

HOUSING AS A PROCESS

A POSITION PAPER ON HOUSING EDUCATION

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A common preconception about housing courses is that they are primarily concerned with the study of houses or the ideal relationship of different houses to "needs" of different types of families. Even though certain demographic variables might be referred to, the expected focus is on the house. The approach which views housing as the realization of "needs" and subsequent selection of a suitable housing alternative does not offer the student an adequate understanding of why some segments of the population are inadequately housed according to standards presented by such a framework. The only plausible explanation for inadequate housing or dissatisfaction with housing would be that the family either does not recognize its needs or lacks the knowledge to choose a suitable alternative. Although the realization of needs and alternatives does play a role in

obtaining suitable housing, a family may both recognize its needs and recognize a suitable alternative but remain in unsatisfactory housing. The reasons for the substandard housing conditions are not at the family level. Education as to how to recognize housing needs and choose alternatives is not the answer for change. To gain a better understanding of the possible channels for change, the reasons for inequity of housing obtained, and the mechanism of distribution of housing among families, it is essential to study housing as a process of interacting forces at various levels rather than as a study of things.

The process of housing involves the provision of houses by market mechanisms and the acquisition of houses by particular families. The housing process is affected by decisions and conditions at various levels of

the social, economic, and political structures. The types of housing available and the decision making processes of families are limited by actions at these levels which may at first seem extraneous to the process of a particular family acquiring a particular house. To help the student integrate the various components of the housing process, I have developed and used a schematic presentation in my introductory housing classes. The model presented in Figure 1 is the basic framework for the undergraduate housing course, and provides starting and reference points for the topics covered. The model presents the acquisition of housing as a process which has the traditional concepts of "need" and acquired housing as the two poles. The emphasis, however, is not on either the determination of needs or on houses — it is on the intervening processes, which essentially are the determinants of housing obtained.

Need

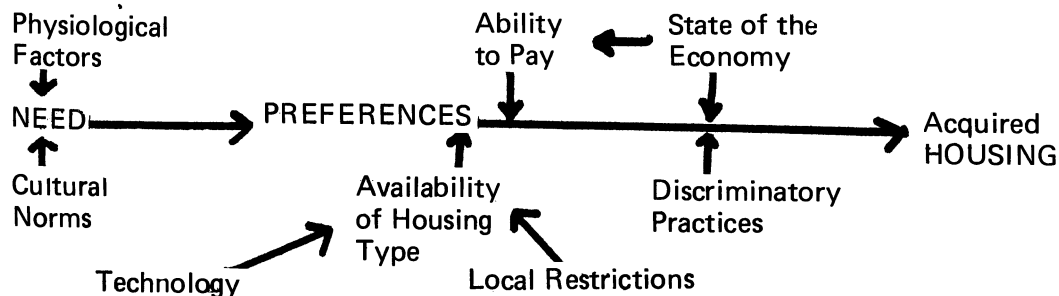
A basic assumption of this model is that some type of "need" for housing exists. The

exact determinants of need and the translation of need factors into specifications such as x amount of y type of need is met by z factor in housing is the subject of much speculation and discussion among housers, but of limited research.

The one area for which qualitative housing need has been substantiated is that of health. In his longitudinal study of the effect of moving from substandard housing to better quality public housing, Wilner found that the only significant change in the residents of the better housing was in health. There were fewer incidences of respiratory disease and more frequent promotions of school children, which was attributed to less absenteeism due to better health. No change was found in the felt ability to get ahead, or other socio-psychological variables. (Wilner, 1956).

Several studies have related need to locational factors. Gans found the expressed needs of the Urban Villagers in Boston's West End unrelated to the physical structure of the house itself. However, the density of the area allowed for proximity to friends and relatives, which provided desired social contacts. (Gans, 1965)

FIGURE 1. A Framework for Presentation of Housing as a Process



In Gans' study of the new community of Levittown, residents reported their family life improved after the move to the suburbs. Rather than cause the change in family life, Gans states that the move enabled the families to make changes in life style which were desired before the move. (Gans, 1967)

Morris and Winter present a theoretical framework for family housing adjustment which equates housing needs and cultural norms. In their theoretical framework they state

Housing needs do not derive from minimum shelter needs or minimum health and safety standards in any absolute sense, but derive from cultural standards against which actual housing conditions are judged. (Morris and Winter, 1975)

The description of housing needs as cultural norms allows a more adequate explanation of the translation of norms, rather than needs, into specific housing characteristics. On the schematic framework, housing needs are presented as derived from cultural norms. These needs lead to preferences in housing, which in the present context are the specific forms by which the housing norms are expressed. For example, families today may have preferences for family rooms, whereas at the turn of the century families may have felt the same need for a Sunday parlor. Although families may feel that the quality of life is enhanced by these amenities, the preference for specific structural characteristics is obviously not a need inherent to human families, but reflects the patterns of privacy and social interaction acceptable in the social climate of the time.

