



Housing Welfare, Personal Responsibility, and Morale in Hong Kong

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Abstract

Controversies ring about the impacts of housing welfare on people's responsibility and morale to help themselves and others. On the one hand, exchange theory predicts that receiving public welfare triggers responsibility to raise morale for returning favors to the public. On the other hand, the reception may weaken responsibility and morale through stigmatization. To address the controversies, this study analyzes survey data on 1088 adults in Hong Kong, China. Results reveal the contributions of receiving the housing loan, rental public housing, and purchased public housing to personal responsibility and morale. The contributions persist in various conditions, such that the contributions did not significantly vary across age, gender, and others. These findings thus warrant exchange theory concerning the reciprocation of housing benefits. This warrant implies the worth of strengthening housing welfare to benefit people and society.

Keywords Housing welfare · Personal responsibility · Morale · Exchange theory · Reciprocity

1 Introduction

The impacts of housing welfare received from the government on personal responsibility and morale as a future-oriented well-being indicator are controversial while mostly uncharted. This controversy concerns the salutary versus harmful effects of welfare received due to benefit and stigmatizing, respectively (de Koning, 2007). The harmful effect may notably involve the erosion of personal responsibility by welfare received (Shapiro, 2007). Such erosion is vital as housing welfare is a capital investment crucial for asset building, citizenship, stakeholding, and other political concerns (Forrest & Xian, 2018; van Gent, 2010). Clarifying the impact of housing welfare on morale through personal responsibility is thus necessary through the present study of the case in Hong Kong, China.

Housing welfare includes the provision of a homeownership loan, subsidies for housing repair, and public housing for rental or homeownership. Such welfare offers a sizable

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discount on housing payments, including price, rental, and mortgage interest. In Hong Kong, the government offers a loan for first-time homeownership with low-interest rates and builds public housing for rental or sale (Lau & Wei, 2018; Li & Shamsuddin, 2022). Notably, the rental and price of housing represent welfare as they are much lower than those in the market (Lau & Wei, 2018). Because of the shortage of public housing, getting public housing is a windfall in Hong Kong (Lau & Murie, 2017). Housing welfare is supposedly necessary to respond to public demand and sustain citizenship (Forrest & Xian, 2018; van Gent, 2010).

Meanwhile, citizenship comprises the right and responsibility to live well personally and socially (Chenoweth, 2021). Such citizenship through housing is crucial as housing is a costly commitment or investment necessary for daily life to characterize social position (King, 2003). The investment represents an asset of capital to realize homeownership, which supposedly underlies personal and social responsibility (Prabhakar, 2019). Housing is also valuable as the seed for family and community to maintain autonomy, independence, love, privacy, security, and social harmony (King, 2003). The family requires housing to maintain caring and cohesion (Wilkinson & Ortega-Alcazar, 2017). Community underlies social integration, necessitating social participation such as working (Arthurson & Jacobs, 2009). Working, in turn, requires accommodation or housing for refreshment and health maintenance to sustain productivity (Kane, 2019).

Housing also counts as an entitlement in citizenship, involving homeownership for the higher class and rental housing for the lower class (Wilkinson & Ortega-Alcazar, 2017). Such entitlement necessitates housing welfare to uphold housing accessibility, adequacy, affordability, and privacy (Yung & Lee, 2014). Nevertheless, housing welfare represents reluctant welfare in capitalism, which thrives on privatizing expensive housing (Fahey & Norris, 2011). Moreover, housing welfare is not the priority because it is less conspicuously imminent than deprivation or poverty in food, health, or money (King, 2003). Housing welfare tends to the helpless needy based on residualization (Rosenberg, 2011). The impacts of housing welfare are thus mostly neglected and uncharted.

