

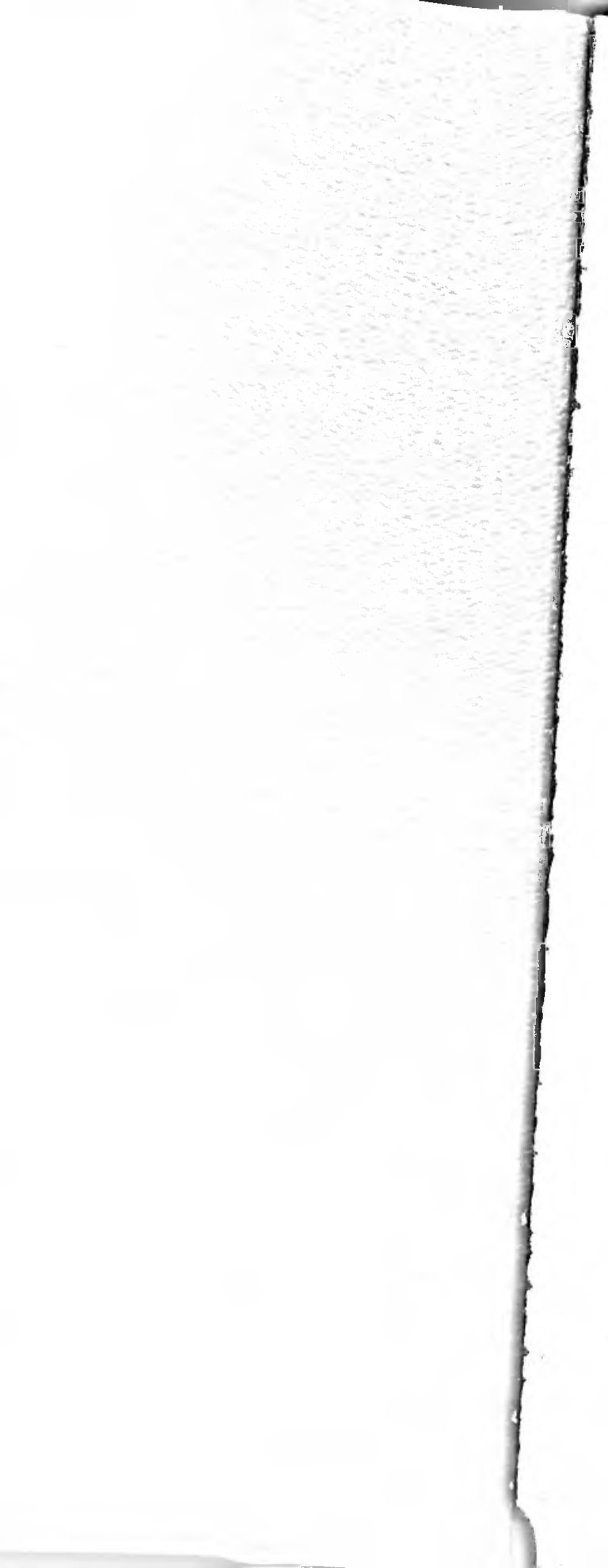
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THE PLACE I BELONG

A REPORT ON SOUTHERN RURAL HOUSING

VOLUME PART





THE PLACE I BELONG
A REPORT ON SOUTHERN RURAL HOUSING

VOLUME I

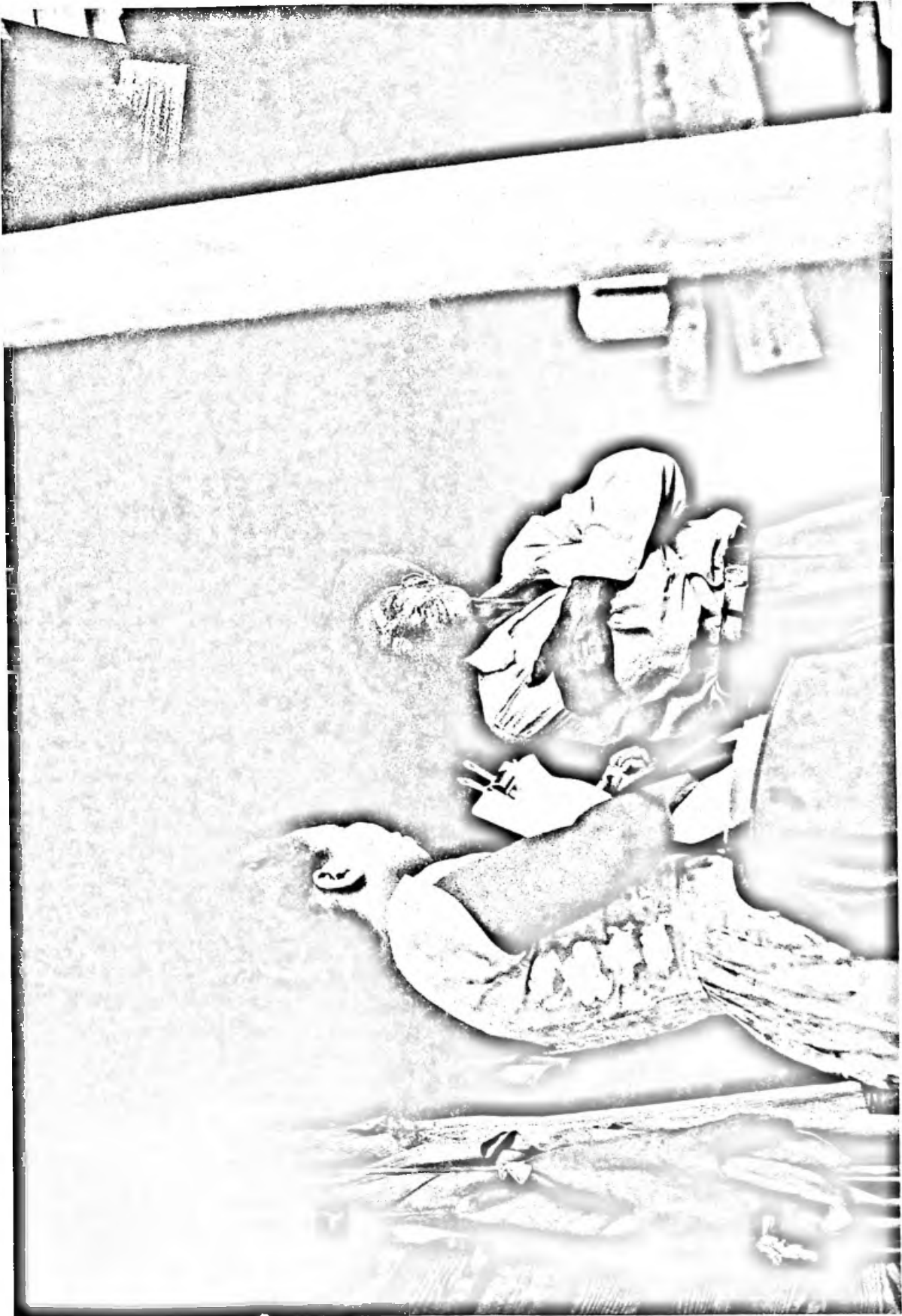
WHAT ABOUT TOMORROW?

