion of the first and second house financial innovators, we saw that the first house innovator had the greatest amount of nonmarket

support (3.6 friends and relatives) and the second house innovator had the least (2.99 friends and relatives). The design innovator is intermediate with a total of 3.4 friends and relatives helping him to build. It is interesting to note the distribution of support among the friends and relatives. This can be done by looking at the ratio of friends to relatives for each type of innovator. Since the lower the ratio of friends to relatives, the greater the owner-builder's relative reliance on the support from relatives, we can see that the design innovator is the least likely of the three innovators to get support from his relatives and the most likely to get support from his friends. In fact, he has the greatest number of friends helping--2.2. Inasmuch as the design innovator is the best educated and the wealthiest of the types, his reliance on friends fits the observed association between friendship and social class (Bell, 1969; Allen, 1979). In general, the middle-class person is more likely to have nonkin social relationships. We have found that the more middle-class in occupation design innovator is most likely to draw upon his friends for assistance. Conversely, the more working-class financial innovators are less likely to draw upon their friends.

The association between type of innovation and source of support--relatives and friends--is important for two reasons: (1) relatives are more likely to perform the valuable skilled labor rather than the less valuable unskilled labor and (2) the relatives are more likely to do much as opposed to some of the skilled labor. According to the results in Table 17 (p. 122), the relatives do more skilled work than the friends. In the case of the design innovators, 60% of the helping relatives and

53% of the helping friends did skilled work. Thus, a friend's help is less likely to result in the more valuable skilled work. The friend is also less likely to do much of the work. In all three types of innovation, a friend is less likely to do much of the skilled work (Table 17, p. 122). With the design innovators, the difference is small--5% of the relatives to 3% of the friends--nonetheless, it is in line with the other innovators.

In sum, the design innovator relies more on his friends who do less skilled work. His relatives too do less skilled work compared to the relatives of the financial innovators. Hence, both relatives and friends are less likely to do much of the work. We can say of the design innovator that he spends more of his money buying skilled help as his friends and relatives contribute less of it. Indeed, this conclusion dovetails with the fact that the second house financial innovator spends $3,000 less on his labor while building a house of roughly the same size and market value as that of the design innovator. Now that we know that the design innovator received less help with the skilled work, we can justifiably presume that he spent most of the additional $3,000 on the skilled labor which the second house innovator either did himself or had the help of others with. In short, the second house innovators received $3,000 worth of nonmonetized social support from spouses, offspring, friends, and relatives which the design innovators failed to obtain from the same people in their ad hoc construction companies.

We have seen that the design innovator hired the largest number of subcontractors--4.4. He also spent the most money on labor. While some of the expense reflects his larger and more finely designed house, most

is due, I suspect, to his hiring more subcontractors than either of the financial innovators and to his benefiting from the skilled help of fewer friends and relatives. Thus the data in Table 18 (p. 125) which details the percentage of owner-builders in each category of innovation who hired a specific subcontractor indicates that in all but three of the categories (mason, drainfield, and basement), the design innovator hired the greatest percentage of subcontractors. (The latter two categories are, as we have seen, the least trustworthy.) The design innovator was also much more likely to hire the services of plumbers, electricians, and heat and air workers.

The Three Ad Hoc Construction Companies

Who are the employees in the owner-builder's ad hoc construction company? How much does it cost to run the company? Is it as productive as a real construction company? How does the owner-builder put it together?

Since each type of innovator follows a distinctive path to homebuilding, there are three ad hoc construction companies. Each displays its own pattern of resource utilization. There are, however, many common features shared by all. In fact, for each ownership, the process of assembling the ad hoc construction company begins at home with members of the immediately family.

Most owner-builders had the help of their spouses and many were helped by their older offspring. The second house innovator who is eight years older than the first house innovator and five years older than the design innovator was aided by the greatest number of offspring--

25--or .49 per second house innovator. The first house and design innovators were supported by .23 and .20 offspring, respectively.

While the number of offspring helping is slight, they perform a goodly amount of the important and expensive skilled work. Eighty-four percent of them do skilled work for the first house innovator, and 62.5% do skilled work for the second house innovator, but only 50% do skilled work for the design innovator. Thus, the design innovator benefits the least from the support of his offspring. The order of benefit received from their offsprings' work runs as follows: the second house innovator is first; the first house innovator is next; and the design innovator is last.

Although the innovators were equally likely to employ the services of their spouses, we cannot say the spouses' contributions to the project were equally valuable. The first and second house innovators' spouses' contributions to the project were more likely to involve skilled labor. The design innovator's spouse was more likely to contribute unskilled work and fetch and support. In short, when the innovators use the same percentage of a category of helper, spouse in this instance, they do not necessarily use the particular percentage in the same way.

There were some important differences in the way each type of innovator employed his nonmarket, nonimmediate family support, i.e., the friends and relatives. There are two main differences: the number employed and the work performed. The first house innovator had the greatest number--1.4 friends and 2.2 relatives for a total of 3.6. The design innovator had the second greatest number--1.6 friends and 1.8 relatives for a total of 3.4; and the second house innovator had the

least--1.28 friends and 1.87 relatives for a total of 3.15. Interestingly, the relatives were more likely to do much as opposed to some of the skilled work.

In consequence, the design innovator who places proportionately more emphasis on the services of his friends by doing so receives less help overall. The design innovators were also far less likely to receive the help of relatives who do much of the work. In fact, while 19% of the first house innovators' relatives and 14% of the second house innovators' relatives do much of the skilled labor, only 5% of the design innovators make this important kind of contribution.

In sum, the design innovator has many nonmarket helpers but they tend to be less productive than the financial innovator's friends and relatives. The first house innovator has the greatest number of non-immediate family, nonmarket helpers and they are the most productive helpers as well. (The friends too of the first house innovator are more likely than the other innovator's friends to do much of the work.) This enhanced share of the actual construction rendered by the first house innovators' friends and relatives helps account for the fact that he hired the smallest number of subcontractors--3.31 per first house innovator. Not surprisingly, the design innovator hired the most--4.4. The second house innovator in the intermediate position hired 3.74.

The ad hoc construction companies differ as to the specific construction skills which they found it necessary to hire. Each type of innovator has its own mix of market (subcontractor) and nonmarket (friends and relatives) support upon which to depend. The design innovator relied most heavily on the market. He not only hired more

subcontractors, he hired more in some rather than other areas of skill. He was more likely to hire plumbers, electricians, and heat and air conditioning installers than were the other two innovators. He was not more likely to hire a mason. And he was only slightly more likely to hire a carpenter. Apparently, the friends and relatives could do the electrical, plumbing, and heating and air conditioning but were less able to help with the masonry and carpentry.

Summing up, the first house innovator's ad hoc construction company drew on the labor of .8 spouses, .23 offspring, 1.4 friends, 2.2 relatives, and 3.31 subcontractors. The friends, relatives, and offspring were the most likely to perform skilled work. They apparently did much of the plumbing, electrical work, and heat and air conditioning in addition to the interior finishing which none of the types of innovators paid their subcontractors to do (only 6% hired a subcontractor in each category of innovation).

The second house innovator's ad hoc construction company was comprised of .94 spouses, .49 offspring, 1.28 friends, 1.87 relatives, and 3.74 subcontractors. The profile of support rendered the second house financial innovators is similar to that of the first house innovator. In general, though the first house innovator is a little less likely to receive skilled work from his helpers, he also requires the services of more subcontractors. His need for subcontractors is offset somewhat by the work of his children who often provide skilled work.

The design innovator's ad hoc construction company has .90 spouses, .20 offspring, 1.6 friends, 1.8 relatives, and 4.4 subcontractors. On

the whole, the design innovator's helpers do far less skilled work. Consequently, he turns to the subcontractors. His doing so results in his paying $3,000 more than the second house innovator and $5,571 more than the first house innovator for his labor.

The ad hoc construction company is not, of course, a true construction company since it is not a hierarchical organization, but rather a network of people held together by bonds of exchange with the owner-builder. As we will see, however, in much detail in the section on exchange, the exchange nexus is rather unusual. In many instances, the owner-builder pays little more than lip-service to the norm of reciprocity. At the time of the interviews, 69% of the exchanges with the friends and 74% with the relatives were unbalanced. And since the owner-builders could not say how and when they would be balanced, I came to the conclusion that these exchanges are governed by the norm of univocal reciprocity which controls the one-way flow of services seen during generalized exchange. The owner-builder relies on the norm of univocal reciprocity and its one-way flow of benefits to assemble his ad hoc construction company. It lets him receive the tangible benefit of labor services without having to reciprocate in the short term at the very least and, perhaps, never at all.

Of course, the norm of univocal reciprocity is a descriptive term used by social scientists. In practice, the owner-builder calls on his friends because as the relevant norm of friendship the norm of need tells him, good friends put the needs of the other person above personal gain and give willingly to each other when the circumstances call for them to do so. Since homebuilding is a time of need, he has a right to

expect help without specifying reciprocation. The same can be said of kin. Kin come to the aid of kin without bargaining for advantageous terms. All the owner-builder needs to give the relative who helps him is a tacit commitment to abide by the same expression of the norm of univocal reciprocity if and when the helper is in need.

The owner-builder used the norms of kinship and friendship (which as they are applied in daily life function as expressions of the norm of univocal reciprocity) to put together a highly productive construction company at a relatively low cost. He saves money by avoiding the restricted exchange of the marketplace for the generalized exchange of kinship and friendship which, if it lacks the multi-party structure of classic generalized exchange, nonetheless invokes the norm of univocal reciprocity. Moreover, in addition to palpable benefits in the form of labor, the owner-builder enjoys the latent function of generalized exchange--better social relationships with kin and friends.

CHAPTER VI

SOCIAL EXCHANGE AND SOCIAL RELATIONSHIPS

Introduction

In this chapter, we study the exchange nexus and the exchange process as they emerge in the owner-builder's effort to assemble his ad hoc construction company. Using exchange as the link between the individual innovator and his social support, I will elucidate the nature and quality of the transactions between the owner-builders and their helpers. Without the exchanges with the people in their social environments, the financial innovators could not have built their homes. And although the design innovators' exchanges were less significant, they too would have sorely missed the skilled and unskilled labor rendered by friends, relatives, spouses, and offspring. We now focus on the manner in which this great outpouring of support was elicited by the exchange process.

Each category of support is also a socially defined relationship between the owner-builder and the helper. There are five social relationships which we will look at: friendship, kinship other than immediate family, spouse, offspring, and marketplace. We will see that each relationship can create its own effect on the following three aspects of the exchange process: (1) the degree of balance of reciprocation, (2) the nature of the relationship itself (a positive or negative impact on the bond between the exchange partners), and (3) the expressed satisfaction with the work done by the helper. These separate

effects are a product of the discrete dynamics of exchange found in the two types of exchange: generalized exchange with its guiding principle of univocal reciprocity and restricted exchange with its guiding principle, the norm of reciprocity. These two types of exchange structure the transaction by invoking different normative expectations in the partners to it. We will find that the exchange process cannot be grasped apart from the norms and socially defined relationships, the social structures, in which it unfolds. Before turning to the data, I will briefly recapitulate the differences between restricted and generalized exchange. Each major difference has an effect on the exchange process which alters the results of the exchange act.

Restricted Exchange

Restricted exchange, the reader will recall, involves face-to-face transactions between two and only two parties. They enter the relationship with the express intent of obtaining economic or psychological reward. It is fair to say that their motives are self-centered and limited to the acquisition of some satisfying item. Restricted exchange can be schematized thusly: A is reciprocated by B whenever A benefits B. During the exchange, the parties are motivated by two concerns: the acquisition of a benefit and the avoidance of fraud and exploitation. The possibility of a negative outcome is ever present and shapes the exchange process by introducing a mood of distrust.