Personal responsibility felt for living, concerning one's self-control and performance, is a controversial but uncharted impact of housing welfare (Kane, 2019; Prabhakar, 2019; Shtudiner et al., 2017). Such responsibility is socially desirable for independent and sustainable living without drawing resources from others (Shamir, 2008). Personal responsibility is thus prosocial and virtuous in realizing citizenship (de Groot & Steg, 2009). Moreover, personal responsibility is and should be natural to demonstrate individuality in existence (Shamir, 2008). Personal responsibility is also treasurable as a basis for a fair and liberal society without hurting others (Cappelen & Norheim, 2006; Shamir, 2008). That is, freedom without responsibility is unsustainable (Shamir, 2008). Such responsibility is becoming more feasible with technological development, which enables autonomy, independence, self-sufficiency, and personal capability (He, 2019).

Morale for life, including work, sociality, and other social aspects such as investment and social functioning, is another controversial but uncharted impact of housing welfare, which is supposed to buttress productivity (Arthurson & Jacobs, 2009; Preece et al., 2020). This impact is worthy of investigation because of the value of morale to the person and society, involving devotion, loyalty, sacrifice, respect, and trust (Peterson et al., 2008). Morale is thus a dimension of well-being or life quality appraisal conducive to production and future development (Cheung & Leung, 2011; Efklides et al., 2003). Such development is notably sustainable due to personal commitment to ensure continuity and quality (Zhu et al., 2020). The developmental contribution thus characterizes morale as socially desirable.

2 Contributions of Housing Welfare Received

The contributions of housing welfare received to personal responsibility and morale successively are likely to embody exchange theory. This theory presumes rationality in weighing benefits and costs to derive gains and their reciprocity and fairness (Corcoran, 2013; Smith & Hamon, 2012). Crucially, reciprocity can happen in generalized and long-term forms involving various parties, including the government and others in society (Pretsch & Ehrhardt-Madapathi, 2018). Gain and reciprocity are the principal determinants of further actions and feelings, including affiliation, cohesion, cooperation, exchange, sharing, and trust (Carter, 2016; Floyd, 2019; Lawler et al., 2016). Notably, the gain and its rational basis rest on self-interest or concern about personal conditions (Adongo et al., 2019; Stafford, 2015). Hence, the gain declines with the existing or cumulative stock, following the principle of satiation or diminishing marginal return in exchange theory (Carter, 2016). Conversely, the gain rises with its need, which thus raises the influence of the gain (Noller, 2006).

Exchange theory applies to relationships among housing welfare received, personal responsibility, and morale when they involve gains and their reciprocation. Housing welfare is likely to be a gain, as the loan, subsidies, and provisions for housing are benefits with low costs financially to register a gain. Meanwhile, morale as prospective conduct and personal responsibility as reflective conduct benefit others instead of burden others (Arthurson & Jacobs, 2009; de Groot & Steg, 2009; Preece et al., 2020). Morale and responsibility thus qualify as social returns to social welfare to realize reciprocity. Such reciprocity applies to gaining from and benefitting society, which publicly sponsors housing welfare.

More specifically, housing welfare received is likely to raise morale for reciprocating the gain in society according to exchange theory. This theory explains the salutary effects of gain, covering affection and success or its opportunity equitably or fairly (Floyd, 2019; Lively, 2017). Moreover, receiving benefits can generate gratitude to be salutary (Mikulincer & Shaver, 2014). Benefits received can also cover income and knowledge to enhance capability for health and well-being maintenance (Sirgy, 2012). Housing wealth strengthens livability or living conditions to be salutary (Liao et al. 2005; Sirgy, 2012). Herein, homeownership is a salutary resource (Granzin & Haggard, 2000). Similarly, access to living conditions, including amenities, safety, security, services, supplies, transportation, and utilities, has been salutary (Zhan et al., 2022; Ziersch et al., 2005). In addition, welfare received is salutary because of its contribution to financial adequacy (Graham et al., 2010; Horsewood & Doling, 2004).

