Chapter 1

Human Needs and Housing Affordability

Housing is more than physical shelter. The residential environment consists of not only the dwelling unit but the site and setting, neighbors and community, municipality and public services, habitability and accessibility, rights and responsibilities, costs and benefits. Yet housing is even more than the residential environment, for it is only in relation to those who inhabit and use it that housing has meaning and significance—not only physical and economic, but emotional, symbolic, and expressive. We occupy our houses, and, for better and for worse, they become our homes.

The residence is both the primary setting for physiologic reproduction through eating, drinking, resting, and procreating, and a major realm in which our personality, values, and many of our social roles are defined, shaped, and experienced. It is here that our most intimate experiences and memories—painful as well as pleasurable—are situated. In our dwellings and residential communities we first encounter the definitions, expectations, and contradictions not only of individual identity, but also of class, race, and gender.

In its complexity and contradictions, the residential environment may be the setting of confusion, pain, and violence, yet it nonetheless continues to offer the hope of security, love, and expressive and aesthetic fulfillment. Thus, while many wish they could escape from homes and neighborhoods that are physically or emotionally oppressive, insecure,

unsafe, or unpleasant, few of us would choose to be "nowhere" rather than "somewhere." We quite properly use the term "*home*less," not "*house*less," to refer to those who are without permanent and personal places of residence, for there are needs beyond physical shelter for which a "home" is necessary, even if not sufficient.

Homelessness is the denial of the place where many of our most basic needs must be met. Yet homelessness is inseparable from a particular social context, in which the homeless are clinging to the lowest rung of a long ladder of affordability problems. It is a ladder that includes people who cannot pay for their housing and are displaced but do find other places, those who pay for their housing but then cannot adequately meet their non-shelter needs, those with unsatisfactory housing situations who cannot afford to move, and those who may be adequately housed but cannot afford the social ideal of homeownership.

What people actually pay for housing and what they would have to pay for preferable housing is often the most decisive element driving the quest for income; that is, housing expenditures are not determined simply by their passive expectation of what their income will be over the foreseeable future. For example, women have increasingly entered the paid labor force for a variety of reasons, but the cost of housing certainly is prominent among them. Women and men take on first, second, and third jobs, seek different jobs, work longer hours, play the lottery, and so on, in order to escape from homelessness, pay for their present housing, move to better housing, or save for a downpayment. This housing-driven quest for income may affect their emotional state, their physical health, their interaction with others at home, at work, in the community. In some instances these impacts may be positive—if, for example, a homeless person succeeds in obtaining stable, adequately paid employment in order to be able to afford permanent housing, or if a woman achieves dignity and fulfillment denied her in oppressive domesticity. But, in other cases, the effects on human needs may be less salutary: even if a family finally does financially "afford" a decent home, can it "afford" the non-financial costs of neglected children and family stress resulting from the struggle to pay for it?

Human beings live out their daily lives within a social, cultural, and institutional framework of meaning that is "taken for granted *as* reality" and "structured both spatially and temporally" (Berger and Luckman, 1966, 23, 26). Thus, while all of us have needs that may be frustrated or facilitated by our actual or potential housing situations, it is impossible to determine "objectively" how well housing "actually" meets a person's

needs. Specifically, this society has created a set of definitions of identity and fulfillment that most people have come to believe can be achieved only through housing, as Rakoff, for example, verified through his in-depth interviews with a sample of middle-income people [1977, 93–94]:

> First, the house was defined as a place where child rearing occurs; . . . my subjects agreed that it is the presence of children and the activity of family life that makes a house into a home. Second, the house was seen as an indicator of personal status and success, both one's own and others'. In part, this was an obvious variant on conventional status-seeking and conspicuous consumption, in which people were concerned with the judgments others would make of them on the basis of their residences. But more often, people spoke of the self-judging they went through, seeking evidence of their own success or failure in life in the quality or spaciousness of their houses, in the ability or inability to "move up" to better houses periodically, or even in the mere fact of owning some property or a house.
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> . . . [A] third aspect of the house's meaning revolved around the sense of permanence and security one could experience in his or her own house. In this regard, people spoke of "sinking roots," "nesting," and generally settling down. The house . . . seemed to be a powerful symbol of order, continuity, physical safety, and a sense of place or physical belonging. . . . Closely connected . . . was a fourth aspect of the house's meaning—the common notion that the house was a refuge from the outside world or even a bastion against that world . . . : a desire to escape from other people and from social involvement, the establishment of a place from which others could be excluded, and where, consequently, one could truly be oneself, in control, "more of an individual," capable of loving, and fully human.

In some ways these are legitimate expectations that are being frustrated, not only for lower-income people who have nurtured a receding dream of such fulfillment, but for increasing numbers of middle-income people who can no longer afford the "ideal home" they had come to expect as their birthright. From a more critical perspective, however, even though these desires may reflect legitimate underlying needs, placing such a heavy burden on housing—making it the principal means for satisfying so many needs—is problematical. In a society that is not able to

provide most people with security and identity through work, political participation, or creative recreation, people struggle to be able to afford housing that they believe and hope will meet their needs not only for shelter and security, but for identity. What if these expectations of housing are unreasonable and unrealistic? In these terms, the problems of housing affordability may not only expose frustrated and unfulfilled needs with increasing clarity, but expose at the same time the institutional and ideological illusion that the satisfaction of these needs is possible if and only if you can afford your "ideal home."