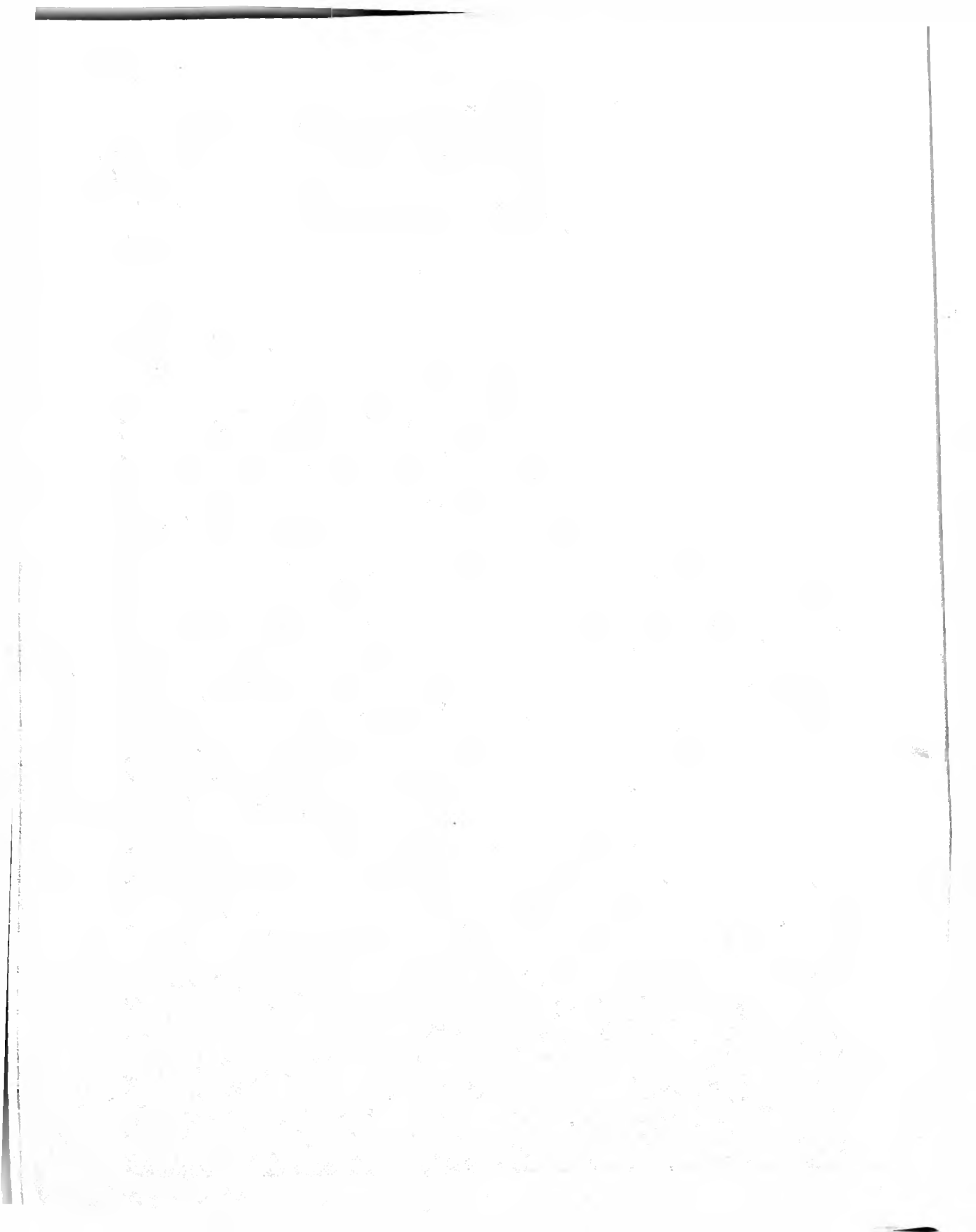
PART 2: HOUSING MARKET ANALYSIS

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DECEMBER 1973

The development and demonstration activities reported herein were performed pursuant to a contract with the Office of Economic Opportunity, Executive Office of the President, Washington, D. C. 20506, which was transferred during the course of the study to the Department of Housing and Urban Development, Washington, D. C. 20410. The opinions expressed herein are those of the authors and should not be construed as representing the opinions or policies of any agency of the United States Government.





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WHAT ABOUT TOMORROW?

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FOREWORD

In the Spring of 1972, the Office of Economic Opportunity decided to undertake an evaluation project on rural housing, entitled "Evaluation of Housing Policies and Programs in Southern Rural Areas." The Low Income Housing Development Corporation (LIHDC) of Durham, North Carolina, put together a consortium consisting of itself and its subsidiary, Housing and Community Development Corporation (HCD); Westat Research, Inc., of Rockville, Maryland; the Center for Urban Affairs at the North Carolina State University, and Dr. Michael A. Stegman of the University of North Carolina at Chapel Hill. OEO awarded the contract to the consortium, which on July 5, 1972, began the task outlined by OEO: ". . . to provide information to answer the following question: How should the Federal Government spend scarce resources to improve housing of low income families in southern rural areas?"

