

CATCHING UP WITH HOUSING

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649087402

Catching up with housing by Carol Aronovici & Elizabeth McCalmont

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

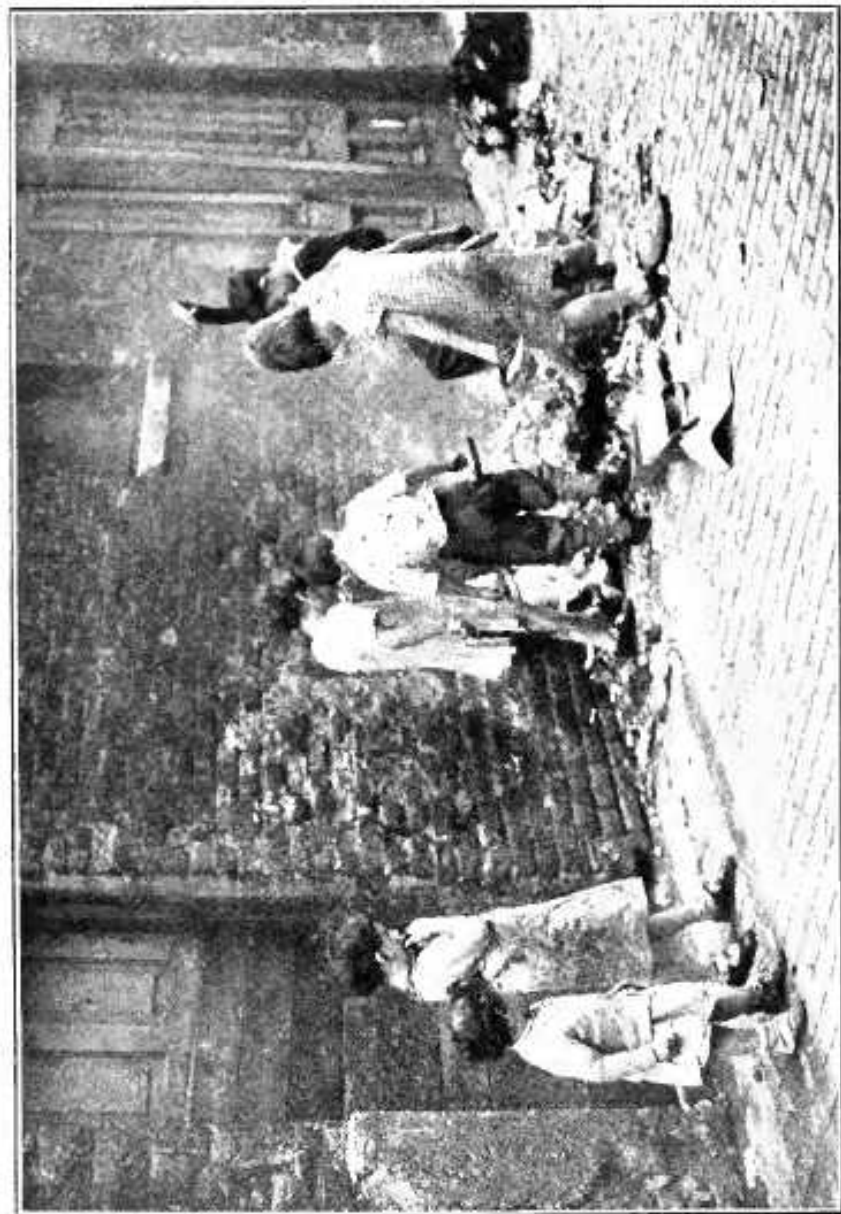
CAROL ARONOVICI & ELIZABETH MCCALMONT

CATCHING UP WITH HOUSING

**Catching up with
Housing**

DISTRIBUTED THROUGH

BAKER AND TAYLOR COMPANY
85 FIFTH AVENUE, NEW YORK CITY



A Costly Playground

CATCHING UP **with** **HOUSING**

by
CAROL ARONOVICI, Ph.D.

Lecturer on Housing
and Urbanism at
Columbia University and
New York University

and
ELIZABETH McCALMONT

Public Relations Department
Beneficial Management Corporation

Published by
Beneficial Management Corporation
15 Washington Street, Newark, N. J.
1 9 3 6

PREFACE

Within recent years the Personal Finance Companies in the conduct of the small loan business, have increasingly recognized a very great opportunity as well as an obligation along lines of family service. This service includes advice, guidance and information comparable to that rendered by the professional social service and family welfare agencies with whom our clients, except in very critical cases, do not come in contact.