The Lower Depths of Affordability

The spread of homelessness and growing awareness of the plight of the homeless have led to a deeper understanding of the threshold of importance that housing affordability can have. The deaths of homeless people, most particularly from exposure to the elements, but also from violent assaults, powerfully demonstrate the threat posed by homelessness to survival itself. Even short of this most extreme level, people who are without homes for more than relatively brief or transitory periods suffer from a whole range of medical conditions (see, for example, Bassuk, 1991; Jones, Levine, and Rosenbery, 1991; Fischer, 1992): hunger and imbalanced diets are more likely; there are increased hazards to pregnancy, maternal health, infant and child development; sexual relations are more likely to transmit venereal disease; mental health is impaired. The homeless are especially subject to victimization and crime; they are all, but adolescents especially, "at high risk of sexual abuse, gang violence, rape, early pregnancy, venereal disease, and recruitment into prostitution, criminal activities, or a drug and alcohol culture" (Jahiel, 1987, 112).

The consequences for one's sense of identity are also powerful, as Matthew Dumont has eloquently expressed (quoted in Smizik and Stone, 1988, 229–230):

> The fear of losing one's home, of being "on the streets," . . . is not merely the threat of exposure to the elements. The biological need for protection from intemperate weather can be satisfied by public shelters, waiting rooms, and even doorways. What gives the experience its particular horror . . . is a whole ecology of stressed realities. At some deep and central level of our emotional lives we all carry a sense of dread that we will someday be alone and abandoned in the world, like atoms in the void. . . .

> The existence of a "home," an address, a place where someone we know can always be found, *where we belong*, is the only source of solace for that universal dread. [Emphasis in original.]

In some instances, "the sharing of a common fate and need to cooperate in some enterprises facilitates socialization among homeless people" (Jahiel, 1987, 113), and sometimes such collective action has actually become a source of empowerment. For the most part, though, self-esteem is undermined by the inability to obtain a home, and by the way a homeless person is regarded and treated by others.

The next level is the experience of being trapped in an unsafe housing environment. The dangers posed by unsafe wiring, plumbing, heating, porches, and stairs, or the presence of lead paint and vermin, threaten not only physical safety but emotional security. Above the basic physical threshold established in building and health codes, one's dwelling may be relatively free from threats to health and physical security, but may be less than fully safe physically and psychologically if there is the real danger of, say, violent intrusion or arson. Outside of the dwelling and structure, there are of course the physical and emotional dangers of being unable to escape from neighborhoods overwhelmed by crime or by noxious noises or chemicals (see, for example, Wilner et al., 1962; Rainwater, 1966; Schorr 1966). The thin line between entrapment and homelessness is captured poignantly by Hirsch (1989) in her tales of homeless women who can afford no emotionally safe alternative to the abusive and oppressive "horror of home" other than "the sanctuary of the shelter."

At the next level, involuntary displacement can undermine people's basic needs. Although some instances of displacement stem from natural disaster, accidental fire, or a similar cause, most involuntary displacement is experienced by lower-income people who cannot pay the price required by the private housing market and its present or potential investors. Whether such displacement is caused by redevelopment, private conversions to condos or luxury rentals, eviction for non-payment of rent, foreclosure, or arson for profit, affordability is implicated directly or indirectly (see, for example, Hartman et al., 1981).

Displacement from one's present housing, even if the housing is inadequate in some respects, is demonstrably threatening to the needs for security and identity. The threat depends upon the degree of attachment to the lost home, which may be due to particular characteristics of the dwelling or the neighborhood and how they are experienced, or simply to the security of a familiar and personalized "nest." For some people the

emotional experience of loss is truly one of grief. And even if such displacement does not result in homelessness, but only in a transitory lack of a stable place to live, it can have long-term as well as immediate effects on both physical and emotional well-being (Fried, 1963).

Housing Tenure and Human Needs

Tenure—the distinction between renting and owning one's dwelling—is one of the characteristics of housing that people purchase (or seek to purchase) along with a physical dwelling and a location. Since homeownership has long been defined as central to the satisfaction of human needs in U.S. society, it is important to understand the culturally and socially shaped meanings of tenure.

Throughout this country's history, tenants have not only had less security against displacement from their homes, and less control over the forms and uses of their dwellings, but have also been considered of lower status than those who own their residences, and as less than full members of the community, as Heskin has well noted (1983, xi):

> Tenancy has never been a desirable position for residents of the United States. The drive to own has obsessed the people from the yeoman farmer to the modern suburbanite. Being a tenant has never been part of the "American dream," and the status of tenants in this society has never been secure or comfortable. Tenants have been, in an essential way, the unpropertied in a society in which property is central. In that tenants' immediate interests seem to lie in opposition to those of property, their issues appear to present conflicts basic to the ideological fabric of the country.

For the past half-century, renting has been disproportionately associated with people of low income and of color, reflecting the constraints of class and race, and reinforcing the lower status and the denial of the symbols of full citizenship to those considered "unworthy." For those who are white and middle class, renting is typically acceptable only as a transitory state, to be experienced as part of that particular stage of the life cycle known as young adulthood—on the way to full adulthood (and full citizenship) through homeownership—and possibly in old age when the burdens of ownership have become too great (Perin, 1977, 32, 127–128). That is, there are established legal limitations, social categories, and cul-