Questionnaires were administered to 14 different types of actors on the rural housing scene, including consumers (i.e., households living in housing units), bankers, county and Federal Farmers Home officials, builders, mobile home dealers and public housing directors and managers. In addition, a great deal of background information was amassed, including Census data. The conclusions found in Volume I grew out of both primary and secondary information.

One important matter must be mentioned -- Phase I of this study covered only the areas described below, that is, twelve selected Planning and Development Districts which represent three subregions of the Census South delineated by the Office of Economic Opportunity: Appalachia, the Mississippi Delta, and the Ozarks. Our findings and conclusions can be generalized only to those three subregions. We claim no more than that.

Barbara N. Smith
Project Director

LIST OF DISTRICTS

<u>STATE</u>	<u>DISTRICT</u>	<u>COUNTIES</u>	<u>TOWNS OVER 10,000</u>
Alabama	1046	*Cullman *Morgan *Lawrence	Cullman Decatur none
Arkansas (Southern)	3119	*Arkansas Ashley Bradley Chicot *Cleveland Desha Drew Grant Jefferson Lincoln	Stuttgart none none none none none none none Pine Pluff none
Arkansas (Northern)	4125	Cleburne Fulton Independence *Izard *Jackson *Sharp Stone Van Buren White Woodruff	none none none none none none none none none none
Kentucky (Northern)	1016	*Anderson Bourbon *Boyle Clark Estill Fayette *Franklin *Garrard Harrison *Jessamine *Lincoln Madison Mercer Nicholas Powell Scott Woodford	none none Danville Winchester none Lexington Frankfort none none none none Richmond none none none none none
Kentucky (Eastern)	1018	*Breathitt *Knott Lee Leslie *Letcher *Owsley Perry Wolfe	none none none none none none none none none

*Primary Sampling Unit Counties (PSUs)

List of Districts
Page 2

<u>STATE</u>	<u>DISTRICT</u>	<u>COUNTIES</u>	<u>TOWNS OVER 10,000</u>
Mississippi	3120	*Coahoma	Clarksdale
		DeSota	none
		Panola	none
		*Quitman	none
		*Tallahatchie	none
		*Tate	none
Tennessee (Eastern)	1033	Tunica	none
		*Carter	Elizabethtown
		Greene	Greenville
		*Hancock	none
		*Hawkins	none
		Johnson	none
Tennessee (Middle)	1034	*Sullivan	Bristol and Kingsport, E
		Unicoi	none Kingsport North
		Washington	Johnson City
		Anderson	Oak Ridge
		Blount	Maryville
		Campbell	none
Tennessee (Western)	1035	*Claiborne	none
		Cocke	none
		Grainger	none
		Hamblen	Morristown
		Jefferson	none
		*Knox	Knoxville
		*Loudon	none
		Monroe	none
		Morgan	none
		*Roane	none
		Scott	none
		Sevier	none
*Union	none		
Tennessee (Western)	1035	*Cannon	none
		*Clay	none
		Cumberland	none
		*DeKalb	none
		Fentress	none
		Jackson	none
		Macon	none
		*Overton	none
		Pickett	none
		Putnam	Cookeville
		*Smith	none
		Van Buren	none
Warren	McMinnville		
White	none		

¹Unincorporated

*Primary Sampling Unit Counties (PSUs)

<u>STATE</u>	<u>DISTRICT</u>	<u>COUNTIES</u>	<u>TOWNS OVER 10,000</u>
Virginia (Northern)	1021	Augusta *Bath Highland *Rockbridge *Rockingham	Staunton, ² Waynesboro ² none none none Harrisonburg
Virginia (Southern)	1025	*Buchanan *Dickenson *Russell *Tazewell	none none none none
West Virginia	1011	*Fayette *Mercer *Monroe *Raleigh *Summers	none Bluefield none Beckley none

²Independent City, not part of county.

*Primary Sampling Unit Counties in which interviews were conducted.

CHAPTER I
HOUSING MARKET ANALYSES

A. Procedure

1. Data Used

A housing market analysis is an estimate of the size of different housing markets within a certain geographical area. It seems there are as many different techniques used to develop housing market analyses as there are housing market analysts. In this study we have developed a technique using primary data on a multi-county basis almost exclusively, because the major thrust of the study was the collection and evaluation of primary data, derived from a series of questionnaires administered in multi-county districts.

There are other obvious advantages to using primary data. It is more up-to-date than secondary data (such as the decennial Census). It can provide information not available from other sources, such as housing condition or the attitudes and practices of bankers, builders, and consumers. It can be collected in a way which makes it possible to delineate the separate and quite different markets the analyst is interested in. (In this contract, OEO (and later HUD) is most interested in the size of subsidized vs. unsubsidized markets.)

There are also obvious advantages to performing housing market analyses on a regional basis, which in this study means a Planning and Development District basis. (For details on why Planning and Development Districts were used, see the Appendix to this Chapter, "Summary of the Sample Design for Phase I.") These districts are supposed to be a collection of counties

having some economic, geographic and social homogeneity, to make centralized planning feasible. PDDs also divide a state into sections which are roughly equal in population. We feel that the housing market analysis technique used in this report could be used fairly easily by any PDD in planning for the housing needs of its district.