The norm of reciprocity is the engine of restricted exchange which inculcates in the two partners to the transaction a quid pro quo mentality. When the norm of reciprocity or its companion principle, the rule of distributive justice, is not honored, a person will react with intense

emotion. Homans elevates this response to the rank of a proposition: "When a person's action does not receive the reward he expected, the punishment he did not expect, he will be angry . . ." (Homans, 1974, p. 37). Since the quid pro quo atmosphere in which restricted exchange operates demands a balanced transfer of rewarding items, any perceived imbalance between the outcomes of the two parties produces the disruptive emotions of anger and resentment. As long as the exchange is balanced, however, these dark emotions are avoided. Should an imbalance occur, the relationship between the partners would be threatened.

As a general rule, when a concern for avoiding the condition of imbalance is paramount, as it is during restricted exchange, the time horizons of the transactions are foreshortened. The parties must not only reciprocate, they must reciprocate amply within a short space of time. This follows logically from the Misian principle that a good in the present is worth more than the same good in the future (Mises, 1963). Thus, to balance an exchange at two points in time, the parties must compute the difference in value between a present good and a future good. In the business world this is usually done by computing interest payments. The least problematic way to solve the problem of reaching balance is to make the exchange simultaneously. Whatever the technique employed, the parties to an episode of restricted exchange must exorcise the spectre of imbalance. If they do not, the exchange relationship will come to a halt.

From the foregoing, we can see that the problem of imbalance is the central problem which the parties in a restricted exchange must solve.

If the exchange is not balanced, two results are likely: one party will express dissatisfaction with the performance of the other and the relationship between them will be weakened if not terminated entirely. There is one other possibility discussed extensively by Blau--the emergence of deference and rank. But it is only possible in situations like bureaucratic work-settings where the role of leader is possible (Sahlins, 1973). Since leadership is irrelevant to the activity of owner-building, we need not concern ourselves with it as a solution to the problem of imbalance.

Generalized Exchange

Generalized exchange which occurs between more than two partners in such social units as the family or tribe (or under some circumstances the nation/state) is a mechanism for defusing the potentially explosive effects of imbalanced exchange. It does so by broadening the exchange from a two to a multi-party affair and by substituting the norm of univocal reciprocity for the more limited norm of reciprocity. Schematically, A gives to B but rather than receiving from B, A receives from someone else such as N. Many owner-builders in similar fashion received from a brother or an uncle and spoke not of repaying them but of repaying the family. Hence, the act of giving for the time being is one-sided although in the long run there is an implicit faith that all accounts will be settled equitably. Nonetheless, the exchange is not balanced and none of the parties involved can say where, when, or how, it will be balanced. Yet they all say (or pretend) that some sort of balance will occur.

Why do the parties to a generalized exchange believe that the exchange will eventually balance out when the parties to a restricted exchange do not believe it and consequently find the condition of imbalance to be intolerable. The key to understanding this calm faith in the ultimate fairness of the generalized exchange lies in the presence of a third party and a set of normative expectations about its role in the event that one person feels that he or she is not receiving a fair share. The aggrieved party can turn to the other members of the family who constitute a third party to the exchange and ask for redress. He or she can make a moral case for deserving some consideration by reminding them that he has performed his duties unilaterally according to the dictates of univocal reciprocity and therefore deserves some form of recompense. Thus, the third party functions, as Simmel pointed out, as an arbiter for the exchange.

The presence of a third party facilitates the smooth flow of exchange by eliminating the need to balance each and every incident of exchange within a short period of time by the time-consuming and laborious process of ascertaining equivalence or proportionality of benefit. As long as the partners are reasonably sure that the social unit will continue to exist, they can rest content with incidents of imbalance, believing that over the long haul the exchanges will balance. We will see that the case of friendship which involves the norm of univocal reciprocity presents difficulties precisely because there is no third party to insure the long-term balance of exchange.

With the social unit implicitly insuring the long-term balance of the benefits from the transactions, the partners need not worry about

exploitation. Hence, time horizons lengthen and the partners are far less likely to experience the kind of negative emotions which can destroy a relationship. Interpersonal harmony and social solidarity are the upshot despite the fact that for the time being (or perhaps, forever) the exchange is imbalanced and one party has given something without knowing for certain that he or anyone else will be reciprocated.

In some situations reciprocation may never occur. As Sahlins (1973) observes in a generalized exchange between kin, "Reciprocation may be left until a need precipitates it; it bears no necessary equivalence to the initial gift, and the material flow can be unbalanced in favor of one side or the other for a long time" (Sahlins, 1973, p. 160). Under the dominion of the norm of reciprocity one gives to a person so that one will receive in return; under the dominion of the norm of univocal reciprocity one sometimes gives because a situation of need has arisen. If, however, one is in need then one has the right to receive but should one not experience a need then the exchange will remain unbalanced.

Because we live in a market society, we tend to overlook the phenomenon of generalized exchange. But as Sahlins avers, "In the main run of primitive societies, . . . balanced reciprocity is not the prevalent form of exchange . . . the societal profile of reciprocity at any rate most inclines toward generalized modes." Primitive societies are organized by kinship relations. I need only add that since many exchanges in contemporary market societies take place between kin, they too incline toward generalized modes of reciprocity, i.e., those which are guided by the norm of univocal reciprocity.

Exchanges Compared

The question before us now is this: How can we measure the presence of generalized exchange and the operation of the norm of univocal reciprocity? How can we distinguish empirically between the norm of reciprocity and the norm of univocal reciprocity? Sahlins suggests some points of difference between them. "A pragmatic indication of generalized (univocal) reciprocity is the sustained one-way flow. Failure to reciprocate does not cause the giver to stop giving . . ." (Sahlins, 1973, p. 148).

The norm of reciprocity on the other hand governs direct exchange. "In precise balance, the reciprocation is the customary equivalent of the thing received and is without delay" (Sahlins, 1973, pp. 148-149). "Restricted exchange may be loosely applied to transactions which stipulate returns of commensurate worth or utility within a finite or narrow period" (Sahlins, 1973, p. 149). Restricted exchange cannot tolerate one-way or unbalanced flows. Hence, the relations between the people so engaged become strained when one fails to reciprocate. The very presence of strain, disharmony, and dissatisfaction indicate a situation guided by the norm of reciprocity whenever some form of imbalance exists. Conversely, the absence of strain, disharmony, and dissatisfaction, despite the presence of imbalance, indicate the operation of the norm of univocal reciprocity.

More directly, however, we can infer the presence of restricted exchange whenever two people exchange goods of equivalent value within a sharply delimited period of time. And we can infer the operation of generalized exchange whenever the exchange is conducted in such a

leisurely manner that there is little effort to reciprocate in a short period of time. Thus, we can detect the workings of the norm of univocal reciprocity when there is a lack of intense concern about establishing the reciprocation of a valuable item.

To summarize, when scanning the social terrain, we can spot restricted exchange by (1) the presence of balance between the items or services exchanged, (2) a great concern for reciprocating within a narrow time period, and (3) the occurrence of strain between the partners. On the opposite side, we can discern generalized exchange by the presence of an imbalance between the items or services exchanged; (2) a general lack of concern for reciprocating in the present; and (3) a strong bond between the partners in spite of the imbalanced state of the exchange.

I have deliberately refrained from using the number of parties to the exchange as the distinguishing characteristic of the type of exchange because I intend to show that friendship is a two-party social relation which is characterized by the presence of univocal reciprocity and its accompanying state of imbalanced exchange. Hence, friendship is situated half-way between restricted and generalized exchange displaying features common to both.

Instead of a third party who stabilizes the generalized exchange of goods and services, friendship is regulated by the two cognate norms of the norm of univocal reciprocity. We will explore the extent to which the cognate norms can substitute for the other kin who personify the role of third party in an exchange between two relatives. After discussing the study's findings, I will discuss the structural ambiguities of friendship.

Studying the Exchange Process

In discussing the impact of the type of exchange--generalized or restricted--on (1) the incidence of unbalanced exchange, (2) the owner-builder's relationships with his helpers, and (3) his satisfaction with the work done by his helpers, I am basing my reasonings on the replies to these questions which were put to each respondent about all the people who were of help to him: spouses, sons, daughters, other relatives, friends, and subcontractors. How satisfied were you with his work? How did you compensate him? How did building the house affect your relationship with him? The answers to these questions highlight the differences between generalized and restricted exchange.

I assumed for the sake of analysis that since the exchange between the owner-builder and his subcontractors involved an exchange of money for service in the marketplace and was bilateral (two-party), it represented restricted exchange and was, therefore, a balanced transaction with each party receiving equivalent value. I also assumed that since the exchanges between the owner-builder and his family members and relatives occurred within the structure of kinship and did not always involve money that they represented generalized exchange. If, indeed, these assumptions are true, I expect to see (1) a high incidence of imbalanced exchange between family members, (2) a higher level of dissatisfaction with the work of the subcontractor than with that of the other helpers, and (3) a low incidence of negative impact on the relationship with relatives and family members despite the presence of much imbalanced exchange.

I separated the friends from the other helpers because I expected to see a different pattern of response in their case. Structurally, friendship is a two-party, voluntary relationship like the marketplace relation between the owner-builder and the subcontractor. Unlike the latter relationship, however, the relationship between the owner-builder and his friends is governed by the more altruistic norms and goals of friendship. I referred to these as the norm of need and the norm of noninstrumental concern. Consequently, I expect to see a pattern of response to the same questions about the degree of satisfaction and the affect on the personal relationship which fits between the pattern of response of the relatives and that of the subcontractors.

Specifically, I expect (1) a lower incidence of unbalanced exchange with the friends than with the family members, (2) more dissatisfaction with the work of the friends than with the work of the family members, and (3) a greater incidence of a negative impact on the relationship between the owner-builder and the friends than on the relationship between the owner-builder and his family members. Essentially, I thought that if the relationship between friends possessed some of the elements of restricted exchange and some of those of generalized exchange, then it should display traits intermediate between the traits displayed by the two pure forms of exchange type and structure. And if, indeed, it represents an intermediate form due to its negotiated and two-party character, it should display more instability. Therefore, we can expect more change, positive and negative, in the relationships between the friends than in these between the relatives. The latter relationships are defined by the norms of kinship rather than by the participants

themselves. As a result, the relationship between two relatives is less likely to undergo redefinition after an episode of exchange.

Predictions

From the foregoing theory of exchange within given social relationships, we can deduce the following seven predictions.

1. Many of the exchanges between the owner-builders and their friends and relatives will be unbalanced.

2. More of the exchanges with the relatives than with the friends will be unbalanced.

3. The respondents will indicate a higher level of satisfaction with the work done by the relatives and friends than with the work done by subcontractors.

4. Helping the owner-builder will negatively affect the owner-builder's relationship with the friends more often than it will negatively affect the relationship with the relatives.

5. We will see a low incidence of negative impact on the relationships with relatives and family members despite the presence of much imbalanced exchange.

6. Helping the respondent to build will less often affect, both negatively and positively, the relationship with the relatives than it will the relationship with the friends. In other words, the relationships with the friends are more volatile.

7. The owner-builders will report more dissatisfaction with the friends than with the relatives.

Measuring Balance in Exchange

A state of imbalance occurs when one party has not reciprocated the other party for the item received. It develops in two fundamental ways. One person can return far less than the other person feels is just or the recipient can return nothing at all. In either case, imbalance in the exchange is present.

To measure the occurrence of imbalance I asked each respondent to tell me how he compensated his helpers. There were seven ways in which I coded the response to the question.

1. Many owner-builders reported giving their helpers nothing at all. If they were content to receive without reciprocating, I presumed that the exchange was imbalanced.