Housing welfare received is also likely to enhance personal responsibility through reciprocating the gain, according to exchange theory (Tomasello, 2019). Such reciprocity can apply to cooperation, which entails personal responsibility for contributing to collective and personal gains, such as social security (Rudolph and Popp 2009; Tomasello, 2019). In addition, welfare reception enables the capability for personal responsibility (Gelissen, 2002). Similarly, personal responsibility increases with financial resources subsidized by welfare (He, 2019; Ireland and Kim, 2001).

Personal responsibility is likely to raise morale, considering the self-interest principle of exchange theory (Adongo et al., 2019; Stafford, 2015). Accordingly, morale springs from its expected gain based on self-interest, which, in turn, increases with personal responsibility or its fulfillment. Meanwhile, exchange theory posits that responsibility arises from and reflects the exchange for benefits or rights received (Tomasello, 2019). Hence,

personal responsibility is likely to raise morale as a return to gain from welfare reception. Taking personal responsibility has lifted well-being, which includes morale as a prospective activating orientation (Diener et al., 2009; Veenhoven, 1998). Moreover, responsibility has been activating, socially and prosocially as well (de Groot & Steg, 2009). As personal responsibility is likely to be a return to housing welfare reception and a contributor to morale, the responsibility is likely to mediate between the reception and morale.

3 Harms of Housing Welfare Received

Housing welfare received is likely to reduce personal responsibility and morale, according to the view about welfare harm. The harm arises from stigmatizing in welfare reception and the enhancement of dependency rather than personal responsibility (Reeskens & Vandecasteele, 2017; Stoesz, 2018). In housing welfare, dependency on benefits from payment reduction is obvious. Moreover, dependency grows like addiction to or miring in welfare, as welfare is immediately and momentarily gratifying (Hofferth et al., 2005). Moreover, dependency ensues from the incapability to live independently and leave welfare (Zhan & Pandey, 2004). Hence, welfare reception has eroded responsibility and satisfaction with various life aspects (Bruch et al., 2010; Colburn, 2021). Dependency furthermore results from stigmatization due to welfare reception to erode morale (Taylor & Barusch, 2004). In Hong Kong, stigmatization can happen because housing welfare is visible in public housing, which is discernible from private housing. Thus, housing welfare reception implies economic hardship based on means testing and second-best housing (Colburn, 2021; Groves et al., 2014). Herein, stigmatization registers blame, discrimination, disempowerment, distancing, distrust, and exclusion to fabricate inferiority (Emlet, 2005; Haynes-Lawrence 2008). Stigmatization arises from the controlling, disciplining, punitive, and residentializing practices of reluctant welfare provision to discourage welfare reception (Fives, 2008; Manzi, 2010). Therefore, stigmatization received, dependency, and eroded responsibility can be demoralizing (Gundelach & Kreiner, 2004; Kemper, 2014).

4 Hypothesis Testing

The clash between the contribution and harm views of housing welfare necessitates the test of the following hypotheses about the Hong Kong resident, predicated on exchange theory. Housing welfare covers the loan on first-time homeownership, housing repair subsidy, and rental and purchased public housing provision.

1. Housing welfare received raises morale.
2. Housing welfare received raises personal responsibility.
3. Personal responsibility raises morale.

The test of the hypothetical impacts requires controlling for background characteristics, possibly confounding the impacts. Background characteristics include age, gender, education, marital status, native status, family size, family income per capita, and housing experience. Generally, welfare reception is more likely when being female, older, lower in education or income, in a larger family, not locally born, not married, or not in an owned home (Colburn, 2021; Urbatsch, 2014). Meanwhile, morale is more likely to be higher when

being female, younger, married, locally born, higher in education or income, in an owned home, or in a smaller family (Chan & Wong, 2022; Lydon-Staley et al., 2019). In addition, personal responsibility has been higher when being male, older, or higher in education or income (He, 2019; Jakobsen, 2010).