2. Estimation of Number of Households

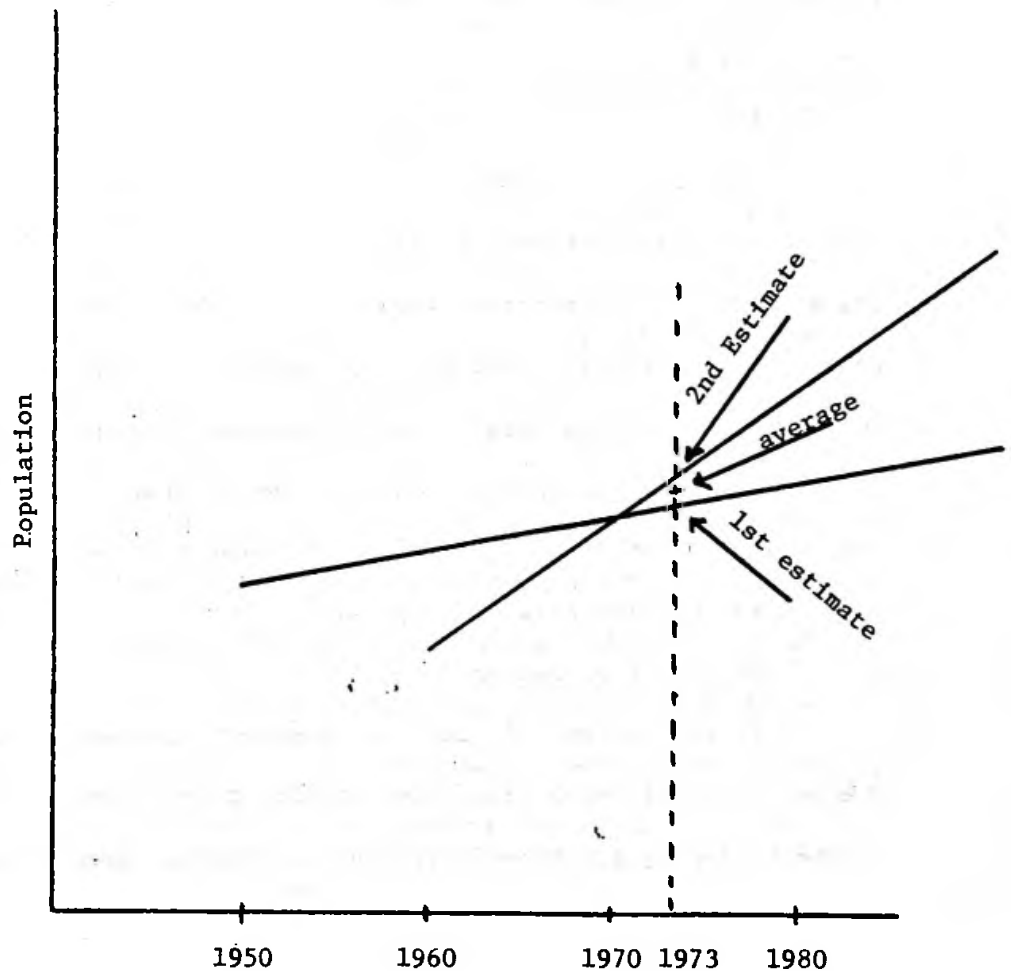
We estimated the number of households in each district in 1973 in the following manner:

(a) For want of a better alternative, we assumed the number of households is equal to the number of occupied year-round housing units.

(b) We used population trends over the last twenty years to extrapolate trends in the number of occupied year-round housing units. The trends (percent changes) are listed below.

DISTRICT	PERCENT CHANGE		
	<u>1950-1960</u>	<u>1960-1970</u>	<u>1950-1970</u>
West Virginia (1011)	-19.6	-13.1	-30.1
Northern Kentucky (1016)	+ 7.2	+ 5.0	+12.6
Eastern Kentucky (1018)	-22.6	-16.8	-35.6
Northern Virginia (1021)	+ 7.3	+ 5.5	+13.1
Southern Virginia (1025)	- 4.1	-12.1	-15.7
Eastern Tennessee (1033)	+ 3.5	+ 7.2	+10.9
Middle Tennessee (1034)	+ 8.7	- 4.1	+ 4.3
Western Tennessee (1035)	- 9.5	+ 1.9	- 7.8
Alabama (1046)	+21.3	+17.6	+42.7
Southern Arkansas (3119)	-19.6	+ 0.2	-19.4
Mississippi (3120)	-14.5	- 6.8	-20.4
Northern Arkansas (4125)	-19.3	+ 8.2	-12.6
TOTAL - ALL DISTRICTS	- 4.9	- 1.2	- 6.1
UNITED STATES	+18.5	+13.3	+34.3

(c) Because the percent change in population often varied quite substantially in the two intercensal periods, even shifting from negative to positive or vice versa in some cases, we developed two estimates of the number of year-round housing units in 1973, and averaged them. The first was the number there would be if the overall twenty-year trend continued. The second was the number there would be if the trend for the last ten years only were to continue. This is shown graphically below.



3. Estimation of Tenure

Our estimates of the proportion of consumers falling into four different types of tenure are based on the results of the Consumer Survey, a probability sample. Tables I.1-I.4 show owners, cash renters, renters without payment of cash rent, and households living rent free. An example of a renter without payment of cash rent is a farm worker who is provided a house by the farm owner in addition to his salary. A household living rent free might live in a house supplied by the parents of the husband or wife. The three different types of renters are shown separately on the tables for the purpose of demonstrating how housing condition varies among the different categories.

4. Estimation Definitions of "Standard" and "Substandard"

For the purpose of the district housing market analyses, the definition of a "standard" housing unit is one requiring no repairs to bring it up to both mechanical and structural Classification A, as described in Chapter II of Volume II of the report, "Housing Condition." The Housing Condition Questionnaire (administered to a subsample of consumers) includes, as Question 45, a notation as to the cost of bringing the houses surveyed up to that standard, and that rehabilitation cost is used in the housing market analyses.

5. Housing Preferences

In the context of the housing market analyses, consumers are placed in one of three categories according to their choice of answers to the following question (Question 78, Consumer Questionnaire): "If you had a chance, which of the following would you rather do?"

Stay in this house the way it is. . . .

Fix this house up. . . .

Move to a different house. . . ."