2. Some owner-builders paid their friends and relatives with money. I considered these exchanges to be balanced although in most instances I have reason to believe that the helper was given far less than market value for his labors. Unfortunately, I could not inquire into the degree of discount given to the owner-builder and have to consider the payment of money as prima facie evidence that the exchange is balanced.

3. Two of the helpers were given valuable goods in return for their work. These are balanced exchanges.

4. One hundred and forty-two of the owner-builders said that they already had or intended to compensate their helpers by doing something for them. I referred to the practice of swapping work as the exchange of service and coded four subtypes of it, which differ as to the time of performance by the owner-builder: past, present, future, and time

indefinite. If the owner-builder had rendered a service in the past, I considered the exchange to be in a state of balance.

5. When the exchange of service took place in the present, I also concluded that the exchange was balanced. In actuality, there is a good chance that imbalance still exists since many owner-builders received long hours of skilled labor in exchange for a service like cutting firewood on one afternoon which, in all likelihood, is not as valuable as the helper's contribution to the house. Nonetheless, I consider all exchanges which appear to be complete as balanced.

6. When an owner-builder indicated that he would perform a service in the future, I concluded that the exchange is imbalanced. I did so for two reasons. Most of the interviews took place well after the helper rendered his service to the owner-builder. Thus, the state of imbalance had existed for some time. Secondly, the owner-builders evinced no great urgency to reciprocate and quite possibly they may never repay the favor.

7. Many owner-builders were very indefinite about when, where, how, or what precisely they would do to balance the exchange. When they responded to the question with a reply similar in its indefiniteness to this: "Oh, you know, friends just work these things out. I help him and he helps me." I decided that, in all likelihood, the reciprocation, if it came at all, would arrive at a future date and that, therefore, the exchange at this time is unbalanced.

Of the seven forms of compensation, four are balanced and three are unbalanced. The four balanced forms are money, goods, an exchange of service in the past, and an exchange of service in the present. The

three unbalanced forms are no compensation at all, an exchange of service in the future, and an exchange of service which is indefinite as to the terms and date.

In terms of specific coding, let us use the data in Table 19 as an example. Table 19 displays the percentages of balanced and unbalanced exchange in each of the relationships with the helpers. From the table, we find that 22 of the helpers were given money for their labors; none received goods; 16 were helped by the owner-builder in the past; and 6 were helped in the present. I then added these figures together to get the number of balanced exchanges--44. Similarly, when computing the unbalanced exchanges, I added the 60 helpers who were given nothing, the 10 who are to receive something in the future, and the 30 about whose compensation the owner-builder was indefinite as to the time and terms. The number of unbalanced exchanges with friends came to 100. I followed the same procedure with the other helpers: relatives, sons, and spouses. Please note that there is no entry in the table for the sub-contractors because they were paid in cash and I assume that all monetary transactions are balanced.

Table 19

Exchanges by Balance and Relationship

	Friends		Relatives		Sons		Spouses	
	No.	%	No.	%	No.	%	No.	%
Balanced	44	31	46	26	4	12	0	0
Unbalanced	100	69	133	74	33	89	86	100
Totals	144	100	179	100	37	101	86	100

Balance and the Social Relationship

From Table 19, we see that 31% of the exchanges between the owner-builder and his friends are balanced, 26% between the owner-builder and his relatives are balanced, 12% of those between the owner-builder and his sons and daughters are balanced, and none of those between the owner-builder and his spouse are balanced. We also see that 69% of the exchanges with the friends are unbalanced, 74% of the exchanges with the relatives are unbalanced, 89% with the sons are unbalanced, and all with the spouses are unbalanced.

The findings about the wives are to be expected since none were paid and only two owner-builders said that they would repay the spouse with an exchange of service. Actually, the situation of the spouse is unlike that of the friends, relatives, and most of the sons. After all, the spouse gets a new house to live in. As a matter of fact, when I asked the owner-builders, "How do you intend to pay your wife for the work she did?", most were taken aback by the question, thinking, I suspect, that the answer was obvious. I think it safe to conclude that the spouse was compensated by his/her right to live in the house.

The same reasoning applies to many of the sons although 12% were compensated. It may be that the 12% were older sons who no longer lived at home and, therefore, did not share in the use of the house. I believe, however, that many sons who did live at home were in fact compensated. As I will make clear later on, the nature of the exchange process depends on the social relationship which binds the exchange partners together. Since the husband-wife relationship differs from the father-son relationship, the normative expectations which shape the

relationship affect the exchange process differently. Unfortunately, the data on the presence of balance in the exchange does not distinguish between those sons and daughters who live with their parents and those who do not.

The data on the presence and absence of balanced exchange is much more pertinent for the friends and relatives. The finding that only 31% of the friends and only 26% of the relatives were compensated is theoretically significant. While the friends and relatives were significant contributors to the homebuilding effort, they were not compensated in 69 and 74% of the exchanges, respectively. The results support the first prediction that many of the exchanges between kin and friends will be unbalanced. They also support, albeit weakly, the second prediction that the incidence of imbalanced exchange will be lower between friends than between kin. I hasten to add that the difference in incidence is only five percentage points. Nonetheless, it is in the direction predicted.

Turning to Table 20, we can study the seven forms of compensation in detail. Here we see that while the relatives were given nothing at all in 52% of the exchanges, the comparable percentage for the exchanges with the friends is 42. The difference of 10% more than covers the 5% advantage in unbalanced exchange held by the transactions between the friends as opposed to those between relatives.

We can also read that the owner-builders paid their helpers in 15% of the exchanges with friends and in 9% of the exchanges with relatives. This finding is consistent with the theories of generalized exchange presented earlier. When there is less of a need to balance

Table 20

Forms of Compensation by Relationship

Compensation	Friends No.	Friends %	Relatives No.	Relatives %	Spouses No.	Spouses %	Sons and Daughters No.	Sons and Daughters %
Nothing	60	42	93	52	84	98	25	68
Money	22	15	19	9	0	0	2	5
Goods	0	0	1	1	0	0	1	3
Service/ Past	16	11	20	11	0	0	1	3
Service/ Present	6	4	4	4	0	0	0	0
Service/ Future	10	7	3	2	0	0	0	0
Service/ Indefinite	30	21	37	21	2	2	8	22
Total	144	100	179	100	86	100	37	100

the exchange, as there is during an episode of generalized exchange, the parties are less likely to monetize the transaction. They can more easily postpone or put off entirely the act of reciprocation. Specifically, they can wait for an opportunity to arise. No doubt the capacity to wait for a suitable moment helps to account for the finding that 48% of the friends and 54% of the relatives are to be compensated at some indefinite time in some indefinite way.

There is another difference between the exchanges with friends and those with relatives which is consistent with the theories. The respondents indicated that they intended to pay 16% of their friends in the future but only 4% of their relatives. Under the conditions of generalized exchange, the person who receives a benefit need not reciprocate the person who granted the benefit. Consequently, the recipient need not think about the precise time and place of the exchange. It may be that the relatives, since they were not compelled by the norm of reciprocity to compensate their relatives but only to subscribe in a general way to the norm which declares that kin come to the aid of those in need, will reciprocate if and only if the helper signals that he is in a condition of need.

There were only minor differences between the exchanges with friends and the exchanges with relatives with the two balanced types of exchange of service; services rendered in the past and services rendered in the present. In both types of exchange of service, the transaction is complete and, therefore, balanced.

The owner-builders exchanged a service in the past with their friends 26% of the times in which they exchanged a service, and they

exchanged a service in the past with relatives 29% of the time. The comparable figures for the exchanges of a service in the present are 10% with the friends and 12% with the relatives.

The results of the survey support the broad assertion derived from Levi-Strauss' concept of generalized exchange that many of the exchanges between the owner-builders and their nonmarket helpers would be unbalanced. We have also seen that the exchanges between the owner-builders and their friends are almost as unbalanced as those between the owner-builders and their relatives. This latter finding, although predicted, is still a bit of a surprise because of its magnitude. I will turn to a full discussion of the structural character of the friendship relation after presenting the rest of the findings on the differences between the exchanges governed by the norm of reciprocity, i.e., the exchanges with the subcontractors and the exchanges governed by the norm of univocal reciprocity, i.e., the exchanges with friends, relatives, offspring, and spouses.

Exchange Type and Satisfaction with the Helper's Work

Under the conditions of restricted exchange, two parties confront each other in search of proportional gain. Each gives something of value to the other and each, as Ekeh points out, makes interpersonal comparisons as opposed to intrapersonal comparisons. That is, each person believes that he must not only benefit but benefit according to the rule of distributive justice which dictates that a person's returns from an exchange be equal to his investments.

Unfortunately, it is more difficult in practice to construct an exchange in which both partners benefit proportionately than to construct

one in which both merely benefit to differing degrees. Since it is more difficult to maintain proportionality of reward, we can expect a higher level of dissatisfaction with the transactions conducted under the conditions of restricted exchange than with those conducted under the conditions of generalized exchange. The latter conduces to satisfaction with the exchange because the exchange partners content themselves with the open-ended promise of some form of eventual reward and ignore the issues of balance and proportionality. To study the effect of exchange type on the exchange process, I asked each owner-builder to tell me how satisfied he was with the work of each helper. In the third prediction, I said that they would be more dissatisfied with the work of the subcontractors than with that of their friends, relatives, spouses, and offspring. We can see from Table 21 that the data support the predictions.

Table 21

Satisfaction by Relationship

Satisfaction	Subcontractors No.	%	Friends No.	%	Relatives No.	%	Sons No.	%	Spouses No.	%
Satisfied	267	77	143	96	181	96	36	97	77	99
Dissatisfied	35	10	2	1.3	5	3	0	0	0	0
Satisfied/ with Qualifications	45	13	4	2.7	3	2	1	3	0	0
Total	347	100	146	100	189	101	37	100	77	99

Ten percent of the owner-builders were dissatisfied with the work of their subcontractors while 1.3% were dissatisfied with the work of their friends, 3% were dissatisfied with the work of their relatives, none were

dissatisfied with the work of their sons and daughters, and 1% were dissatisfied with the work done by their spouse. For those owner-builders who qualified their satement of satisfaction, the results were similar. Thirteen percent were somewhat satisfied with their subcontractors, 2.7 percent were somewhat satisfied with their friends, 2% were similarly satisfied with their relatives, 3% qualified their satisfaction with their sons, and 0% did so with their wives. When the figures for dissatisfaction and qualified satisfaction are aggregated in each category of helper, the following figures obtain. The owner-builders expressed some degree of dissatisfaction with the work of 23% of the subcontractors, 4% of the friends, 4% of the relatives, 3% of the sons, and 1% of the spouses. These findings support Peter Ekeh's contention that restricted exchange promotes dissatisfaction with the exchange.

My seventh prediction that there would be more dissatisfaction with the work of the friends than with the work of the family members was not supported. As we saw, the amount of dissatisfaction with relatives is 1% higher--5% to 4%--than the amount of dissatisfaction with the friends.

The Effects of the Exchanges on the Owner-Builder's Relationships with Their Helpers

I asked the owner-builders how the process of building a home affected their relationships with the friends, relatives, offspring, and spouses who helped them build. All these relationships elicit generalized exchange. But they do so in singular ways. The most interesting comparison looks at the difference between the kinship-structured exchange between relatives and the structurally ambiguous

exchange between friends. In the exchange relations defined by kinship there is, generally, a third party to whom the exchange partners can turn should they feel cheated in some way. These situations conform to Levi-Strauss' concept of generalized exchange. In friendship, however, there is no third party since the friendship is a voluntary affair negotiated by the two friends (Allen, 1979). With these thoughts in mind, my fourth prediction stated that the owner-builders would be more likely to report a negative affect on their relationship with their friends as a result of the exchange than they would be likely to report a negative affect on their relationships with their relatives. I also predicted (the fifth prediction) that few people in each category of helper would report a negative affect despite the high incidence of unbalanced exchange.