Studies have shown that housing norms in the U.S. are fairly constant for all income and social classes. Morris and Winter state that families will make great efforts to try to meet norms. Differences in housing obtained are not easily attributed to differences in expectations or desires. (Morris and Winter,

1975). The central portion of the model is presented as an introduction to the various factors which help determine whether housing preferences are met. The constraints to housing, some of which are presented in the model, are perhaps the most essential portion of a housing course, and of utmost importance to understanding policy and possibility for change.

Ability to Pay

Perhaps the most limiting factor is the ability to pay. Simple observation shows that in our system of rewards, people with money have good housing and people without money don't. However, it is becoming clear to greater numbers that the ability to pay is not just the product of the Calvinistic virtue of hard work. The state of the national economy plays a large role in the individual's ability to pay. The current state of the economy is a case in point. Due to inflation, the cost of housing is increasing rapidly. As an effort to curb inflation, money for consumers to purchase this expensive housing is increasingly hard to find, and expensive. The cost of money has additionally resulted in a slump in the homebuilding industry. This affects the amount of housing available to consumers and drives prices up due to the economics of supply and demand. Only those able to pay can purchase. The average working man can't. Increasing numbers are finding the housing problems are beyond solutions of family budgeting or realization of alternatives.

Availability of Housing

Community decisions such as zoning regulations, building codes, and minimal acreage requirements affect the availability of various types of housing. Originally designed to prevent unhealthful activities such as industry near residential areas, zoning has

been used traditionally for racial segregation and more recently as a means to economic segregation since racial segregation is no longer legal. An example of economic segregation is the zoning regulations which exist against mobile homes. Although considered by the residents to be satisfactory housing (Lindamood, 1974), in many communities they are prohibited. (Greenwald, 1970) This discrimination has ramifications beyond housing. Most industrial growth in the sixties took place in peripheral locations, but most low cost housing is in the central city. Chicago, for example, has jobs available in the suburbs but unemployment in the city. Prohibitive transportation costs coupled with restrictive zoning and building codes prohibit working class people from living in the areas where jobs are available. The restrictions not only eliminate a housing alternative, but lead to discrimination in the areas of jobs, education, services and other opportunities as well as housing.

Availability of housing is additionally limited by discrimination based on sex. Lending institutions have traditionally discounted women's earnings, whether as a wife or as a single female. Some consumer economics texts state that a family should not expect any of a wife's earnings to be counted if she is under 35 and does not have a professional degree. (Cohen and Hanson, 1972). The FHA manual stated prior to October 1965 that the income of a young wife should not be counted. The policy was based on the idea that women would quit working to have children, and their incomes were unpredictable. (Pennsylvania Commission, 1973)

In January 1974 the Federal Home Loan Bank Board stated that member institutions were no longer to discriminate against women in their lending practices. The forms of discrimination involved not only the refusal to count the wife's earnings, but requirements

of those to whom they did lend money to make statements which constituted an invasion of privacy. Bess Meyerson reports some of the experiences that women have had to face in order to obtain mortgage money. One mortgage company required the following affidavit:

I am now taking birth control pills under a doctor's supervision. If the pill fails, I will immediately take steps for an abortion. If for some medical reason I must stop taking the pill and there are no other adequate means of birth control available, my husband will undergo a vasectomy. We have already agreed upon eventual vasectomy to remove all chances of pregnancy. Neither I nor my husband ever wants children.

(Meyerson, 1974)

Discriminatory lending practices supposedly protect lending institutions against default. Under present laws, however, women have more choice concerning unemployment. The Equal Opportunity Commission guidelines on sex discrimination state that employers must extend all temporary disability benefits to women who become pregnant and require maternity leave. This allows women to return to work, permitting families to make their own decisions concerning unemployment, and pregnancy does not automatically mean loss of salary. Even without the new protective measures, if lending institutions had applied their own logic to the statistics available, they would have refused mortgages to married couples. One bank which has not discounted women's earnings reports that 90 percent of their defaults in home mortgages are due to marital difficulties, not pregnancy. (Pennsylvania Commission, 1973).