6. Division into Subsidized and Unsubsidized Markets

From Question 95 of the Consumer Questionnaire, we learned the total family income of most respondents and the median family income of each district. As a standard of eligibility for Federal subsidy programs, we chose 90 percent of the median income for the district.

7. Generalizability

The twelve housing market analyses are individual analyses of the twelve Planning and Development Districts selected for study under Phase I of the contract. In order to be eligible for the study, they had to rank below the median of housing quality (i.e., percentage with complete plumbing) for the rural South. It is therefore neither statistically accurate nor pragmatically sensible to claim that the results of the analyses can be added up and generalized to the three subregions of the South in which they fall. Simply for illustrative purposes, we have combined the district totals for homeowners into subregion totals, in order to provide a rough comparison of housing conditions in Appalachia, the Mississippi Delta and the Ozarks. It is our position, however, that the most sensible geographical basis for a housing market analysis is the Planning and Development District, and that is the basis for the following twelve analyses.

B. Housing Market Analyses

Table I.1 shows the percentage and number of homeowners in each of the twelve districts. Owner-occupied houses are divided into standard and substandard categories, as described above in "Procedures." The standard and substandard categories are further subdivided into three groups, depending upon the expressed preference of the homeowner in the Consumer survey. For the purpose of our housing market analysis, those owners who prefer to live in their houses as they now are, whether standard or substandard, are not considered as part of the housing market within the district.

Tables I.2, I.3 and I.4 are similar in format to Table I.1, but show the districts' proportion of cash renters, renters paying no cash rent, and households living rent free respectively. Again, those who have no desire to change their housing situation are dropped from market consideration.

On Tables I.5-I.16, information on consumers wishing to repair or to move is further subdivided, on a district-by-district basis, into three categories -- the unsubsidized market, and subsidized market and the uncertain market, consisting of those consumers who refused or did not know the income information requested in the Consumer Questionnaire.

The sources for the additional district information shown on Tables I.5-I.16 are shown at the bottom of each table. We selected the information in the belief that each table gives a fairly complete one-page picture of housing conditions in the district, from both the supply and the demand sides of the problem.

The following individual district Housing Market Analyses contain pertinent economic data (drawn from Volume III of this report), information on the attitudes of consumers and bankers toward the districts' economic condition and future, and a description of the housing markets in each district.

Following the twelve individual district Housing Market Analyses are three Summary Housing Market Analyses for the districts contained in the three Subregions (Appalachia -- Table I.17, the Mississippi Delta -- Table I.18, and the Ozarks -- Table I.19) as well as the Summary Housing Market Analysis for the twelve-district composite. It should be noted that the Summary Subregional Housing Market Analyses are simply totals of the figures for the districts located in the three Subregions, and not projections to the Subregions as a whole. Because these districts include the "worst" housing within the Subregions, it is impossible to project these figures to the Subregions. (See the Appendix to this Volume for a description of the sample selection technique used in choosing the twelve districts.)

TABLE I.1
 HOMEOWNERS BY DISTRICT, HOUSING CONDITION, AND HOUSING PREFERENCE
 AND DISTRICT TOTALS WITHIN SUBREGION

District	1970 Occupied Year-Round Rural Housing Units ^a	1973 Estimated Total Number of Households ^b	% & No. of House- holds Owning Homes ^c	Percent & Number of Households Owning Standard Homes ^d		Percent & Number of Households Owning Substandard Homes ^e		Who wish to live in house as is	Who wish to repair	Who wish to move	% & No. of Owner- Occupied Houses which are Substandard	Who wish to live in house as is	Who wish to repair	Who wish to move
				% & No. of Owner- Occupied Houses which are Standard	Who wish to live in house as is	Who wish to repair	Who wish to live in house as is							
W. Va. (1011)	52,509	49,624	73.64% 36,543	80.00% 29,234	41.70% 12,191	58.30% 17,043	--	--	--	20.00% 7,309	100.00% 7,309	--	--	--
N. Ky. (1016)	72,161	73,280	70.40% 51,589	81.80% 42,200	33.33% 14,067	33.33% 14,066	33.33% 14,066	14.29% 5,866	14.29% 5,866	18.20% 9,389	50.00% 4,695	25.00% 2,347	25.00% 2,347	25.00% 2,347
E. Ky. (1018)	29,675	27,545	75.00% 20,659	58.33% 12,050	85.71% 10,328	--	14.29% 5,866	14.29% 5,866	14.29% 5,866	41.67% 8,609	20.00% 1,722	80.00% 6,887	--	--
N. Va. (1021)	34,171	34,737	62.86% 21,836	70.00% 15,285	57.14% 8,735	42.86% 6,550	--	--	--	30.00% 6,551	66.70% 4,367	33.33% 2,184	33.33% 2,184	33.33% 2,184
S. Va. (1025)	31,873	30,769	79.52% 24,467	92.35% 22,595	33.33% 7,532	16.67% 3,765	50.00% 11,298	16.67% 3,765	16.67% 3,765	7.65% 1,872	100.00% 1,872	--	--	--
E. Tenn. (1033)	70,999	72,206	80.52% 58,140	59.10% 34,361	53.85% 18,503	30.77% 10,573	15.38% 5,285	15.38% 5,285	15.38% 5,285	40.90% 23,779	44.45% 10,570	44.45% 10,570	11.10% 2,639	11.10% 2,639
M. Tenn. (1034)	140,863	140,389	79.17% 111,146	90.90% 101,032	60.00% 60,619	30.00% 30,310	10.00% 10,103	10.00% 10,103	10.00% 10,103	9.10% 10,114	100.00% 10,114	--	--	--
W. Tenn. (1035)	53,480	53,291	81.30% 43,326	44.00% 19,063	63.64% 12,124	27.27% 5,204	9.09% 1,735	27.27% 5,204	27.27% 5,204	56.00% 24,263	7.14% 1,731	85.71% 20,801	7.14% 1,731	7.14% 1,731
Ala. (1046)	31,355	32,762	78.95% 25,866	50.00% 12,933	88.89% 11,497	11.11% 1,436	--	--	--	50.00% 12,933	66.67% 8,622	--	--	--
S. Ark. (3119)	46,955	46,119	77.03% 35,525	73.30% 26,040	63.64% 16,561	36.36% 9,479	--	--	--	26.70% 9,485	75.00% 7,114	75.00% 7,114	25.00% 2,371	25.00% 2,371
Miss. (3120)	38,516	37,358	79.17% 29,576	45.45% 13,442	20.00% 2,688	60.00% 8,066	20.00% 2,688	20.00% 2,688	20.00% 2,688	54.55% 16,134	16.67% 2,689	83.33% 13,445	--	--
N. Ark. (4125)	47,618	47,641	82.35% 39,232	86.67% 34,002	76.90% 26,148	23.10% 7,854	--	--	--	13.33% 5,230	100.00% 5,230	--	--	--
APPALACHIA*	517,086	514,603	76.48% 393,572	72.93% 287,032	53.61% 153,883	31.00% 88,948	15.39% 44,203	15.39% 44,203	15.39% 44,203	27.10% 106,539	21.62% 23,032	70.01% 74,606	8.35% 8,901	8.35% 8,901
DELTA*	85,471	83,477	77.99% 65,101	60.65% 39,482	48.75% 19,249	44.44% 17,545	6.81% 2,688	6.81% 2,688	6.81% 2,688	39.35% 25,619	10.50% 2,689	71.00% 18,187	18.50% 4,742	18.50% 4,742
OZARKS*	47,618	47,641	82.35% 39,232	86.67% 34,002	76.90% 26,148	23.10% 7,854	--	--	--	13.33% 5,230	100.00% 5,230	--	--	--