The study of Hong Kong is valuable for advancing knowledge internationally because of the bridging position of Hong Kong. This position builds on the cultural, economic, and sociopolitical compatibility of Hong Kong with the Chinese and Western parts of the world (Forestier & Crossley, 2015). Such compatibility evolves from Chinese inheritance, globalization, and Westernization to run a capitalistic, semi-democratic international metropolis (Liu, 2019). Herein, Hong Kong has been a special administrative region of China after British rule since 1997. Hence, Hong Kong is the hub of international economic activities, particularly concerning finance (Yu, 2020).

Regarding welfare, Hong Kong shares with other developed places in following liberal and neoliberal practices for welfare conditionality and residualization (Fung, 2014; Yau, 2011). Meanwhile, Hong Kong has its distinctiveness for refining knowledge internationally. Besides mixing Chinese and Western cultural and sociopolitical features, Hong Kong displays compact urbanization with dense housing and population (Chan & Wong, 2022). Notably, its housing welfare is generous and pervasive, rather than following neoliberal austerity (Lau & Murie, 2017). Housing welfare in Hong Kong is thus a prominent case for informing the world.

5 Method

Data for the analysis came from a random-sample household survey of 1088 Chinese adult residents (aged 18+ years) in Hong Kong, China. The random sampling proceeded with telephone numbers drawn from the directory for approaching households and selecting their adult members for survey interviewing. This survey ran on weekday evenings and weekend daytime and evenings before the COVID-19 outbreak. In three months, survey interviewers tried many times to approach the selected households to lobby their members' participation in the survey. Eventually, the interviewers approached 3432 households to yield a response rate of 31.7%. This rate outperformed the average response rate of 25%, which is typical for a telephone survey without offering an incentive (Keeter et al., 2006). Moreover, the rate was comparable to the rate of 38% in a telephone survey conducted by another research team in Hong Kong (Hou et al. 2015). The resultant sample afforded to test a weak effect ($r=0.085$) with 95% confidence and 80% statistical power. Post-survey weighting aligned the sample with the population in the joint distribution of age and gender based on the Hong Kong census to represent the Hong Kong adult population.

5.1 Participants

Participants or survey respondents had an average of 42.8 years in age, 10.6 years in education, and 4.1 members in the household (see Table 1). Among them, 73.6% were natives or locally born, 54.3% female, 66.9% married, and 17.8% having lived in purchased private housing. Regarding housing welfare, 25.1% got first-time homeownership loans, 6.9% housing repair subsidies, 23.2% rental public housing, 25.1% purchased public housing, and 66.8% receiving any of them in their lives.

Table 1 Means/percentages and standard deviations ($N = 1088$)

Variable	Scoring	<i>M</i> /%	<i>SD</i>
Native	0, 100	73.8	44.0
Female	0, 100	54.3	49.8
Age	Years	42.8	16.2
Education	Years	10.6	3.9
Married	0, 100	66.9	47.1
Family size	Persons	4.1	1.3
Family income per capita	Logged HK\$	8.4	1.2
Purchased private housing	0, 100	17.8	38.2
Housing loan	0, 100	25.1	43.4
Housing repair subsidy	0, 100	6.9	25.3
Rental public housing	0, 100	23.2	42.2
Purchased public housing	0, 100	25.1	43.4
Morale, recent month	0–100	71.7	16.4
Morale, last year	0–100	72.0	16.8
Personal responsibility, past semi-year	0–100	64.8	15.8

HK\$7.8 = US\$1

5.2 Measurement

The survey interspersed multiple rating items to measure morale in the recent month and previous year and personal responsibility in the past semi-year (see Table 2). These items

