

While a high percentage of aged live in poor housing, most are adequately housed. Apparently their past incomes made it possible for them to buy adequate homes before their incomes decreased. In 1960, 57 percent of people over 65 years old who owned their homes had adequate housing, even though their income was less than \$3,000.

But although many rural aged live in adequate homes that are paid for, they still face the problem of paying an ever bigger share of their incomes for taxes based upon the value of the homes. For many aged this currently may amount to more than 25 percent of their incomes.

When they were young and had high incomes they were able to deduct part of these taxes from their income taxes. Now they are old, their incomes have decreased, yet the property tax continues to grow. The better the home, the higher the tax.

celerate a change, not only in housing (its design, quality, and location), but in many other aspects of human living. It no longer is enough to appraise housing solely in terms of space, sanitary facilities, running water, sewage disposal, electric lights, central heating, and other facilities that promote physical comfort.

Among man's earliest needs was a form of shelter to protect him from the elements, animals, and human enemies. Man still needs this protection.

A home constructed and located to avoid the discomforts of wind, floods, or power failure, and designed to minimize home accidents, provides a substantial degree of psychological security. For modern man, however, this is not enough.

A satisfying home, in a satisfying social environment, develops a strong emotional attachment on the part of the family, both for the home and for the community where it is located. Every person, young or old, wants to feel that he belongs and that he is not imposing himself upon the freedom of others. Psychiatrists and social scientists have observed that in order to become a person, every individual needs a place where he can become rooted.

If an individual does not identify closely with a place, including the house where he lives, he tends to lack memories or a sense of stability, a "we" feeling. With a rapidly increasing and mobile population, the challenge of assisting people to identify with a place and with a satisfying housing environment becomes increasingly important.

A good deal of information now available tells us that the kind of house a person lives in and the respect he has in the community strongly affect the image he has of himself.

Housing for many people represents status, suggesting achievement and

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A Man's Home Must Give More Than Shelter

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IN RECENT YEARS a fresh concept of man-in-environment has emerged. The architect, the engineer, the mason, and the carpenter alone no longer are considered adequately equipped for locating and building our homes. Those with special knowledge of human behavior also need to be involved in designing, adapting, and locating housing to meet man's basic physical needs and his social and psychological needs as well.

This rethinking of human needs and satisfactions can be expected to ac-



Using poor land and diversified housing to meet man's physical, social, and psychological needs, in Hawaii.

social acceptance. Emotion-laden feelings are transmitted readily and become crucial, especially in the lives of growing children.

Some children and youth succeed despite their housing or environment, but a much larger proportion probably could make the adjustment into adulthood and good citizenship if they did not have to overcome the drawbacks of inadequate housing and poor environment.

Social science researchers and others raise questions like these: What can be done to improve the image many people living in substandard houses and declining neighborhoods have of themselves? What happens to the aging and the elderly as they see their homes deteriorating? How can homes be better designed and located to uphold a wholesome concept of family and of the family members one to another?

Scientists point to a clear relationship between zest for living and mental health. Poor housing, crowding, un-

tidy neighborhoods, and depressing interiors leave little room for stimulating, wholesome, satisfying experience, but rather contribute to social and psychological deprivation.

Man as a social being needs to relate to others. The language a child hears determines what he will speak and to a large extent how he thinks and acts. His home and social environment may be expected to influence the way he thinks, the quality of his health, and his choice of work, as well as his attitudes.

For example, the lower one's socio-economic status, of which poor housing is often a major component, the more likely will that person experience limited social contacts so that he will live and move about in a rather limited geographic and social world.

Housing for the elderly poses some rather significant problems. Individuals at all age levels like to relate to their peers, to persons roughly of their own age and interests. What can

those who plan housing and development communities do to take into consideration the elderly?

What are the best mixes of people, anyway? Should the elderly live among families in the productive ages and with children? What is the best socio-economic range? Should families and individuals living in modest homes be located side by side with the more affluent and wealthy? Would such mixes make people feel better or worse about their housing and themselves? Research findings are not too clear on these points.

Generally, everyone prefers to live in situations likely to conform to his own values and aspirations. These values may include the desire for privacy and beauty, the opportunity to relate to others, the exercise of individuality, family centeredness, and an otherwise psychologically satisfying social environment. Indeed, we may call this a frame of reference.

One of our great American traditions has been the freedom to choose our housing and its environment, even though compromises at times may need to be made. After completing a day's activity, the man, woman, or child who looks forward to returning home and enjoying the stay there most likely will continue as a socially and mentally healthy individual.

As never before the opportunity is here for initiating and encouraging housing programs which will be highly satisfying to those who occupy homes and reside in communities designed for all aspects of human living. Physical space is not enough. Social and psychological space also are important.

All this is said in the face of what one reads in the newspapers of heated controversies raging between firms desiring to develop cluster housing consisting of houses standing eave-to-eave, townhouses with tiny yards, tower apartments in the open country, and single-family homes on big lots. The arguments largely center around the economies of high density building on high priced land, not on concern for preference of the potential residents.

Now, let us examine some specifics of housing and the characteristics of occupants that relate to our discussion thus far.

Traveling about the United States one may find in various locations individual houses or clusters of dilapidated houses dotting areas of poor soil, in areas of insufficient opportunity, and occupied by residents with limited acquaintance with the outside world. Or, one may find rundown housing even in good soil and farming areas in sharp contrast with other areas of neatly painted houses, adequate employment, and many cultural opportunities and social advantages.