The impact of an exchange transaction on the owner-builders' relationships with their helpers is presented in Table 21. In the table we see that the owner-builders report that the greatest amount of negative impact was on their relationships with their spouses--a full 28% said that the impact of homebuilding was negative. Forty-five percent reported no change in their relationships with their spouses. and 28% thought that the effect was positive; i.e., homebuilding had brought them together and strengthened the relationship.

The pattern of response in the case of the spouse differs markedly from the response patterns of the other relationships. The owner-builders reported a negative effect in only 3.5% of the exchanges with friends and in only 1% of the exchanges with relatives. For the exchanges with offspring, the percentage of negative impact stands at 3%.

Thus, my prediction that the owner-builders were more likely to report a negative impact with the friends than with the relatives was supported although the difference between 3.5% and 1% is a rather small 2.5%.

The other prediction (wives excepted) is also supported. Despite the substantial amount of imbalanced exchange between the owner-builders and the friends, relatives, and sons (69%, 74%, and 84%, respectively), the owner-builders report a negative effect on their relationships with only 3.5% of the friends, 1% of the relatives and 3% of the sons. Theoretically, this result is quite significant because in the words of Homans' aggression-approval proposition, "When a person's action does not receive the reward he expected . . . he will be angry" (Homans, 1974, p. 37). It could be, of course, that the helpers did not expect a rewarding activity, but that contradicts the basic assumption of Homans' theory of human motivation; viz., people do that which is rewarding.

We have seen that many of the helpers were not reciprocated, yet they are not angry. If the unreciprocated helpers were angry, it is reasonable to suppose that more than 1 or 3.5% of the owner-builders would report a negative impact on their relationships. We do not see the strained relationships predicted by Homans' theory of restricted exchange when one party, the owner-builders, fails to reward the other. In fact, we see the precise opposite. A remarkable 51% of the owner-builders said that the exchanges between their friends and themselves had a positive effect on their friendships. And with their relatives, the owner-builders report a positive effect on 20% of their relationships. Rather large positive effects were also reported with the

offspring and spouses, 27 and 28%, respectively. Given the great number of imbalanced exchanges, these results are surprising. They indicate, I believe, a different set of exchange dynamics for each type of relationship in addition to the basic distinction between generalized and restricted exchange.

The exchange dynamics outlined by Blau and Homans belong to the class of exchange relationships structured by restricted exchange and the norm of reciprocity. Under the conditions of restricted exchange, we can expect that an unbalanced and unreciprocated exchange will strain a relationship. This in turn will have a deleterious effect on the relationship itself. We would not expect to see a positive effect on the relationship. Nor would we expect to see a high percentage of the respondents report that there was no change in the relationship after their own failure to reciprocate. Nevertheless, 46% of the owner-builders said that their relationships had not changed with their friends and 79% told the interviewers that it had not changed with their relatives.

By applying the insights suggested by the theory of generalized exchange, the differences between the friends and the relatives in regard to the effects of the exchanges on the relationships are understandable. The exchanges between the relatives occur within structured relationships which are defined to a great extent by the ascribed ties of kinship. The exchanges between the friends, on the other hand, take place in unstructured relationships wholly defined by the friends themselves as the friendship develops. It is to be expected, therefore, that the friends should report far more lability in the character of

their relationships. The data told us that 46% of the owner-builders reported no change in their relationships with their friends and 79% reported no change in their relationships with their relatives. Conversely, 54.5% of the respondents said that their relationship with the friends had changed--51% for the better and 3.5% for the worse. And only a total of 21% reported a change one way or the other in their relationships with their relatives. These results confirm the sixth prediction.

Why is the structured relationship of kinship more stable (spouses excepted) than the unstructured relationship of friendship? And why are the owner-builders more than three times as likely to report a negative effect fron an exchange with a friend compared to an exchange with a relative? Here, I believe, we need to look at the way in which generalized exchange defuses the potential for disruptive emotion as it lubricates the exchange process. Quite simply, when a person gives to a relative, he need not concern himself with obtaining a specific return in the near future from his beneficiary. He need not concern himself because, by giving to one person in the family, he warrants some form of consideration from all the others in the family. Since he need not fret about or even discuss the terms of reciprocation, he does not have to make demands which the recipient (in this case the owner-builder) could interpret as disruptive to the relationship. As long as the helper feels that he can trust the others in the family, he can engage in an unbalanced exchange and not feel cheated. He needs to feel though that there are others out there who respect his living up to the norm of univocal reciprocity. The recipient of the help is free from the pain

of indebtedness and the usual urgent need to reciprocate because he knows that someone else in addition to himself is likely to help out the benefactor.

The situation for friends is different. Friendship is a tenuous relationship which must be redefined as it progresses. Consequently, bonds between friends are more volatile. Every major transaction between friends can easily change the understandings they share about the relationship. Hence, when one comes to the aid of the other, the relationship is altered by the fact that each act of univocal reciprocity between friends is voluntary, risky, and, therefore, potentially more meaningful. In short, people redefine their friendships after an act of univocal reciprocity because, under the conditions of friendship, such acts are more meaningful. The relative who helps out a family member, for example, may have no faith in the individual he helps but he could have a great deal of faith in the rest of the family. Between friends, on the other hand, because there is no recourse to others, the helper must have faith in the person he helps. In this way, the act of giving to a friend (univocal reciprocity) involves more trust and a greater degree of altruism.

A Summary of the Findings on Exchange

There is a significant degree of imbalance in the exchanges between the owner-builders and their helpers. I found that 69% of the friends, 74% of the relatives, and 89% of the offspring were not reciprocated for their work. Since the spouses live in the new house, I decided that they were reciprocated by virtue of co-residence. The results of the

survey also supported the prediction that the incidence of imbalanced exchange would be lower for the friends than for the relatives.

The predicted relationship between exchange type--restricted or generalized--and the expressed degree of satisfaction with the helper's work was supported. In the restricted exchanges with the subcontractors, 23% expressed some degree of dissatisfaction while in the generalized exchanges with relatives, offspring, and spouses, 5%, 3%, and 1%, respectively, voiced some degree of dissatisfaction. In the structurally ambiguous relationship of friendship, 4% expressed some degree of dissatisfaction. This last finding is consistent with the hypothesis that univocal reciprocity is more important to the outcome of the exchange relationship than the presence of a third party.

During generalized exchange, the parties to the transaction are not likely to report a negative effect on their relationship arising from the presence of imbalance. There are negative effects on the relationship with 3.5% of the friends, 1% of the relatives, 3% of the offspring, and 28% of the spouses. This latter finding is doubly surprising as the spouses, while never paid in cash, did enjoy the result of the work. As predicted, the percentage of owner-builders reporting a negative effect on the relationship with the friends was higher than that with the relatives. This finding supports the contention that friendship is a structurally ambiguous relationship. The latter contention is also supported by the fact that 51% of the respondents said that the exchange had a positive effect on their relationship with their friends while only 20% of them said that the exchanges had a positive effect on their relationships with their relatives.

Exchange and Friendship

We have seen that 69% of the exchanges between the owner-builders and their friends were imbalanced. (Conversely, 31% were balanced.) We also saw that 76% of the exchanges between the owner-builder and his relatives were unbalanced. These findings are in line with the theoretical position that friendship is not as pure a form of generalized exchange as kinship. Consequently, I predicted that more of the exchanges between kin would show imbalance. The difference, however, was only 5%. I believe that the small difference indicates the potency of the two cognate forms of univocal reciprocity: the norm of need and the norm of noninstrumental concern. These two norms elicit unbalanced exchange despite the absence of socially defined relationships and third parties.

Turning to the seven ways to reciprocate which were coded, we see that the relatives are more likely than the friends (by 10%) to not reciprocate. This failure to reciprocate anything represents the purest expression of univocal reciprocity and, as the theories predict, the relatives are most likely to indulge in it. We also find that the relatives are less likely to monetize the exchange. (Money, of course, is the item most preferred by those engaging in restricted exchange because it facilitates the forming of a balanced exchange.) The relatives were also more likely to say something ambiguous or indefinite as to the time and terms of reciprocation. In fact, only 4% of the relatives indicated that they definitely intend to reciprocate in the future while four times as many friends, 16%, indicated an intention to balance the exchange in the future. All the above differences between

the friends and the relatives are consistent with the contention that exchange between friends, while governed by the cognate forms of the norm of univocal reciprocity, is different from the pure type of generalized exchange found in exchanges between kin. In other words, since friendship exchange is a voluntary, two-party arrangement, it can more easily take the balanced form of restricted exchange in which money and clear-cut terms are the norm.

There were some unexpected findings. I presumed that the owner-builders would be less satisfied with the work of their friends. I based my expectation on the belief that satisfaction increases as we move toward the structural conditions of generalized exchange. I discovered, however, that there was no real difference between the owner-builder's satisfaction with friends and with relatives. It is possible, I suppose, that the norm of noninstrumental concern prohibits a critical assessment of a friend's work. If the friend cannot expect much in the way of reciprocation, perhaps, the owner-builder cannot expect much in the way of high quality work. That is, both must assume a noninstrumental perspective on the transaction. Thus, since he cannot be critical, he cannot be dissatisfied.

Concerning the impact of the exchange on the relationship with friends and relatives, we find the following results. In support of the theory of friendship presented here, the owner-builders were more likely to report a negative effect with their friends. The difference is small though with 3.5% of the friendships and only 1% of the kin structured relationships worsening. On the other side of the coin, we see something which is consistent with the theory. The owner-builders were far more

likely to report an improvement in their relationships with their friends than in their relationships with their spouses. Fifty-one percent of the exchanges with the friends and 20% of those with the relatives had a positive effect on the relationship This is very much in line with the fundamental difference between friendship and kinship. The former is a voluntary, two-party relationship defined by the two friends, themselves, while the latter is an ascribed multi-party relationship defined in part by the social structure. All this leads to the deduction that, insofar as kin are structurally related to each other, they can more easily take for granted the effect of one exchange on a relationship. As we have seen, some 79% of the relatives said that the relationship did not change and only 46% of the friends said that the relationship did not change. Friendship is indeed a more volatile relationship.

There is another significant difference between kinship and friendship which we saw in the chapter on social support. The reader will recall that the degree of social support was coded by looking at the number of skilled tasks performed by a given helper. If he performed more than one task (say plumbing and sheetrock), he did much of the work. Those who did one skilled task did some of the work. From the data in Table 22, we see that the relatives were much more likely to do much of the skilled work. In fact, the ratio of the percentage of helpers doing much skilled work to the percentage of friends doing the same is 14% to 5%. Thus, the owner-builders are 2.8 times as likely to benefit from a relative who does much of the work.

Table 22

Degree of Skilled Work by Friends and Relatives

Degree	All Relatives		All Friends	
	No.	%	No.	%
None	34	18	53	37
Some	132	68	84	58
Much	28	14	7	5
Total	194	100	144	100

The findings indicate that the owner-builder is far more likely to entertain a great imbalance in his exchanges with his relatives. In this way, I suspect, we see the effect of the socially structured kinship relationship asserting its effect on the exchange process. Hence, it is safe to conclude that while imbalanced exchange is common under both the relationship of kinship and that of friendship, large imbalances in the terms of the exchange are more tolerable under the relationship of kinship. Apparently, the cognate expressions of the norm of univocal reciprocity--the norm of need and the norm of noninstrumental concern--function in a less extensive manner under the condition of friendship. In short, the cognate forms tolerate a fair amount of imbalance as long as the imbalance is not too great. When a person must request a great deal of help, he turns to his kin.