SOURCES:

^aU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60, towns of >10,000 population removed.
^bSee text for explanation of derivation of these figures.
^cConsumer Questionnaire, Question 35.
^dHousing Condition Questionnaire, Question 45.
^eConsumer Questionnaire, Question 78.

*All districts whose number begins with "1" are in Appalachia. The two districts whose number starts with "3" are in the Delta and the Northern Arkansas district represents the Ozarks subregion.

TABLE I.2

CASH RENTERS, BY DISTRICT, HOUSING CONDITION AND HOUSING PREFERENCE

District	Estimated Total No. of Households 1973 ^a	% & No. of Households Who Pay Cash Rent ^b	% & No. of Occupied Cash Rented Houses which are Standard ^c	% & No. of Households Who Pay Rent for Standard Housing ^d		% & No. of Occupied Cash Rented Houses which are Substandard ^c	% & No. of Households Who wish to stay in house as is to repair		% & No. of Households Paying Cash Rent for Substandard Units ^e	Who wish to move
				Who wish to stay in house as is	Who wish to repair		Who wish to stay in house as is	Who wish to repair		
W. Va. (1011)	49,624	20.00% 9,925	50.00% 4,962	0	100.00% 4,962	50.00% 4,962	0	100.00% 4,962	0	0
N. Ky. (1016)	73,280	19.20% 14,070	50.00% 7,035	0	50.00% 3,517	50.00% 7,035	0	0	100.00% 7,035	0
E. Ky. (1018)	27,545	23.61% 6,503	0	-	-	100.00% 6,503	0	0	100.00% 6,503	0
N. Va. (1021)	34,737	30.00% 10,421	100.00% 10,421	30.00% 3,126	40.00% 4,168	0	0	-	-	-
S. Va. (1025)	30,769	14.46% 4,449	0	-	-	100.00% 4,449	0	100.00% 4,449	0	0
E. Tenn. (1033)	72,206	16.88% 12,188	0	-	-	100.00% 12,188	0	100.00% 12,188	0	0
M. Tenn. (1034)	140,389	18.06% 25,354	0	-	-	100.00% 25,354	0	0	100.00% 25,354	0
W. Tenn. (1035)	53,291	13.08% 6,970	- ^e	-	-	- ^e	-	-	-	-
Ala. (1046)	32,762	12.28% 4,023	50.00% 2,011	0	100.00% 2,011	50.00% 2,011	0	50.00% 1,006	50.00% 1,005	0
S. Ark. (3119)	46,119	16.22% 7,480	83.33% 6,234	40.00% 2,493	60.00% 3,740	16.67% 1,247	100.00% 1,247	0	0	0
Miss. (3120)	37,358	10.42% 3,893	0	-	-	100.00% 3,893	0	0	100.00% 3,893	0
N. Ark. (6125)	47,661	10.29% 4,902	- ^c	-	-	- ^c	-	-	-	-

SOURCES: ^aFrom Table I.1^bConsumer Questionnaire, Question 35^cHousing Condition Questionnaire, Question 45^dConsumer Questionnaire, Question 78^eThe Housing Condition Survey sample did not include any households of this type in this district.

WAGE
Salary)

State	No. of Occupied Rent Houses	Who wish to move	No. of Renters Paying No Cash Rent for Substandard Houses	Who wish to stay in house as is	Who wish to repair	Who wish to move	No. of Renters Paying No Cash Rent for Substandard Houses	Who wish to stay in house as is	Who wish to repair	Who wish to move
N. Va. (1021)	27,545	0	25.00% 1,172	100.00% 1,172	100.0% 903	0	0	100.0% 903	0	0
S. Va. (1025)	34,737	4.29% 1,490	-	33.33% 1,173	75.0% 3,518	0	0	0	0	66.67% 2,345
E. Tenn. (1033)	30,769	1.20% 369	-	-	-	-	-	-	-	-
M. Tenn. (1034)	72,206	0	-	-	-	-	-	-	-	-
W. Tenn. (1035)	140,389	0	-	-	-	-	-	-	-	-
Ala. (1046)	53,291	0	-	-	-	-	-	-	-	-
S. Ark. (3119)	32,762	1.75% 573	0	-	-	-	100.0% 573	0	0	100.0% 573
Miss. (3120)	46,119	0	-	-	-	-	-	-	-	-
N. Ark. (4125)	37,358	6.25% 2,335	-	-	-	-	-	-	-	-
Total	47,641	5.88% 2,801	-	-	-	-	-	-	-	-

SOURCES: ^aFrom Table I.1
^bConsumer Questionnaire, Question 35
^cHousing Condition Questionnaire, Question 45
^dConsumer Questionnaire, Question 78
^eThe Housing Condition Survey sample did not include any households of this type in this district.