Table 2 Standardized factor loadings

Factor/indicator	Trait	Method
Morale, recent month		
(not) Hardly investing in some things	0.307	−0.378
(not) Predicting that the future will be depressing	0.234	−0.332
(not) Refusing to help strangers	0.283	−0.313
(not) Offending strangers	0.591	−0.365
(not) Being incompatible with people in society	0.533	−0.349
Morale, last year		
(not) Hardly investing in some things	0.324	−0.314
(not) Predicting that the future will be depressing	0.255	−0.334
(not) Refusing to help strangers	0.356	−0.366
(not) Offending strangers	0.541	−0.339
(not) Being incompatible with people in society	0.519	−0.355
Personal responsibility, past semi-year		
Doing your duty well	0.591	0.338
(not) Minding taking responsibility	0.335	−0.128
Trying to do one thing well	0.524	0.384
(not) Ignoring consequences before doing	0.359	−0.253
Keeping trying to do one thing	0.545	0.227
Controlling oneself	0.523	0.243

generated scores on a 0–100 scale. Some of them were negatively keyed items requiring reverse scoring to lessen acquiescent response bias.

Morale in the recent month combined five items such as “investing in some things” and “not offending strangers” (MacGregor, 2005). As such, morale focused on one’s future with others. The internal consistency reliability (α) was 0.658.

Morale in the previous year combined five items such as “investing in some things” and “not offending strangers” (MacGregor, 2005). The internal consistency reliability (α) was 0.641.

Personal responsibility in the past semi-year combined six items such as “doing your duty well” and “not minding taking responsibility” (Smagorinsky & Taxel, 2005). As such, personal responsibility focused on one’s present performance. The internal consistency reliability (α) was 0.666.

5.3 Analysis

Data analysis proceeded with confirmatory factor analysis to identify the trait factors of recent and earlier morale and personal responsibility for structural relation analysis (Muthen and Muthen 2006). The former analysis identified the trait factors comprising their respective items, given the method factor underlying all items (Podsakoff et al., 2003). These trait factors were thus immune to the bias of the method factor, as constrained to be independent of the trait factors. Based on the trait factors, morale increase was the residual of morale in the recent month, regressed on morale in the previous year. The trait factors were suitable for structural relation analysis for hypothesis testing involving housing welfare received and background characteristics. This analysis also examined the impacts of morale in the previous year on morale and personal responsibility later. Furthermore, the analysis assessed the robustness of the impacts of housing welfare received, earlier morale, and personal responsibility on morale and personal responsibility across different conditions. Such assessment meant examining the additional effects of interactions computed as the products of standard scores to avoid the problem of multicollinearity in the analysis (Dunlap & Kemery, 1987). An additional robust test of Hypothesis 3 was controlling for the endogeneity between morale increase and personal responsibility using the two-stage least squares estimation in regression analysis. This estimation worked when holding background characteristics as instrumental variables (Jaeger, 2008).

6 Results

Morale and personal responsibility, on average, were moderately high (based on raw scores, not factor scores, $M=64.8-72.0$ on the 0–100 scale, see Table 1). This level echoed people’s inclination to maintain positivity or well-being (Cummins et al., 2009).

Initially, confirmatory factor analysis identified the three trait factors of recent and earlier morale and personal responsibility, given the method factor for all ratings (see Table 2). The analysis thus distinguished trait factors from the method factor, warranted by the good fit of the analysis ($L^2(465)=4187$, SRMR=0.090, RMSEA=0.024, CFI=0.937, Marsh et al., 2004). Notably, loadings on the method factor were not negligible, indicating the need for distinguishing the trait factors from the method factor. Based on the trait factor, morale increase and personal responsibility was moderately correlated ($r=0.274$,

$p < 0.001$). Such trait factors were then suitable for structural relation analysis to examine impacts on morale and personal responsibility for hypothesis testing.

Hypothesis 1 witnessed support from the significant positive effects of the housing loan, rental public housing, and purchased public housing provided on morale in the recent month ($\beta = 0.112\text{--}184$, see Table 3). Notably, each of the effects was even stronger than the effect of purchased private housing ($\beta = 0.088$). Hence, housing welfare represented by the three provisions, except the housing repair subsidy, generally raised morale ($\beta = 0.207$, based on the change in R^2). Additionally, the housing loan was distinctive in significantly raising morale increase from the previous year to the recent month ($\beta = 0.099$).