CHAPTER VII

THE FINDINGS AND THEIR IMPLICATIONS

Introduction

Our study of the owner-builder has developed three interrelated themes: (1) homebuilding as an innovative mode of status attainment, (2) status attainment itself as a group-based enterprise in which the aspirant to a higher status depends on the support of others, and (3) the importance of imbalanced social exchange by which the owner-builder benefits from the help of others without having to reciprocate directly. Before discussing each of them in full, I want to briefly describe the collective achievement of the 108 owner-builders. I will do so by answering this question: Did the innovators move up the hierarchy of domicile type?

We can most clearly discern the dimensions of the owner-builder's achievement by looking at the typology of innovation. In Chapter I, we used Merton's theory of anomie to observe that many people experience a conflict between the goals they are encouraged to pursue and the means available to them by which to pursue these goals. Since Merton was concerned with the relationship between socially defined means and socially defined ends, his theory also addresses issues relevant to the study of status attainment, for, indeed, there are two ways to reach a given goal--the conventional and the innovative. In our society home-ownership is the culturally mandated end and buying a contractor-built home is the conventional way to attain it. Since the owner-builders

eschew the conventional means, they are innovators who take a new road to an old destination.

We developed three types of innovation: first house, second house, and design. Each represents a different type of status attainment for each type involves a different path and a different end-point; i.e., each type of innovator built a different type of house with a different set of financial and social resources.

The Innovators

The findings about the three innovators tell us much about the owner-builders and their movement up the hierarchy of domicile type. The first house financial innovator builds his single family home while renting a house or apartment or while living in some other type of housing which is not a single family home. His new house is the first single family house he will ever own. His advance up the hierarchy of domicile type is substantial for he not only builds a spacious home with a median square footage of 1,938, he also changes tenure type. For the most part, the first house innovators built commodious one-story ranch style homes. Since the homes are smaller than those of the other innovators, their median market value is also less--$67,672. Not surprisingly, his expenditures for materials are also less. Consistent with the foregoing, the first house innovator spends the least on the services of subcontractors. (We have seen that the lowered labor cost reflects the unique way that the first house innovator relies on his available support.)

In addition to building a different house in his own way, the first house innovator differs from the other types of innovators in the

following ways. At 33 years of age, he is the youngest. He also has the lowest median family income--$24,166. His lower income is due, no doubt, to his lower levels of achievement on the hierarchies of education and occupation. The first house innovators are more likely to work in semiskilled, service, and sales occupations. They are less likely to work as skilled workers or professionals.

The foregoing facts describe a substantial move up the hierarchy of domicile type. By scrutinizing the first house innovators' shelter income ratios (potential and actual), we can more accurately take the full measure of his status attainment.

A shelter income ratio is formed by dividing a family's annual cost of housing--mortgage payments, taxes, and upkeep--by their annual income. For each type of innovator, I constructed two such ratios: the actual shelter income ratio based on the actual loan and the potential shelter income ratio based on the potential cost of housing; i.e., the cost if, instead of taking a small loan and owner-building, the owner had borrowed 80% of the house's market value and then purchased a contractor-built home. We found that the first house innovator's actual shelter income ratio was a small .16, whereas his potential was a substantial .30.

We can comprehend the full significance of the low shelter income ratio by looking at the equity generated through owner-building. At the time he moves into the new house, the owner-builder's equity is $44,333 or 67% of the home's market value. The conventional homebuyer who owns only his down payment of 20% will not have the owner-builder's equity until his 297th monthly payment. Thus, the owner-builder is

24.75 years ahead of the homebuyer. This fact translates into the second facet of the owner-builder's status attainment. In addition to his esteemed place on the hierarchy of domicile type, he also creates substantial equity, thereby augmenting his overall wealth.

Our second type of innovator is the second house financial innovator. Like the first house financial innovator, he is getting a house which he could not otherwise afford; to move up the hierarchy, he had to innovate. Unlike the first house innovator, however, he already owns a home. By moving from a smaller to a larger, more expensive home, he progresses up the hierarchy. In fact, the median size of the home he built was 2,125 sq. ft. and the median value, $87,333. His upward mobility entails marked increase in the median expenditure for materials. Where the first house innovator spent $24,831 for his materials, the second house innovator spent $38,813. He needed the additional materials for his larger, two-story or split-level home which quite often included expensive features like hardwood floors, finished basements, and redwood decks.

With more money in materials, the second house innovator puts more money--$9,000--into the services of subcontractors. His increased expenses are a reflection of the increased value of his home. Given the value of his home, though, his labor expenses are rather low as a percentage of the overall cost. Since 40% of the total expenditure for labor and materials in a contractor-built house is for labor, the owner-builder is saving a great deal on labor. His percent is a rather small 18. In the section on social support, we will see that both the first house and second house innovator benefit substantially from the services of friends and relatives.

Interestingly, the second house innovator does not earn much more money than the first house innovator. His median income is $24,750 which is less than $1,000 more than the first house innovator's. More surprising than his relatively low income, however, is is relatively small degree of indebtedness; he borrows a mere $18,333. Two features of his socioeconomic profile--age and occupation--help to explain his low level of indebtedness. At 41, he has had the time needed to accumulate equity in his first house. And, since a full 47% of the second house innovators are skilled workers, he has more manual skills than the other innovators. In short, he can do his own building with his own money.

The second house innovator's small loan produces a small actual shelter income ratio of .18. This is substantially less than the potential ratio of .37. Thus, like the first house innovator, the second house innovator advances in the hierarchy of domicile type and accumulates wealth in the process. As a matter of fact, their equity on the day that they moved in was 80% of the market value. In the next section on social support, we will see that the second house innovator relied on the skils of others to produce this equity.

We have seen that the financial innovators save a great deal of money by controlling the building process. Our last innovator, the design innovator, does not save as much money, but he does build a rather unique home which incorporates design features like cathedral ceilings, curved walls, and great-rooms. He gets the tailor-made living environment which he cannot find in a contractor-built house.

When seeking the personalized house, however, he does not fail to move up the hierarchy of domicile type. The median home built by a

design innovator has 2,250 sq. ft. and a median market value of $92,500. In his quest for a large customized house, the design innovator pays handsomely for materials and labor, $45,000 for the former and $12,000 for the latter. In sum, he builds the largest, most valuable house by investing the most money in labor and materials. We will see later that he pays for labor services which the other innovators receive from friends and relatives.

Since the design innovator borrows the most money--$47,500--he has the highest actual shelter income ratio--.19. Moreover, with his substantial income, he has the lowest potential shelter income ratio--.29. Thus, owner-building generates less of a reduction in total cost for the design innovator. Here again we see that financial advantage is not his main concern. Of course, he, too, profits financially from owner-building as his equity is an impressive 49% of the estimated value. Nevertheless, when compared to the two financial innovators, the design innovator obtains less equity as a percentage of the home's value.

The details of the design innovator's socioeconomic portrait reveal a person who differs greatly from the financial innovators. The design innovator is better educated--his median level of education is the third year of college. With more education, 50% enter the upper level occupations--the professions and management. This being the case, his high income is to be expected.

In general, the design innovator is closer to the conventional route to status attainment in the hierarchy of domicile type. He borrows more money, earns a greater income (the prerequisite for conventional attainment), pays for for other's labor, and, as we saw in Chapter V, relies less on his friends.

Social Support

The three types of innovators represent three types of status attainment. Each moves up the hierarchy of domicile type in a singular way. Having discussed their houses, their finances, and their socio-economic profiles, we now turn to the discrete constellations of social support assembled in the process of owner-building. Since the innovators drew on their social support in different ways, there are three ad hoc construction companies which embody three innovative routes to status attainment on the hierarchy of domicile type.

Most status attainment research is flawed by its individualistic bias. In recent years, some researchers (Lin, Vaughn, Ensel, 1981) have sought to correct this bias by building sources of social support into the model of the attainment process. By moving away from the limitations of the individualistic approach, they more faithfully depict the actual attainment process in which the individual attains his position by relying on the generosity, information, and resources of well-placed others. Our research supports this new, more collective approach to the conceptualization of status attainment. Just as aspirants to high position in the hierarchy of occupational prestige rely on their social contacts, we have seen that aspirants to high position in the hierarchy of domicile type rely on the support of others. Thus, status attainment is a joint endeavor inasmuch as the mobile individual employs the services, skills, and resources of the people he knows as he moves from a lower to a higher position.

In discussing social support, we will again focus on the three innovators as they display three ways to assemble an ad hoc construction

company, Since the owner-builders, especially the financial innovators, generated substantial equity while investing relatively little in skilled labor, we know that their social support produced a great deal of housing value. Hence, when studying the services rendered by the helpers, we are also studying a mode of status attainment as well as a mode of innovation.

There were seven forms of social support but only three--skilled work, unskilled work, and fetch and support--were commonly supplied by the helpers. The other forms were more "mental," involving decisions about finances, the supervision of subcontractors, the design of the house, the decoration of the house, and all the other aspects of the planning. In point of fact, only one form of work is truly crucial to the owner-builder--skilled work. Most people need help with the skilled work because few have the time, skills, and inclination to build an entire house alone. When looking at the support tendered an owner-builder, we looked at three things: (1) the number of helpers, (2) the percent doing skilled work, and (3) the percent of those doing skilled work who do "much" (two or more skilled tasks) as opposed to "some" (one skilled task).

The first house innovator had the greatest amount of social support. (For the sake of presentation, we will use decimals to put the support in perspective.) He was helped by .8 spouses, .23 offspring, 1.4 friends, and 2.2 relatives. This last source of social support is especially significant because relatives were more likely to do both skilled work and "much" of the skilled work. As the innovator with the least income and no accumulated equity, the first house financial innovator greatly

needed the various skills proffered by his helpers. His dependence on their skills is manifested by the small number of subcontractors hired--3.31. Since the greater the number of subcontractors hired the greater the amount spent for labor, by hiring the fewest subcontractors, the first house innovator saved money. He compensated for his small investment in the skills of building professionals by drawing on the skills of his friends and relatives. In fact, his friends and relatives were quite productive as more of both types of helper were likely to perform skilled work and "much" of the skilled work. Consequently, the first house innovator not only had more social support than the other two innovators but compared to the other two the support was more valuable.

In many respects, the second house innovator displays a similar use of his social support. There are some differences, however. For one, the second house innovator gets more help from older offspring, but he relies less on friends and relatives. Overall, his ad hoc construction company includes .94 spouses, .49 offspring, 1.28 friends, 1.87 relatives, and 3.74 subcontractors. Excluding subcontractors, the second house innovator benefits from the smallest number of helpers. This is not to say, however, that he receives the least social support from his friends and relatives. While less likely than the first house innovators' helpers to do the skilled work, the second house innovators' helpers are much more likely than the design innovators' helpers to do the important skilled work. Thus, the quantity and quality of the work tendered the second house innovator from each helper is greater than the quantity and quality of that tendered the design innovator. Consequently, the second house innovator occupies an intermediate rank between the first house

and the design innovator as far as their relative dependence on the help of others is concerned.

This conclusion is in accord with the fact that the second house innovator spent the intermediate sum--$9,000--on the services of labor. It also accords with the intermediate number of subcontractors hired--3.74. Inasmuch as the second house innovator had more income than first house innovators and the greatest accumulated equity of all three, his lesser dependence on the social support of others makes sense. Although the dependence was less than the first house innovator's, it was still substantial and helps to account for the fact that only a minority of the second house innovators hired the services of plumbers and electricians.

By employing his support judiciously, the second house innovator, like the first house innovator, greatly reduces his overall cost. We see this in translated form in the findings which detail the equity generated through owner-building. We found that the second house innovator owns a remarkable 80% of his home the day he moves in.