HOUSEHOLDS LIVING RENT FREE
 (for example)

Estimated Total N

BY DISTRICT, HOUSING CONDITION AND HOUSING PREFERENCE
 (Households occupying housing owned by relatives)

District	No. of Households 1973 ^a	% & No. of Households Who Live Rent Free		% & No. of Households Who Live in Standard Housing		% & No. of Occupied Rent Free Houses		% & No. of Households Who Live Rent Free in Substandard Units	
		Who Live Rent Free	Who Live in Standard Housing	Who wish to repair house as is	Who wish to move	Who wish to stay in house as is	Who wish to repair	Who wish to stay in house as is	Who wish to move
N.Va. (1011)	49,624	4.55% 2,258	—	—	—	— ^e	—	—	—
N.Ky. (1016)	73,280	4.00% 2,931	100.0% 2,931	0	0	0	—	—	—
E.Ky. (1018)	27,545	1.39% 383	—	—	—	— ^e	—	—	—
N.Va. (1021)	34,737	2.86% 993	—	—	—	100.00% 993	0	100.00% 993	0
S.Va. (1025)	30,769	4.82% 1,483	—	0	0	100.00% 1,483	0	100.00% 1,483	0
E.Tenn. (1033)	72,206	2.60% 1,877	50.00% 937	0	100.0% 937	50.00% 937	0	0	100.0% 937
N.Tenn. (1034)	140,389	2.78% 3,903	—	—	—	— ^e	—	—	—
Tenn. (35)	53,291	5.61% 2,990	—	—	—	100.00% 2,990	0	50.00% 1,495	50.0% 1,495
	32,762	7.02% 2,300	—	—	—	100.00% 2,300	0	100.00% 2,300	0
	46,119	6.76% 3,118	66.67% 2,078	100.0% 2,078	0	33.33% 1,039	100.00% 1,039	0	0
	37,358	4.17% 1,558	—	—	—	100.00% 1,558	0	100.00% 1,558	0
	47,641	1.47% 700	— ^e	—	—	— ^e	—	—	—

^aFrom Table I.1
^bConsumer Questionnaire, Question 35
^cHousing Condition Questionnaire, Question 45
^dConsumer Questionnaire, Question 78
^eThe Housing Condition Survey sample did not include any households of this type in this district.

1. West Virginia (District 1011)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 5.4%
 1960 - 11.8%
 1970 - 6.1%

Basic Employment Industry: Mining

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Inflow
 Industry group of most in-migrants: Mining

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than United States
 Value of Products: Rate of increase greater than United States.

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Decreased as U. S. increased
 Value of products: Rate of increase less than U. S.

Mining:

Number of establishments: Rate of decrease greater than U. S.
 Number of employees: Rate of decrease greater than U. S.
 Value of shipments: Increased.

Commerce

Retail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase less than U. S.
 Sales: Decreased as U. S. increased

Wholesale Trade:

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase slightly less than U. S.
 Sales: Rate of increase greater than U. S.

Selected Services

Number of establishments: Rate of increase less than U. S.
 Number of employees: Decreased as U. S. increased
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$2,546
 1960 - \$3,786
 1970 - \$6,475

Percent of the Median Income for the United States:

1950 - 82.9%
 1960 - 66.9%
 1970 - 67.5%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 47.27%
 Worse: 10.91%
 About the same: 33.64%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 34.35%
 Good: 38.93%
 Average: 3.82%
 Bad: 22.90%

(How do you expect them to change in the next ten years?)

Improve: 43.53%
 Remain the same: 56.47%
 Deteriorate: 0.00%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. More utilization of natural resources | 30.60% |
| 2. Industrial growth | 25.86% |
| 3. Lack of industrial growth | 25.86% |
| 4. Improved highway system | 9.05% |
| 5. Increased real estate values | 4.31% |
| 6. General economic improvement, nationally and/or locally | 4.31% |

c. Economic Summary

Much of the stability of this district will depend on mining and wholesale trade. Wholesale trade appears to show the most overall growth. Incomes are not increasing substantially.

-
- ^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
- ^bVolume II, Chapter I, Consumer Questionnaire, Question 3.
- ^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.5)

(1) Unsubsidized Market

In this district, the unsubsidized market shows no interest in moving to different houses, but owners of standard units profess a great interest in remodeling their homes.

The renters ineligible for subsidy want their rental units repaired, even though the units would need substantial repairs (averaging \$2,500) to bring them up to standard.

(2) Subsidized Market

The owner-occupied substandard units would require very little repair work to bring them up to standard (an average of \$500 in repairs). However, the income level of the owners is so low (\$2,828) as to necessitate some sort of subsidy.

The renters of substandard units also have a very low average income (\$1,560). They now pay no cash rent, so it is doubtful that the owners of their units would make the \$2,500 investment required to bring the units up to standard.