Hypothesis 2 gathered support from the significant positive effects of the housing loan, rental public housing, and purchased public housing provided on personal responsibility in the recent month ($\beta = 0.104\text{--}240$, see Table 3). Any one of the effects was even stronger than the effect of purchased private housing ($\beta = 0.101$). Hence, housing welfare represented by the three provisions, except the housing repair subsidy, generally raised personal responsibility ($\beta = 0.249$, based on the change in R^2).

Hypothesis 3 attained support from the significant positive effect of personal responsibility in the past semi-year on morale increase in the recent month ($\beta = 0.285$, see Table 3). This effect was net of those of background characteristics. Additionally, Hypothesis 3 obtained support from the significant positive effect of personal responsibility on morale increase after controlling for their endogeneity with the two-stage least squares estimation ($\beta = 0.563$, $p < 0.001$).

The effects of housing welfare received and personal responsibility on morale were robust across various conditions. Accordingly, all interaction effects, except one involving housing welfare received and personal responsibility, were nonsignificant. The only exception was a significant but negligible negative effect of the interaction between the housing loan received and native status ($\beta = -0.027$, see Table 4),

Table 3 Standardized effects on morale increase and personal responsibility

Predictor	Morale	Morale increase	Responsibility
Native	0.198***	0.049	0.181***
Female	0.036	-0.076*	0.032
Age	0.093*	0.026	0.068
Education	0.058	0.034	0.023
Married	0.030	0.055	0.064
Family size	-0.149***	-0.157***	-0.145***
Family income per capita	-0.003	0.103**	0.002
Purchased private housing	0.088**	-0.044	0.101**
Housing loan	0.112**	0.099**	0.157***
Housing repair subsidy	-0.017	0.023	-0.020
Rental public housing	0.127***	-0.006	0.104**
Purchased public housing	0.184***	0.051	0.240***
R^2	0.129	0.061	0.138
Personal responsibility		0.250***	
R^2		0.115	

Tolerance > 0.21

* $p < 0.05$. ** $p < 0.01$. *** $p < 0.001$

Table 4 Additional alternate standardized interaction effects on morale

Interaction	Responsibility	Housing loan	Housing repaid subsidy	Rental public housing	Purchased public housing
Native	-0.005	-0.027*	0.017	0.002	0.010
Female	-0.005	0.019	0.008	-0.004	-0.011
Age	0.003	0.011	-0.021	0.000	0.011
Education	0.006	-0.006	0.001	0.001	0.005
Married	0.008	0.009	-0.007	0.004	-0.001
Family size	0.014	0.006	-0.018	0.004	0.008
Family income per capita	0.005	-0.001	-0.015	0.004	0.005
Purchased private housing	0.016	-0.016	-0.003	-0.001	-0.003
Housing loan	-0.003		-0.017	0.003	-0.009
Housing repair subsidy	0.013	-0.017		-0.013	0.000
Rental public housing	-0.005	0.003	-0.013		0.014
Purchased public housing	-0.009	-0.009	0.000	0.014	
Morale, last year	0.001	-0.011	0.015	-0.009	0.000
Responsibility	-0.004	-0.003	0.013	-0.005	-0.009

Each additional predictor was the product of a variable listed in the caption column and a variable listed in the caption row. For example, the first predictor was the product of native status and personal responsibility

* $p < 0.001$ (suitable for adjusting for multiple tests)

meaning that the loan had a weaker effect on the native than the migrant. This interaction effect was too small to erase the main effect of the loan ($\beta = 0.112$, see Table 3) on the native.