Although the design innovator has the second greatest number of helpers in his ad hoc construction company, he actually benefits the least from social support. This is true despite his large group of supporters--.90 spouses, .20 offspring, 1.8 relatives, and 1.6 friends. We saw that they were the least likely to do "much" of the work. Since they performed less of the work, the design innovator turned to the professional skills of subcontractors. Indeed, he hired the greatest number--4.4 per design innovator. When looking at the interface between the type of innovator and the specific subcontractor hired, we saw that

the design innovator hired the greatest percentage of each type. He was most likely to hire a carpenter, a plumber, an electrician, and so forth. As the innovator with the best income, he could afford to hire more of his help. And, as we know, he spent the most money on labor--almost twice as much as the first house innovator and one-third more than the second house innovator.

We have established that the innovators' move up the hierarchy of domicile type is a collective project which involves numerous family members, friends, and relatives. While we cannot measure the monetary value of the social support gathered from these categories of helpers, we know that it must be substantial when we keep in mind the meagre expenditures for labor. We can confidently conclude that social support facilitates the status attainments of the owner-builder. The helper contributes to the owner-builder's accumulation of equity at the same time that he contributes to the creation of a more prestigious living environment. Thus, social support is instrumental to a person's achievement in more ways than one.

There are two major differences between the social support given to the owner-builder and that given to the job seeker: (1) there are more people coming to the aid of the owner-builder, and (2) the status characteristics of the helpers are irrelevant. Where Lin et al. (1981) found that the higher the status of the helper, the higher the job placement of the aspirant, we found that the lower income individual received more support. Thus, owner-building is a more egalitarian form of status seeking which uniquely involves the contributions of many people to an individual's level of status attainment. There is another

important implication of the foregoing facts. When the typical aspirant to high position must know someone to obtain a good job, the lower class person is often shut out. This is so because, as Granovetter and others have found, the job seeker's social support increases with socioeconomic status. This is not the case with the owner-builder. In fact, the higher status design innovator actually received less help with the important skilled work. It seems to be the case that owner-building is one form of status attainment which dovetails with the skills of the people residing at the lower end of the socioeconomic ladder. If so, this is the rare case where the blue-collar worker possesses the advantage. After all, his friends with their manual skills can give him the kind of support most needed when building a house.

Exchange

When the owner-builder assembles his ad hoc construction company, he ties it together with the bonds of exchange. We found that the exchange process which ties the helper to the owner-builder varies by the social relationship between the exchange partners. Thus, the exchange between friends is shaped by the relationship of friendship. Similarly, the exchange between relatives is molded by the kinship structure. In general, different relationships produce different exchange processes.

This finding about the impact of the relationship on the process of exchange contradicts some fundamental tenets of contemporary psychological exchange theory. The exchange process as described by Homans and others (Blau, 1961; Thibaut and Kelley, 1959) is thought to be independent of the social context in which it transpires. Whenever an exchange takes place we will see the following unvarying features of

the prototypical exchange act. Two and only two parties will engage in an exchange and each will seek personal gain. Throughout the exchange they will guide their actions by the norm of reciprocity which requires a rough balance between the gains of the parties. Should they fail to balance the exchange of rewards, one of three outcomes is likely: (1) an urgent effort to restore the balance, (2) the deterioration of the relationship between the exchange partners, or (3) the subordination of one partner to the other. All three of these outcomes rest on the search for mutual self-aggrandizement. When the desired mutuality of reward is lacking, the possibility of exploitation rears its head. Consequently, the parties to an exchange avoid imbalance.

Our findings failed to confirm this theory of the exchange process. In fact, imbalanced exchange was more common than balanced; 69% of the exchanges with friends and 74% of those with relatives were not balanced.

When we turned our attention to the effects of the exchanges on the owner-builders' relationships with their helpers, the findings diverged even more radically from those predicted by psychological (restricted) exchange theory. The proponents of restricted exchange consider imbalance to be a violation of the norm of reciprocity and therefore completely antithetical to the essence of exchange, i.e., the pursuit of mutual reward. As a result, when one party gives without obtaining a commensurate benefit, he reacts angrily. Without an instrumental benefit to justify the exchange relationship, he quickly terminates the relationship. According to Homans, imbalance can only have a negative effect on the relationship.

Our findings are completely at variance with this line of thought, as the owner-builders reported a negative effect in only 3.5% of the exchanges with friends and 1% of those with relatives. Moreover, 51% of the friends and 20% of the relatives said that the exchange had a positive effect on their relationships.

We also looked at the degree of satisfaction with the work done by the helper. Restricted exchange emphasizes the obtaining of a fair or proportional reward. Presumably, when the exchange is imbalanced, fewer people will feel satisfied as the requisite proportionality is lacking. Thus, by invoking a quid pro quo mentality, restricted exchange should produce dissatisfaction in the absence of mutual reward. We found the precise reverse. The owner-builders were dissatisfied with 4% of the friends and 5% of the relatives. But, they were dissatisfied with 23% of the subcontractors despite the fact that all the subcontractors were paid.

In general, the theory of restricted exchange failed to account for our findings. Fortunately, our structuralist theory of generalized exchange could account for them. Based on the work of Levi-Strauss, Sahlins, and Mauss, structuralist exchange theory predicts imbalance under certain circumstances. It also predicts that imbalance will not jeopardize the social relationship in which it transpires. This helps account for the fact that in spite of the imbalance the relationships improve. In this way, generalized or structuralist exchange promotes the strengthening of social relationships. Thus, where Homans sees imbalance leading to the disruption of social relationships and the breaking of the social bond, the structuralists see imbalance promoting the deepening of social ties and the cementing of the social bond.

In our discussion of generalized exchange, we noted that the motive force guiding the exchange was the norm of univocal reciprocity, a norm which authorizes one-sided exchange within specific social relationships. Whenever the norm of univocal reciprocity is in effect, one party can give to the other without demanding something of value in return. While the donor may expect a rough balance to emerge over the long term, in the short term at least, he is undisturbed by the slight prospect of reciprocation. He can accept the absence of balance.

According to structuralist exchange theory, the appearance of the norm of univocal reciprocity depends on the presence of three or more people whose relationships to each other are structurally defined by the prevailing norms. In Levi-Strauss' discussion of exchange, the transaction invariably occurs within the structure of kinship. We have seen, however, that the norm of univocal reciprocity directs the negotiated two-party relationship of friendship. In other words, the appearance of the norm is at least somewhat independent of social structure or, more precisely, the quantitative element in social structure.

We developed two cognate expressions of the norm of univocal reciprocity which apply to the eliciting of one-sided exchange in the setting of friendship: the norm of perceived need and the norm of non-instrumental concern. The former calls for one-sided exchange when one of the parties is experiencing some type of need. Once a bona fide need (like homebuilding) is established, one party can give to the other without feeling exploited. The norm of noninstrumental concern demands that friends de-emphasize the importance of any personal gain they

derive from a given exchange. The friends stress instead the importance of socializing with each other and ignore the benefits one is receiving. Both these norms are a reaction to the fact that a friendship is a two-party affair without a third party who can balance the accounts. With these two norms, the friends can either ignore imbalance (using the norm of noninstrumental concern) or they can assume that over the long haul the situations of need will balance out (using the norm of need).

Whatever happens in the long term, we know that in the short term the net effect of the norms is a smoothing out of the social relationships and the production of positive feelings about the exchange partner. The norms contribute to the quality of social life by eliminating the negative consequences of imbalance.

The owner-builders' benefited greatly from the norm of univocal reciprocity and its cognate expressions. Since they did not have to balance the exchange, they were free to spend their available financial resources on materials or other building costs. The net result of one-sided exchange, while not precisely calculable, must be substantial for the owner-builders as a group saved 34% of the estimated values of the homes. Moreover, the less affluent first house innovators were most likely to receive "much" as opposed to "some" help. Inasmuch as these owner-builders received more help, their exchanges on the whole are more imbalanced. Thus, those most in need turn with the greatest frequency to others for help. They elicit the help without reciprocating at least in the short term and perhaps never at all. It is justifiable to conclude that the norm of univocal reciprocity greatly facilitates their attainments in the hierarchy of domicile type.

Univocal reciprocity is a "starting mechanism" building relationships and social bonds. The norm of reciprocity is adequate as long as both parties have something of value which the other party can use. But if one party doesn't, no exchange is possible unless, as happens when the norm of univocal reciprocity is operative, one gives to the other without haggling over the terms. Instead of feeling a heavy obligation to reciprocate, the recipient can attribute the donation to the norms which govern kinship and friendship. The specific expression of the norm of univocal reciprocity may vary, but the one-sidedness is always present without the uncomfortable indebtedness and status discrepancy predicted by the psychological theories of exchange. (Blau and Homans predict that imbalance produces an urgent need to reciprocate so as to avoid the negative consequences of imbalanced exchange.) Research results tell us, however, that the sense of indebtedness and urgency declines when the exchange occurs within the context of a social relationship (Weinstein, DeVaughan, Wiley, 1969). Thus, the norm of univocal reciprocity has two main consequences. It eliminates the negative consequences of unbalanced exchange; and it facilitates the exchange process by making it easier to construct exchanges and maintain relationships. These two consequences both contribute in turn to social solidarity. This, as we saw, is especially true in the case of friendship where 51% of the relationships improved and only 3.5% grew worse.

It would be interesting to know exactly how many of the exchanges will eventually be balanced. For practical reasons, we could only interview each owner-builder once. Nor could we interview people who had built years ago, as I needed a recent group whose experiences were more

relevant to today's housing market and whose memories of the experiences were more accurate. Consequently, we focused on a recent group. This meant that we could not follow the process of reciprocation from beginning to end. I would like to return to the respondents at some future date to see how many of them managed to reciprocate their helpers. I suspect that the results would not vary very much from those obtained. That is, most of the transactions would still be unbalanced. Furthermore, since the norm of univocal reciprocity obscures the terms of any one exchange, the parties to it cannot easily discuss the specifics of the transaction. As we observed, this absence of specific terms inhibits the creation of a quid pro quo mentality. As a result, it is easier to construct transactions and carry on social life. The parties simply assume that all things balance out in the end. Needless to say, this assumption of emergent balance is an act of faith which contributes to social tranquility and cooperation.

My study of the exchange process is deficient, however, in at least one important respect. I only talked to one party to the exchange. The unreciprocated party may have disagreed with some of the statements made by the beneficiary of his generosity. It is possible that the helper would have mentioned more strain in the social relationship as a result of the absence of reciprocation. If we had talked to both parties, the benefactor and the beneficiary, we might have found a discrepancy in their accounts of the exchange.

I suspect, however, that the results would have been similar, especially in the case of friendship which, as Allen (1979) points out, is a relationship defined by mutual consensus. In other words, we can expect two friends to share the same definition of a relationship.

At the very least, we need more research which spotlights the impact of imbalanced exchange on social relationships. In the past, we have simply assumed that imbalance was, ipso facto, a cause producing strain and dissolution. Our research indicates the reverse; viz., imbalance under the right circumstances is conducive to improved, not weakened, relationships.

Our findings are generally positive in tone and substance. The owner-builders got a new, more highly esteemed house, equity, stronger and better social relationships, and saved money. In short, the owner-builder's experience is an unmitigated success story. Actually this accent on success is a little misleading. Some of the owner-builders failed and others were sidetracked by delays. The two in the sample who apparently failed refused to talk to us. One told us that the house was half finished and rotting in the rain because they could not get the money needed to finish it. The other said that the subject of the house was too painful to talk about.