One may see efforts to "make do," but many of the houses look timeworn and, even though occupied, may appear to have been abandoned.

Interiors may be unkept, the furnishings sparse, and decorations few. Frequently, such housing is crowded by too many occupants, with privacy a scarce commodity.

The style and quality of life among most inhabitants of this housing may be looked upon as substandard. The people have little or no capital; their skills are of limited economic value; and their employment is marked by irregularity and uncertainty. Often they are considered poor credit risks.

Strong motivations are frequently absent, and to take the initiative means a long, hard, uphill pull. Good work and management habits are often scarce. Broken families and irregular family life may be evident. Chronic anxiety and depression are commonplace.

These residents have little or no involvement in local politics, or measurable interest in local school or organized community efforts. They tend to defer such interests and actions to those more active or aggressive in public affairs.

Children and youth living in poor housing often are ashamed to invite more fortunate associates to visit their homes.

The discouraged feeling a child may develop about his own home and home



A beginning in housing and community improvement near Mountain City, Tenn.

environment frequently carries into adulthood. Some may think of themselves as “no good” irrespective of whether it is their housing or family life situation which contributed to this attitude. Such youths frequently find it very hard even to try to make a place for themselves.

People reared under these circumstances often are reluctant to take responsibility for such a feeling. For them, this is a way of life. It is easier to think of the rest of society as hostile, unfriendly, unsympathetic, and preventing their getting ahead.

With the foregoing in mind, let us discuss some of the statistics of housing.

Poor housing is regarded as one of the major economic and social disadvantages being experienced by *millions* of American families. Nearly half the poor housing in the Nation is in rural areas. About one million of the houses are considered unfit for human habitation. Yet, less than a third of the U.S. population resides in rural areas.

The Housing Act of 1949 called for a “decent home and a suitable living environment for every American family.” The Housing and Urban Development Act of 1968 reaffirmed this goal.

In support of adequate housing for all who live in rural areas, the U.S. Department of Agriculture policy is to expand existing housing programs which reduce housing costs for low-

income families by some form of cost sharing; to spur experimentation in construction methods to reduce costs; to help people make use of the housing programs of other Federal, State, and local agencies; and to work with private groups in developing housing in rural areas.

Census information shows that about a fifth of the U.S. population changes residence each year. About half of those who move do so within the same county. The other half move greater distances across county and State lines.

This means one out of every five families or individuals is either compelled or chooses to move for one reason or another each year.

Many, of course, move to obtain more satisfying housing in more satisfying communities. Then too, it is not unusual that the family of today expects more of its house and the environment it is located in than did families of earlier times.

Along with a frequent change in residence as a family goes through the life cycle, its requirements for housing change. The family's requirements are greatest during the productive years and while children are at home, and in later years tend to become more modest, particularly in regard to space. Adapting housing to the social and psychological needs of families as they go through the life cycle generates a problem of no small proportions.

Our concern about quality housing and its location in a quality environment becomes even more acute as we look forward to a rapid population increase between now and the turn of the century. The predicted population increase by the year 2000, according to the experts, is upwards of 60 to 100 million people.

To build homes for this number undoubtedly means going into some form of mass assembly line production like that for automobiles. But regardless of the way houses are produced—on a custom or a mass production basis—the important question for planners, architects, builders, and social scientists is whether the houses are designed and located in the best interest of those who will occupy them. Considerable innovation is called for in building homes and in developing the types of communities where they are located.

This means building new towns and cities and renovating the old. This means, also, planning and developing new types of open country areas. In sum, it means housing all Americans in a social environment that provides the best of the physical, social, and psychological worlds.

Housing Loans Lead to New Communities

ROBERT F. DUGAN and
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MOST of our American rural communities “just happened.” They grew up around a convenient country crossroad, or along a river that would provide power for a mill, or by a newly laid railroad siding.

Rayburn Hills in Polk County,

Tex., is a new breed of rural community. It was deliberately created. The site was literally hacked out of the piney forest region of eastern Texas.

But Rayburn Hills is not to be confused with such other “new” towns as Reston, Va., and Columbia, Md., which were designed for future populations of 50,000 to 100,000 people with homes selling from \$30,000 to \$150,000.

Nor is Rayburn Hills the brainchild of a social engineer or a bigtime real estate developer.

Rayburn Hills is a modest little community of about 150 low-income families and their homes averaged less than \$10,000. It is the creation of the rural credit service of the U.S. Department of Agriculture in cooperation with one of the Nation’s largest corporations.

This is the story of that creation.

In July of 1968, U.S. Plywood-Champion Papers Inc. purchased a 200,000-acre timber stand in Polk County, Tex. The deal included a “company” town called Camden of some 600 inhabitants, with 300 homes—many of them dilapidated and vacant. Negro and white families lived in segregated areas and most of the black families had no indoor plumbing.

U.S. Plywood-Champion wanted to get out of the “company town” business, but the company needed these families to work in its large modern sawmill and it wanted the families to have decent, modern homes, at a cost they could afford.

In their search to find an answer to the problem, company officials were told about the Farmers Home Administration, which had a rural housing loan program for low and moderate income families.

They visited with George Dean, county supervisor for Farmers Home at Groveton, Tex.

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