The effects of housing welfare received on personal responsibility were robust across different conditions. Accordingly, all interactions except one involving housing welfare received were nonsignificant. The only exception was the effect of the interaction between rental public housing and purchased public housing provided ($\beta = -0.064$, see Table 4), meaning that the combination of the two provisions reduced the effect of each other. Another significant interaction effect involved the same predictor, previous morale, showing the negative quadratic effect of previous morale on personal responsibility ($\beta = -0.071$). This quadratic effect indicated the diminishing marginal effect of morale, such that the effect weakened when morale was higher.

Background characteristics were necessary control variables when they significantly affected morale and personal responsibility. Most notably, morale and personal responsibility were higher in the native than in the migrant ($\beta = 0.193$ & 0.181 , see Table 3). Furthermore, morale and personal responsibility decreased with family size ($\beta = -0.149$ & -0.145) and increased with purchased private housing experience ($\beta = 0.088$ & 0.101). In addition, morale increased with age ($\beta = 0.093$, see Table 4). Notably, family income per capita boosted morale increase ($\beta = 0.103$). By contrast, receiving any housing welfare did not substantially moderate the effect of any predictor on morale and personality ($| \beta | < 0.064$, see Tables 4 & 5). Hence, receiving housing welfare unlikely introduced a bias in the predictions.

Table 5 Additional alternate standardized interaction effects on personal responsibility

Interaction	Housing loan	Housing repaid aid	Rental public housing	Purchased public housing
Native	-0.030	0.024	0.037	0.010
Female	0.017	0.026	-0.019	0.004
Age	0.012	-0.030	-0.016	0.031
Education	-0.010	-0.004	-0.018	-0.019
Married	0.053	-0.011	-0.006	-0.014
Family size	-0.010	-0.042	-0.042	0.026
Family income per capita	-0.009	-0.019	0.033	0.012
Purchased private housing	-0.032	0.013	-0.045	-0.017
Housing loan		-0.032	0.017	0.002
Housing repair aid	-0.032		-0.038	-0.004
Rental public housing	0.017	-0.038		-0.064*
Purchased public housing	0.002	-0.004	-0.064*	
Morale, last year	-0.033	0.000	-0.00	0.011

Each additional predictor was the product of a variable listed in the caption column and a variable listed in the caption row. For example, the first predictor was the product of native status and housing loan

* $p < 0.001$ (suitable for adjusting for multiple tests)

7 Discussion

The contribution view about housing welfare is preferable to the harm view, considering the contributions of housing welfare received to morale and personal responsibility and mutual contributions between morale and personal responsibility. Such welfare covers providing a loan on first-time homeownership and rental and purchased public housing. The contributions of housing welfare follow the reciprocity principle in exchange theory concerning reciprocating benefits from society or life more generally. Such following indicates that housing welfare is beneficial and thus worthy of reciprocating because housing welfare is sizable and meets the great demand for housing (Lau & Wei, 2018; Li & Shamsuddin, 2022). Conversely, housing welfare does not generate stigmatizing and trapping effects to discourage morale and personal responsibility. These effects do not hold, possibly because of the pervasive and decent housing welfare in Hong Kong (Lau & Murie, 2017). Hence, housing welfare is beneficial rather than punitive there.

The contributions of housing welfare are evident when comparing the house repair subsidy and the provision of the loan or public housing. Accordingly, the former is much smaller and shorter than the latter, making the former not recognized as beneficial to induce reciprocation. Herein, recognition is the rational basis for reciprocity in exchange theory (Corcoran, 2013),

The contributions of housing welfare applied to all conditions except in two instances. One indicates the weaker contribution of the housing loan to the native's morale than to the migrant's morale, and another reveals a negative interaction effect due to the combination of rental and purchased public housing provisions on personal responsibility. These exceptions reflect the contingency of recognized benefit, such that it is lower to the native than to the migrant or in the combination of welfare provisions. The recognized benefit is lower for the native because the native has lower disadvantages and needs for welfare than

the migrant (Fridberg & Kangas, 2008). Alternatively, the native had higher morale and personal responsibility (see Table 3) and thus a lower need for housing welfare to boost morale and personal responsibility. Meanwhile, the recognized benefit of combined welfare provisions is lower because of the diminishing marginal benefit (Molm, 1997). Hence, the benefit of a double provision is less than the sum of each provision. Such diminishing also happens in the negative quadratic effect of previous morale on personal responsibility. When previous morale is excessive, its contribution to personal responsibility diminishes.