There are two types of failure: (1) an inability to complete the project (only the two who refused to talk to us abandoned the project), and (2) an unexpectedly slow rate of progress. In all, there are eight people in the second group. They were held back by the following problems. Five of them chose not to borrow any money at all. (These five have voluntarily committed themselves to a long program of building episodically as the money comes in.) One borrowed the small sum of $8,000 and was now proceeding slowly as his funds were exhausted. Another had trouble obtaining a loan at first but finally obtained one and was now close to completion. I talked to him during

the second survey and found out that he was also delayed by his father having a heart attack after which he had to help the father with family finances. The last owner-builder "to not move in" was held back by the high interest rates. He presently owns a home which he cannot sell. Consequently, he cannot buy the materials to finish the house in which so far he has invested a $32,000 bank loan. He needs more since the house will have 2,400 sq. ft. and be worth an estimated $175,000.

In short, I think it is correct to say that all of the owner-builders will be successful in their move up the hierarchy of domicile type. They were delayed by the fact that they often did their own carpentry and borrowed small amounts of money or no money at all. None, however, was either derailed or forced to sell by the difficulties encountered. And none indicated any problems with maintaining one home while building another. And, most importantly, all expect to finish the project.

In the future, I would like to round out the portrait of the owner-builder by talking to some of the people who failed. I do not know, however, if it is possible to enlist their cooperation.

There is one type of social support which the study failed to elicit--financial support from relatives and family. Mitchel (1969) observed that the middle-class individual often borrows from his parents to make his down payment. I did ask the owner-builders where they got the money to build the house but most interpreted the question as applying to the various lending institutions. Their reluctance to mention gifts from parents is not surprising insofar as financial autonomy is a mark of social adulthood in our society and continued

dependence is stigmatized. Nonetheless, our values notwithstanding, many people borrow from family at low or no interest. Some even take their inheritance "prematurely." This constitutes a substantial form of social support which I did not probe sufficiently. Future researchers could look at the data on intergenerational giving and see to what extent any loans are reciprocated. I believe that the results would indicate an imbalanced exchange which can only be balanced a generation hence. This quite possibly is the most generalized manifestation of generalized exchange as it extends the furthest in time.

There are some other distinctions which need to be looked into. I differentiated the immediate family from the other relatives. We did find some interesting differences but there is litte doubt that the aggregated category--relatives--should be broken down into brothers, fathers, mother, brother-in-law and so on. This would give us a better understanding of the interface between kinship and exchange. We saw, for instance, that the exchange process between spouses had vastly different results on the relationship between the spouses than the same process on other relationships. Insofar as social relationships affect the frequency of balanced transactions, we would probably find greater or lesser inclination to engage in imbalanced exchange with different people. Thus, for example, brothers may be more likely than fathers and sons to balance the exchange.

By isolating the effect of kinship on exchange processes, we could enhance our understanding of the meaning of kinship in general. This in turn might allow a more informed explanation of the husband-wife finding. I confess that I cannot grasp the reason that homebuilding has

such a negative effect on the husband-wife relationship. It may be due to a change in the previously established exchange patterns between the two. Then again it may reflect the fact that owner-building is a gamble which threatens financial disaster in the event of failure.

There is another possibility which certainly needs exploration. The marital bond, unlike the other kinship bonds, is voluntary, i.e., contractual. Possibly, marriage like other contractual relationships is governed by the norm of reciprocity. Therefore, unlike the more structured kinship relationships which follow the dictates of the norm of univocal reciprocity, the marital relationship demands more of an overt emphasis on reciprocity and balance. It may very well be that where the relationship between fathers and sons can brook imbalance, the relationship between spouses cannot.

There is another aspect of the spouses' contributions which puzzles me. I am certain that the wives helped with the "mental" side of home-building--planning, supervising, arranging finances, and so on. The interview schedule, however, did not elicit a full description of the wives' contributions in regard to these matters. Perhaps, future research should include separate interviews with the wives. According to the real estate industry, wives make the decisions about homebuying. If so, why do they not make the decisions about homebuilding?

Conclusions

We have seen that people can take an innovative path to status attainment. In this case, the status attainment was a position on the hierarchy of domicile type. For the most part, however, sociologists have ignored both "innovative striving" and the hierarchy of domicile

type. We have focused on the hierarchies of income and occupation but there too we have missed the innovative element. This is especially true of our approach to the hierarchy of income in which quite often the road to success involves the innovative behavior of the entrepreneur. If there are many ways to get ahead besides the usual one summed up in our model which posits a causal sequence leading from education through employment to income, we need to develop new models for the various alternative modes for status achievement in the hierarchy of income.

We may find that entrepreneurship is also a collective form of status attainment. We already know that some ethnic groups like the Jews and Chinese are more likely to start a family business. Here again we may find that generalized or structuralist exchange and the norm of univocal reciprocity make the difference between success and failure.

We should also terminate our obsessive concern with occupation and income as the measures of status attainment. It may very well be the case that in some respects "handsome is as handsome does." In other words, those who live a middle-class, familistic lifestyle are solidly middle-class despite rather insubstantial occupational and income achievements. Thus, a sober, church-going auto mechanic who earns $15,000 a year and works his small family farm to supplement his income may qualify as middle-class while a nonchurch affiliated plumber who lives in an apartment despite earning $25,000 a year may still be working-class. Should he show a low commitment to his family responsibilities, his class position is further jeopardized.

Future class-based research needs to construct new and better indicators of lifestyle rooted in the actual behavior of those studied.

Surely, church attendance, drinking habits, leisure activities, and family status are part and parcel of an individual's social standing. People read these things as social signs before assigning class rank. In fact, when people describe another person as lower-class, they are often describing his lifestyle rather than his occupation or income.

Our findings have serious implications for our understanding of modern exchange theory. In our theorizing about the exchange process, we have ignored the evidence which suggests that the relationship between the exchange partners systematically affects the exchange act. Bartel et al., 1977) found that "individuals tend to feel most gratitude when they are helped by acquaintances or strangers and least gratitude when they are helped by parents or siblings." This finding fits well with the fact that the owner-builders' relationships with their friends were more likely than those with their relatives to change for the better. In both studies, people were less impressed with help from those with whom they shared a structurally defined relationship in which the norms require a display of univocal reciprocity. It seems to be the case that people are more likely to experience positive emotions about a helper when they are not tied to him by a structurally defined relationship. Thus, the norm of univocal reciprocity in an unstructured situation elicits gratitude. By separating the norms from the structures, we improve the analysis. In this respect, it is wise to progress beyond the simple distinction between generalized and restricted exchange.

By stressing the relationship and the type of exchange, we can make sense of the findings which reveal a relatively low commitment to the

norm of reciprocity (Pryor and Graburn, 1962; Muir and Weinstein, 1962). So far, our theorizing has clung to the belief that all exchange is directed by the norm of reciprocity. Since reciprocity was always mandatory, we viewed its absence as destructive to the social bond. Now, knowing that people tend to view reciprocity as a function of circumstances, we must reassess our belief that all exchange must be balanced, i.e., reciprocated. Inasmuch as the circumstances are social, we should turn our theoretical sights to the social structures and norms which define the circumstances. In this thesis I used the structures of kinship, friendship, and the market in conjunction with the norm of reciprocity, the norm of univocal reciprocity, and the cognate expressions of the latter--the norm of need and the norm of noninstrumental concern--to predict the relative presence or absence of balanced exchange. We saw that imbalance contributes to an improved relationship between the donor and the donee. Thus, under the right structural and normative circumstances, imbalance is conducive to social solidarity. We need to know the precise way in which the social structures promote or inhibit the production of social solidarity.

REFERENCES

REFERENCES

Adams, J. S. "Inequity in social exchange." In L. Berkowitz (ed.), Advances in Experimental Social Psychology (Vol. 2). New York: Academic Press, 1976.

Allen, Graham. A Sociology of Friendship and Kinship. Edison, New Jersey: Allen Unwin, 1979.

Angell, William J. and Phillip S. Olson. Owner-Built Housing (Special Report 53). St. Paul, Minnesota: Agricultural Extension Service. University of Minnesota, 1975.

Bar-tal, D., Y. Bar-Zohar, M. S. Greenberg, and M. Hermon. "Reciprocity Behavior in the Relationship between Donor and Recipient and between Harm-Door and Victim," Sociometry, Vol. 40, No. 3 (1977), pp. 293-298.

Befu, Harumi. "Structural and motivational approaches to social exchange." In M. Greenberg (ed.), Social Exchange. New York: Plenum Press, 1980, pp. 83-104.

Bell, Colin. Middle Class Families. London: Routledge & Kegan Paul Ltd., 1968.

Bell, Daniel. The End of Ideology: On the Exhaustion of Political Ideas in the Fifties. Glencoe, Illinois: Free Press, 1960.

Beeghley, Leonard. Social Stratification in America. Santa Monica, California: Goodyear Publishing Company, 1978.

Balu, Peter. Exchange and Power in Social Life. New York: John Wiley and Sons, 1964.

Blau, Peter and Otis Dudley Duncan. The American Occupational Structure. New York: John Wiley and Sons, 1967, pp. 165-171.

Bott, Elizabeth. Family and Social Network. London: Tavistock Publications, 1971.

Cooper, Clare. "The House as a Symbol of Self," Design and Environment, Vol. 3 (Fall 1972), pp. 66-72.

Dillman, Don A., Kenneth R. Tremblay, Jr., and Joye J. Dillman. "Influence of Housing Norms and Personal Characteristics on Stated Housing Preferences," Housing and Society, Vol. 6 (1979), pp. 2-19.

Ekeh, Peter. Social Exchange Theory. Cambridge, Massachusetts: Harvard University Press, 1974.

Gallup, George H. The Gallup Poll: Public Opinion, 1972-1977. Wilmington, Delaware: Scholarly Resources, 1978.

Gans, Herbert. The Levittowners. New York: Vantage Books, 1967.

Gilder, George. Wealth and Poverty. New York: Basic Books, Inc., 1981.

Goffman, Erving. "Symbols of Class Status," British Journal of Sociology, Vol. 2 (1951), pp. 294-304.

Gouldner, Alvin W. "Reciprocity and autonomy in functional theory." Pp. 241-270 in Llewellyn Gross (ed.), Symposium on Sociological Theory. New York: Harper & Row, 1959, pp. 161-179.

Gouldner, Alvin W. "The Norm of Reciprocity: A Preliminary Statement," American Sociological Review, Vol. 25 (1960), 161-179.

Grannovetter, M. S. Getting a Job. Cambridge, Massachusetts: Harvard University Press, 1974.

Greenberg, M. S. "A theory of indebtedness." In M. Greenberg (ed.), Social Exchange. New York: Plenum Press, 1980, pp. 34-57.

Greenberg, M. S. and S. P. Shapiro. "Indebtedness: An Adverse Aspect of Asking for and Receiving Help," Sociometry, Vol. 34 (1971),

Grezzo, Anthony D. Mortgage Credit Risk Analysis and Servicing of Dilinquent Mortgages. United States Department of Housing and Urban Development, Office of International Affairs. Washington, D.C.: U.S. Government Printing Office, 1972.

Grindley, William C. "Owner-builders: Survivors with a future." In Turner and Fichter (eds.), Freedom to Build. New York: Macmillan Company, 1972, pp. 3-22.

Hanna, Sherman and Suzanne Lindamood. "Housing Preferences of Blacks and Whites in Montgomery, Alabama," Housing and Society, Vol. 6 (1979), pp. 39-47.

Heath, Anthony. Rational Choice and Social Exchange. Cambridge: Cambridge University Press, 1976.

Homans, George C. Social Behavior: Its Elementary Forms. New York: Harcourt, Brace, Jovanovich, 1974.

Homans, George C. Social Behavior: Its Elementary Forms. New York: Harcourt, Brace, and World, 1961.