Racial Discrimination

Racial discrimination in housing is well documented. Segregation in housing is more

than one group of people making another uncomfortable in a neighborhood, or the decision of races to live in different neighborhoods. Discrimination is strongly ingrained in U.S. housing policy, real estate practices, and community growth patterns.

The real estate profession has a long history of encouraging discriminatory practices and myths concerning the desirability of segregation. A 1922 textbook published by the National Association of Real Estate Brokers (NAREB) and used to train brokers stated that "the purchase of property by certain racial types is very likely to diminish the value of other property". In 1950 the NAREB code of ethics stated:

the realtor should not be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or any individual whose presence will clearly be detrimental to property values in the neighborhood. (Civil Rights Commission, 1973)

Although the realtors now state their support for fair housing, for years the housing available to minorities was severely limited, and the patterns established under early limitations still exist.

Local governments have often gone beyond the limits of law in the establishment of policies which affected community growth patterns. The Supreme Court declared zoning ordinances requiring block by block segregation unconstitutional in 1917. Despite this, racial zoning was still established by communities well into the 1950's. (Civil Rights Commission, 1973)

Another mechanism used for segregation was the restrictive covenant, which was a written agreement between the seller and buyer, in which the buyer agreed to not sell or rent to members of a particular race, religion, or ethnic group. This form of restriction was considered so desirable that in 1937 a leading national magazine awarded ten

communities a "shield of honor" for restrictions they had against the "wrong kind of people". (Civil Rights Commission, 1973) In 1940, 80 percent of Chicago was covered by restrictive covenants prohibiting black families. (Abrams, 1965).

When the federal government became involved in housing in the 1930's, many of the practices of the real estate industry and of local governments became federal policy. The Home Owners Loan Corporation established in 1933 to assist refinancing of mortgages in foreclosure, adhered to a policy of residential segregation. (Abrams, 1965) Thus the opportunity for many white families to supposedly make it on their own was denied to most minority families.

FHA financing, which made homes available and home ownership a reality for many whites, served to increase differences in housing obtained by making loans and thus home ownership easy for whites and difficult for minorities. From 1935 to 1950 the FHA underwriting manual stated "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same racial classes". (Civil Rights Commission, 1973) This meant that the post WWII communities financed by FHA either had to be all white or all black. If a builder desired to build for an integrated neighborhood, he would likely not have received FHA financing, as he had to show that the development would be economically sound, which meant segregated and white. The stability and desirability of a neighborhood was judged by the "social class of the parents of children at the schools." A neighborhood was rated as less desirable if inhabited by a "lower level of society". FHA placed neighborhoods occupied by the "wrong" race into the same category as stables and pigpens (quotes are from FHA manuals. Abrams, 1965).

The patterns of racial segregation which

exist today cannot be attributed entirely to choice, ability to pay, need for housing, or decisions made at the family level. The restrictions of the federal and local governments have to a great extent determined the patterns. The housing patterns have resulted in differentiation in non-housing areas. For many middle and working class families the investment in a house represents the only substantial savings. With inflation of housing prices, home ownership has improved the economic situation of many families. This form of savings has been denied to many minority families. (Kain and Quigley, 1973). Due to discriminatory housing patterns, minority families are also denied jobs in the suburbs, schools, location and types of housing which they may prefer and feel fits their families' needs. Even minority families with the ability to pay for better housing have often been denied these amenities. It does little good to discuss need and houses until the delivery system allows equality in the availability of houses.

Implications

The interacting elements of this model present several questions concerning the nature of the housing problem as well as the suitability of past and future policy decisions. The most basic question posed by a model of housing process is whether the housing problem is a problem with houses or in fact is a symptom or reflection of other problems such as poverty and discrimination. Policies are adapted according to the viewpoint of the nature of the housing problem taken, reflecting the point at which it is thought most beneficial to intervene in the process in order to effect change. If the problem is in the housing units, then accelerated building of units is the answer. If housing is viewed as a component of other problems, then housing should not be dealt with in isolation.

Programs such as negative income tax or housing allowances would take some of the other considerations into account. (Hanna, 1974).

The model presented is not meant to be complete. The purpose is to give students an understanding of some of the factors associated with the process of housing. After the deterrents to obtaining adequate housing are understood and those problems solved, perhaps then it would be possible to determine the effects of houses on people and the ideal relationship between need and house.

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A Reminder

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