7.1 Limitations and Future Research

The present findings are not internationally conclusive because of the study's limitations in a cross-sectional survey in a single metropolis. This survey cannot capture unbiased measurement, ensuring the temporal order required to affirm causality. That is, self-report measurement, particularly about the past, is vulnerable to subjective and retrospective biases. Meanwhile, the single metropolis forbids generalizing findings worldwide, considering peculiarity, including pervasive housing benefits, in Hong Kong. The pervasiveness would erase the distinguishing of housing welfare reception and thus its stigmatizing effect (Kurzban & Leary, 2001). Conversely, the pervasiveness would champion a normative effect to consolidate the contributions of housing welfare (Adongo et al., 2019). Given such limitations and peculiarity, future research needs to corroborate and scrutinize the present findings for their generalizability. The corroboration requires the integration of survey and experimental designs to ensure valid measurement over time. Whereas the survey design reveals real-life findings, the experimental design, such as manipulating housing welfare provision, ensures causality in a controlled setting. For the concern about generalizability, future research needs to include samples representative of various contexts worldwide. Such inclusion will enable the analysis of the contextual moderation of housing welfare effects to gauge their generality and specificity.

Future research can also enrich exchange theory by substantiating its mechanisms of reciprocity and satiation or diminishing marginal benefit. Accordingly, reciprocity and satiation will be explicit factors mediating housing welfare received and morale and personal responsibility. Examining the mediations also entails identifying the benefit or gain received and its need for reciprocation. Future research can thus demonstrate the cascading effects of need, satiation, benefit or gain, and reciprocation mediating between housing welfare received, personal responsibility, and morale.

7.2 Implications

Based on the case in Hong Kong, housing welfare is advisable to boost residents' personal responsibility and morale or dispel their discontent (Forrest & Xian, 2018). The strengthening is to meet the intense housing demand and interest in housing investment (Lau & Wei, 2018; Li & Shamsuddin, 2022). Such investment particularly realizes the asset or capital approach to housing welfare to secure homeownership and its payoff (Fahey & Norris, 2011; Prabhakar, 2019). More broadly, housing welfare and its contributions achieve the commonweal in society and familial well-being (King, 2003; Yung, 2007). To realize the contributions, housing welfare needs to weigh as beneficial or gainful, possibly through loans, public housing provisions, or other substantial subsidies. The weighing implies the value of disregarding housing as an entitlement to boost the sense of benefit or gain and gratitude (van Gent, 2010). Gratitude is thus worth encouraging to raise morale (Watkins,

2016). This valuation echoes the promotion of responsibility to acquire housing and realize citizenship more generally (Kane, 2019). Such promotion inevitably tempers capitalist interests and domination (Fahey & Norris, 2011). Overall, strengthening housing welfare is necessary to refute discourses advocating stopping or shortening welfare (Arthurson & Jacobs, 2009; Preece et al., 2020).

Additionally, needs for sustaining morale and responsibility are higher in residents who are migrants or younger, have more household members, or do not live in owned or public housing (see Table 3). Moreover, these residents have a higher need for housing than others (Chen et al., 2013; Shamsuddin & Campbell, 2022). Housing welfare is one means to meet these residents' needs (Thin, 2012).

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Declarations

Conflict of interest Authors declare no conflict of interest.

Ethical approval Authors declare that the study complied with human research ethics.

Informed consent Authors declare that respondents showed their informed consent to the survey.

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