Although the economic and social goals of our society have not been clearly defined there does appear to be some consensus concerning a minimum standard of housing for all. The pressing problem is that of achieving this objective. Governmental and private programs whose purposes are the increase or improvement in the housing stock made available to households in the lower-income brackets, which are now manifold, have only succeeded in making "safe and sanitary" (and even that is not particularly suitable or always "adequate") housing available for a minute percentage of the "underhoused." But the programs, whatever their shortcomings, exist. They can be presently utilized. The pressing problem is how to maximize accomplishment in the shortest possible time to meeting the stated objective, utilizing available programs involving the federal government, the state governments, the private sector of the economy, local authorities, and community groups.

In the attempt to cope with this problem, in connection with the Housing the Underhoused project, a survey of community leaders in each of the cities under study was undertaken which disclosed a number of common problems currently preventing the increase in acceptable housing units for lower-income urban households. A conceptual model has been developed in the effort to solve some of these specific problems.

This article is divided into five sections. The first section contains the estimates of the numbers of units made available to lower-income households in urban areas under all of the federal programs as compared to the need for such units nationally. The second section contains a conceptualized economic analysis of the overall problem. The third section is an explanation of the model and the decision matrix for that model presented in Figure 1. The fourth describes the implications of the housing subsidy allocation model in relation to the problems disclosed in the interviews with community leaders. The fifth section concludes the article.

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2 The Housing of the Underhoused study, under the direction of Professor Fred E. Case of the University of California, Los Angeles, is designed to develop a system for the improvement of the housing of the residents of the inner city. It is a nationwide project involving ten universities funded by the Life Insurance Institute of America. I am indebted to Professor William H. Hippaka of San Diego State College for his interviews with the community leaders concerned with housing in San Diego and the accumulation of the data relevant to San Diego. However, the responsibility for this article and any errors or omissions therein remains that of the author.
Units Made Available Under Federal Programs in Relation to Need

Table 1 documents the estimates of units made available under federal programs as of April, 1969.

The grand total of the units made available under all of the federal housing programs cited as designed to increase or improve the housing stock available to urban households in the lower-income brackets, as of early 1969, was approximately 2,054,759 units.3 Admittedly, the Housing and Urban Development Act of 1968 had only been in effect for one year, and this was during a period of rigid restraint in monetary policy.

TEMPO, in a study prepared for the Kaiser Committee,4 estimated that in December 1968 about 7.8 million lower-income families (one family out of every eight in the United States) could not afford to pay the market price for "standard" housing that would cost no more than 20 percent of their total incomes (the average ratio of housing to gross income for the total population is approximately 15 percent); and this figure for the number of households was not expected to decline significantly over the next ten years.

It may be noted that in 1968 a total of 1,524,000 publicly and privately owned nonfarm housing units were started throughout the United States.5 The anticipated appropriations for all federal housing programs in 1970 was $140,000,000.6 These funds might, if matched, result in the production of 140,000 new units.

Clearly an enormous expansion of activities, entailing a commensurate increase in appropriations is required if these programs are to be the means of even beginning to provide "adequate" housing in sufficient quantity for low-income households—however imprecise our definitions of "adequate" and "sufficient" may be. But this statement merely reinforces the conclusions that have emanated from both the Kaiser7 and the Douglas8 reports.

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3See Table 1.
7The Report of the President's Committee on Urban Housing, A Decent Home, op. cit.