That much might be done along constructive lines of family rehabilitation before a client arrives at the desperate state where philanthropic aid must be sought, is a challenge which we recognize and a problem to which we seek an answer.

To render such additional service without unduly increasing the already heavy costs of investigation, collection and attendant losses which comprise the major expense of the small loan business, presents an economic problem of considerable difficulty.

To render such service while maintaining the individual's sense of independence and personal responsibility (basic principles underlying our business), and to avoid fostering a condition of dependence and helplessness which is so often the aftermath of accepting public aid or "charity"—involves a psychological problem scarcely less formidable than the economic one.

Finally, to educate our personnel into a recognition of such opportunities for rehabilitation; to arouse their social consciousness to the relevant possibilities of service accompanying every family contact; to give them an understanding of the "whens" and "whys" as well as a knowledge of the "hows"—presents an intricate educational task involving every executive, supervisor and manager down to the least employee. Such education, however, is fundamental in any contemplated program.

The infinite number of public and private organizations established for the aid of the under-privileged or temporarily afflicted, constitutes a bewildering and, as yet, uncoordinated mass of potential helpfulness which is often beyond the detailed knowledge of many professional groups. To attempt to bring information concerning these vast facilities to our personnel in a simplified, non-technical and usable form, seems to be one of the first and necessary steps in our visioned objective.

A series of "Service Handbooks" or manuals is therefore contemplated as the first effective move in the dissemination of such information.

From a purely material standpoint, the basic necessities of life are food, clothing and shelter. Food and clothing have had the attention of economists for many years, while decent housing has been aptly called "the orphan on the doorstep."

Within the past two years, the present Federal administration has done much to arouse housing interest among professional, business and industrial groups, and has initiated experimental projects which will undoubtedly stimulate many housing reforms. The average person, however, knows little of these activities; their significance in the economic life of our people; or their close relationship to the public welfare.

Because of the timeliness of the subject, therefore, and because there seems not to have appeared thus far any comprehensive digest of housing progress, this attempt to "catch up with housing" constitutes our first educational venture of this character.

As to the practical application of the information offered in this compilation—we believe that to know what is being done in one's community and throughout the country about housing conditions, city planning, zoning, fair rentals, etc.; to be able to advise as to possible improvements in a client's housing situation; possibly to help him save endangered property by steering him into a re-financed mortgage secured by the Government; or to be informed as to where the best rental values are to be found at a price within his budget; and finally, to be familiar with the increasing opportunities for employment which are embodied in the Federal housing program—this is to render service of a very definite, relevant and practical character.

We trust this handbook, "Catching Up With Housing," may be of value both inside and outside our organization.

CHARLES H. WATTS, President
Beneficial Management Corporation

15 Washington Street,
Newark, N. J.
August, 1936

TABLE OF CONTENTS

| | |
|---|-----|
| Preface | vii |
| List of Illustrations | xiv |
| List of Illustrative Housing Projects | xv |
| Introduction | 1 |
| Chapter I—HOUSING, A PUBLIC CONCERN | 9 |
| Importance of the housing question—What is meant by low-cost housing—Poor housing a public menace and concern—Need for preventive program—Progress in the face of difficulties | |
| Chapter II—HOUSING FACTS AND FIGURES | 19 |
| Can the majority of our people pay for good housing—Brookings Institute table of family incomes for 1929—Government classification of middle income, low income and relief groups—Housing Study Guild's income and rental charts—Rents in American cities—Cincinnati Survey figures—Findings from the Real Property Inventory—Heating and sanitary conditions—Monthly rental chart—National burden of crime, sickness and poverty—Relation between housing and health—Figures from England—Social problems and comparative costs of slum areas—Subsidy of slums vs. subsidy of good housing | |
| RENTS, BUDGETS AND SUBSISTENCE—42 | |
| Nystrom's table of living standards—Budget for reduced incomes—"Subsistence budget"—Low rentals necessitated by low incomes—Home ownership—Experience of the Buhl Foundation—Some conclusions from Purdue University Housing Research laboratory | |
| THE HOUSING SHORTAGE—46 | |
| Figures from the Real Property Inventory—Building industries—Real estate groups—Government figures—Experience of England—State-aided dwellings abroad—Recapitulation | |
| Chapter III—GOVERNMENT IN HOUSING | 51 |
| Cooperation with local agencies and private capital—Steps toward coordination—Central Housing committee—Government agencies relating to housing briefly described: | |
| AGRICULTURE, DEPARTMENT OF—56 | |
| Bureau of Agricultural Engineering—Bureau of Chemistry and Soils—Office of Experiment Stations—Extension Service—Forest Products Laboratory—Bureau of Home Economics | |