Kurth, Suzanne. "Friendship and friendly relations." In Social Relationships by George J. McCall, Michal M. McCall, Norman Denzin, and Gerald Suttles. Chicago: Aldine, 1970, pp. 142-163.

Levi-Strauss, Claude. The Elementary Structures of Kinship. Boston. Beacon Press, 1969.

Litwak, Eugene. "Primary Group Structures and Their Functions: Kin, Neighbors, and Friends," ASR, Vol. 34 (1969), pp. 465-481.

Lin, Nan, J. C. Vaughn, and W. M. Ensel. "Social Resources and Occupational Status Attainment," Social Forces, Vol. 59 (June 1981), pp. 388-404.

Maisen, George. Quoted in Glen Beyer, Housing and Society. New York: Macmillan, 1965, p. 213.

Mauss, Marcel. The Gift. New York: W. W. Norton and Co., 1967.

Merton, Robert. Social Theory and Social Structures. New York: The Free Press, 1968.

Metropolitan Planning Commission. Technical Information Report, Volume VI: Housing and Community Development. City of Knoxville, Knoxville, Tennessee, 1980.

Michelson, William. "An Empirical Analysis of Urban Environmental Preferences," Journal of the American Institute of Planners," Vol. 32 (1966), pp. 355-360.

Mises, Ludwig von. Human Action. Chicago: Henry Regnery Company, 1966.

Morris, Earl W. and Mary Winter. "Housing and Occupational Subcultures," Housing and Society, Vol. 3 (1976), pp. 2-16.

Muir, D. and Eugene Weinstein. "The Social Debt: An Investigation of Lower-Class and Middle-Class Norms of Social Obligation," ASR, Vol. 27, No. 4 (1967), pp. 378-384.

Newmark, Norma and Patricia Thompson. Self, Space, and Shelter. New York: Harper and Row, 1977.

Perin, Constance. Everything In Its Place. Princeton, New Jersey: Princeton University Press, 1977.

Pryor, L. P. and N. H. Graburn. "The myth of reciprocity." In M. Greenberg (ed.), Social Exchange. New York: Plenum Press, 1980, pp. 37-63.

Sahlins, M. "On the sociology of primitive exchange." In M. Banton (ed.), The Relevance of Models for Social Anthropology. ASA Monographs 1. London: Tavistock, 1965.

Sussman, Marvin B. "The Isolated Nuclear Family: Fact or Fiction." In Marvin B. Sussman (ed.), Source Book in Marriage and the Family. Boston: Houghton-Mifflin Company, 1974, pp. 25-30.

Sussman, Marvin B. "The Help Pattern in the Middle-Class Family," ASR, Vol. 18 (February 1953), pp. 22-28.

Sussman, Marvin B. "Relationships of Adult Children with Their Parents in the United States." In Ethel Shanas and Gordon Streib (eds.), Family Intergenerational Relationships and Social Structure. Englewood Cliffs, New Jersey: Prentice-Hall, 1965, pp. 62-92.

Thibaut, John W. and Harold H. Kelley. The Social Psychology of Groups. New York: Wiley, 1959.

Toffler, Alvin. The Third Wave. New York: Bantam Books, Inc., 1980.

Turner, John F. C. and Robert Fichter. Freedom to Build. New York: Macmillan Company, 1972.

U.S. Bureau of the Census, Department of Commerce, Construction Reports, C-20 Series. Washington, D.C.: U.S. Government Printing Office, February 1981.

U.S. Bureau of the Census, Statistical Abstract. Washington, D.C. U.S. Government Printing Office, 1974.

Weinstein, E. A., M. G. Wiley, and W. DeVaughan. "Obligation and the Flow of Deference in Exchange," Sociometry, Vol. 23, 1968, pp. 79-92.

Winter, Mary and Earl W. Morris. "A Reporting Error Model of Class Variations in Housing Norms." Ames, Iowa: Iowa Agriculture and Home Economics Experiment Station, 1976.

APPENDIXES

APPENDIX A

INTERVIEW SCHEDULE 1

Interviewer_____Date_____Case #_____p1

Let me begin by thanking you for taking time to talk to me. Before asking you any questions I want to tell you that the purpose of this study is to better understand the people who build their own homes and the types of problems they encounter. We are interviewing the people in Knox County who have built their own houses, or at least begun to build them, in 1979. The answers you give to the questions are confidential. Your name will not be used in any way. Your cooperation is completely voluntary and you are free to withdraw your consent at any time. By studying how you accomplished the feat of building your home, we hope to learn how to help others do the same. Should you have any questions of this project's director, please feel free to call Dr. Wallace at The University of Tennessee, 974-6021, or at his home, 584-4308.

1. When, in what month and in what year, did you first start thinking about building your own house and why did you consider it?

2. What did you hope to get from building your own home that you could not get from a contractor-built house?

3. When, in what month and in what year, did you:
   Acquire the land?
   Start construction?
   Move into the house?
   Finish? (or expect to finish?)

4. What was your daily and weekly routine while you were building?

5. While building, did your regular work suffer in any way? If so, how?

6. Did your participation in other activities such as sports or visiting change in any way and if so how? How about organizations such as church, did your involvement there change?

7. Before you began construction on your house, what, if any, previous experience in building did you have?

8. What kind of work do you do and is it in any way related to home building? If so, how? Occupation?

9. How about courses related to building a home? Have you ever, including high school, taken any courses related to building a home? If so, when did you take them and what were these courses?

10. Other than your regular work and your work on the house, are there other kinds of work that you do? Garden? Work on the car? Repair?

I imagine you had a lot of help in building your house and I would like to ask you who helped you, what they did, and how you paid them if it was keeping a friend supplied with beer. Could we begin with your family, just those who live with you, and then go on to relatives, friends, sub-contractors, and others.

11. Who in your family helped you and what did they do?

12. For those in your family who helped you, what experience and/or education in construction did they have?

13. I know this question may be a little sensitive, but I'd like to know how satisfied you were with what your family did, and how they were "paid?"

14. Just tell me to go on to the next question if there are any that you don't care to answer, and this next one may be one, but some of the other owner-builders have told us that we should ask: "How building a home affected your relationship with your wife and family?"

Now I would like to ask you pretty much the same questions about any relatives who may have helped you.

15. What relatives helped you and what did they do?

16. Did any of them have previous experience and/or education in construction and if so, what?

17. How satisfied were you with their work and how were they paid?

18. Did your relationship with any of your relatives change because of work on the house? If so, how?

19. Did any of your friends help you, and if so, which ones helped you and what did they do?

20. Did any of your friends have any previous experience and/or education in construction, and if so, what was it?

21. How satisfied were you with their work and how did you pay them?

22. How did you meet the friends who helped you to build? At work? In the neighborhood?

23. Did you lose or make better friends in the process of building?

Now I'd like to ask you about any subcontractors you may have hired.

24. What subcontractors did you hire, how did you chose one rather than another, and what did they do?

25. How satisfied were you with their work?

My final category of helpers includes everyone else who may have helped you in some way--from architects to a man who may have given you advice at a building supply store.

26. Would you just mention the others who helped you and briefly describe how they helped?

Now we can turn to Murphy's Law, which states that "What can go wrong, will."

27. What were some of the major things that went wrong?

The cost of housing is an important consideration and I need to know something about your costs. Let's begin with the cost of the land.

28. How much land do you own and how much did you pay for it?

29. How much did you pay for the materials to build this house?

30. How much did you pay for the labor of your helpers and subcontractors?

31. Were there any other expenses besides the land, labor, and materials? If so, what were they and how much were they?

32. If you had to sell your house today, how much do you think you could get for it? (Only if the house is not yet finished, ask:) What do you think your house will be worth when you are finished with it and when will that be?

You're being very helpful and there's not much more to go. Before beginning this section I want to remind you that all your answers are confidential, so please continue to be honest with me as we turn to the questions on financing, when we know is almost always a problem.

33. How did you get the money to pay for your house construction?

34. How much did you borrow, what kind of loan was it, and what were its terms?

35. Did you experience any difficulty in borrowing the money you needed? If so, what?

36. Did your lender require you to take out any insurance? If so, what?

37. What, if any, insurance related to building your house did you take out? Did you purchase title insurance?

38. What officials from any government agency, including the county, did you have contact with in building your home? Would you begin with your building permit and describe every contact you had and tell me what happened?

39. If what ways, if any, did you attempt to build an energy efficient house? Did you site plan? Design for solar heating? Insulate?

40. My final question about your house is: How do you feel about what you have done?

Just a few short-answer questions and we're finished. (41) How old are you?_____ (42) What was the last grade in school you completed?_____ (43) About how many people lived in the community where you grew up?_____ (44) In what state was that community?_____ (45) How long have you lived at this address?_____ (46) In this house?_____ (47) How long do you intend to stay in this house?_____ (48) How long have you lived in Knox County?_____ (49) How long have your parents lived in Knox County?_____ (50) How long have your wife's parents lived in Knox County?_____ (51) In which of these categories does your combined family income fall?

Under $10,000____	15,000-17,499____	25,000-29,999____	40,000-44,999____
10,000-12,499____	17,500-19,999____	30,000-34,999____	45,000-49,999____
12,500-14,999____	20,000-24,999____	35,000-39,999____	50,000+____

52. Is there anything we have not covered which you would like to add? Or any comments?

Thank you very much.
Interviewer's comments.

APPENDIX B

INTERVIEW SCHEDULE 2

1. When you size up another man's success in life, what do you look at? His job, his income, his house? Which is most, next, least important

2. What does homeowning tell you about a person?

3. What difference does the kind and quality of the house that he owns make?

4. What if any do you see as the tax advantages to home ownership?

5. Why did you locate in this area?

6. How would you describe this area in terms of the people who live here?

7. Did anyone else in your family or any of your close friends build his own home? If yes--Who were they and how are you related to them?

8. How important is the area and its residents to you?

9. Does it bother you, in any way, that you had to borrow a substantial amount of money? Why or why not?

10. Before moving to this house which you built, what kind of housing did you have?

11. How does this house compare to your previous housing?

12. Owning a home has often been described as the dream of every American. Would you agree or disagree?

13. If homeowning is thought to be so important, why, in your opinion, are some people not able, ever, to own a home of their own?

14. What, if anything, do you think ought to be done to help people to own their own home?

15. What, if anything, should the government do to make sure that everyone has a decent place to live?

16. How have you, or how do you, intend to pay back those who helped you who were not paid in cash at the time they helped?

17. Thinking back to before you built the house and comparing then with now, would you say that you have more confidence in your ability to accomplish things, less confidence, or about the same? Why?

18. You spent many hours working on your home. Suppose instead you had worked those extra hours at your job or at some part-time job. If you had worked those extra hours at your job or at a part-time job, how would your financial situation be different?

19. If you could have made as much money working a job instead of building would you have taken the job or built? Why?

20. Is there something special about building a house that you are willing to put in all that work? What is it?

21. Do you intend to sell the house when you are old?

22. If no--do you intend to pass it on to your children?

VITA

Lenahan L. O'Connell was born in Boston, Massachusetts, on April 25, 1947. He attended the public schools of that city. He graduated from the University of Massachusetts at Boston in 1971 and received his Master of Arts degree in sociology from Columbia University in 1975. Seven years later, he earned his doctorate in sociology. While attending The University of Tennessee, Knoxville, the author was a graduate teaching assistant for five years. During his last year, he taught sociology at Carson-Newman College in a part-time capacity. While not in school, the author has held various positions including insurance underwriter, research assistant, youth diversion worker, and campaign manager.

He met his wife, Debra, while waiting in line to have his identification picture taken on his first day at The University of Tennessee. He has one dog and no children.