TABLE I.5

HOUSING MARKET ANALYSIS
WEST VIRGINIA
(District 1011)

(Fayette, Mercer, Monroe, Raleigh and Summers Counties)

	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Of Standard Units	Of Substandard Units	Of Standard Units	Of Substandard Units
Desiring Remodeling Units	17,043	Desiring Remodeling Units	4,962	Desiring Remodeling Units
Desiring Different Units	\$13,497	Desiring Different Units	\$7,000	Desiring Different Units
Desiring Repairs, Remodeling or Rehab		Desiring Repairs, Remodeling or Rehab	\$2,500	Desiring Repairs, Remodeling or Rehab
Unsubsidized Market ^c				
Average Income	4,873		903	
Average Cost of rehab	\$2,828		\$1,560	
Subsidized Market ^c	\$ 500		\$2,500	
Average Income				
Average Cost of rehab (per household)	2,436		4,962	
Refused or Did Not Know Income Information ^c	\$1,500			
Average Cost of Rehab				

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	35.58%
Prefer to move to another town:	64.42%
Prefer to stay in same area:	
Tenure Preferred	
Own	89.09%
Rent	10.91%
Housing Type Preferred	
Mobile Home	8.33%
Single Family	87.04%
Two-Family House	.93%
Apartment	3.70%
Other	0.00%
Willing to Pay Per Month for New Unit	\$ 79

1970 VACANCY RATES

Units for sale	1.24%
Units for rent	6.15%
AVERAGE COST OF HOUSES for all new houses, excluding land ^e	\$30,500
new FmHA houses, including land ^e	\$17,000
existing FmHA houses, including land ^e	\$12,900
AVERAGE RENT PER MONTH ^f	\$ 57
MEDIAN INCOME ^g	\$ 6,625
90% of Median Income	\$ 5,963

FINANCIAL INSTITUTION INCOME MINIMUMS TO PURCHASE NEW UNITS^j

\$14,000 house	\$7,200
\$ 7,488 Mobile Home	\$6,000

TYPES OF LOANS, AS PERCENT OF TOTAL LOANS, FOR COMMERCIAL BANKS, 1966-1971^k

Residential Real Estate	30.06%
Mobile Home Loans (1971 only)	6.35%
Rehab/Repair	2.56%

^aFrom Table I.1
^bTotal from Tables I.2, I.3, I.4
^cHand tabulation of Consumer Questionnaire, Question 95
^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3
^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.
^fBuilder Questionnaire, Question 8
^gFmHA Questionnaire, Questions 27 and 31
^hConsumer Questionnaire, Question 37
ⁱConsumer Questionnaire, Question 95
^jFinancial Questionnaire, Questions 8 and 26
^kFederal Deposit Insurance Corporation, Special Run.

2. Northern Kentucky (District 1016)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 3.4%
 1960 - 5.1%
 1970 - 3.8%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Outflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease less than U. S.
 Value of Products: Rate of increase greater than U. S.

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase greater than U. S.
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase greater than U. S.
 Sales: Rate of increase greater than U. S.

Wholesale Trade:

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase less than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$2,124
 1960 - \$4,229
 1970 - \$7,196

Percent of the Median Income for the United States:

1950 - 69.1%
 1960 - 74.7%
 1970 - 75.0%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 37.60%
 Worse: 8.00%
 About the same: 45.60%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 43.36%
 Good: 47.79%
 Average: 0.00%
 Bad: 8.85%

(How do you expect them to change in the next ten years?)

Improve: 63.56%
 Remain the same: 28.58%
 Deteriorate: 7.85%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. Industrial growth | 51.94% |
| 2. General economic improvement, nationally and/or locally | 24.03% |
| 3. Agricultural growth | 15.54% |
| 4. Other | 8.52% |

c. Economic Summary

Growth in this district may be distorted by large cities nearby. But agriculture is indeed holding on better than the United States as a whole. Incomes show steady but slow improvement.

^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.

^bVolume II, Chapter I, Consumer Questionnaire, Question 3.

^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.6)

(1) Unsubsidized Market

This district has more consumers interested in purchasing different units than any other district among the twelve under study. A large number of families (9,378) who already own standard homes would like to purchase different ones; they have an average income of \$11,250. In addition, about 7,000 renters say they would like different units, but their income averages only \$7,000.

(2) Subsidized Market

In this district, the owners of substandard units wish to repair them; the renters of substandard units wish to move to different units.

TABLE I.6
HOUSING MARKET ANALYSIS

NORTHERN KENTUCKY
(District 1016)
(Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard
Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott and Woodford Counties)

	NUMBER OF OWNERS ^a			NUMBER OF RENTERS ^b		
	Desiring Remodeling Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Units	Desiring Different Units
1973 Markets	9,378	9,378	2,347	3,517	3,518	1,172
Unsubsidized Market ^c						
Average Income	\$9,460	\$11,250	\$4,100	\$7,000	\$7,000	\$3,900
Average Cost of rehab			\$ 500			
Subsidized Market ^c						
Average Income	4,689		2,931		4,690	
Average Cost of rehab (per household)	\$2,824		\$2,080		\$3,900	
Refused or Did Not Know Income Information ^c						
Average Cost of Rehab	4,688		2,347		1,172	

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	25.42%
Prefer to move to another town:	74.58%
Prefer to stay in same area:	
Tenure Preferred	
Own	89.92%
Rent	10.08%
Housing Type Preferred	
Mobile Home	8.13%
Single Family	82.11%
Two-Family House	4.07%
Apartment	4.07%
Other	1.63%
Willing to Pay Per Month for New Unit	\$ 76

1970 VACANCY RATES^e

Units for sale	: 1.11%
Units for rent	: 8.26%

AVERAGE COST OF HOUSES

for all new houses, excluding land ^f	: \$22,200
new FHA houses, in- cluding land ^g	: \$17,600
existing FHA houses, including land ^g	: \$15,700

AVERAGE RENT PER MONTH^h: \$ 56

MEDIAN INCOME ⁱ	: \$6,875
90% of Median Income:	\$6,188

FINANCIAL INSTITUTION INCOME MINIMUMS

TO PURCHASE NEW UNITS ^j	
\$14,000 house	: \$5,500
\$ 7,488 Mobile Home	: \$4,400

TYPES OF LOANS, AS PERCENT OF TOTAL

LOANS, FOR COMMERCIAL BANKS, 1966-1971 ^k	
Residential Real Estate	: 18.27%
Mobile Home Loans (1971 only)	: 2.18%
Rehab/Repair	: 2.15%

^a From Table I.1
^b Total from Tables I.2, I.3, I.4
^c Hand tabulation of Consumer Questionnaire, Question 95
^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3
^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.
^f Builder Questionnaire, Question 8
^g FHA Questionnaire, Questions 27 and 31
^h Consumer Questionnaire, Question 37
ⁱ Consumer Questionnaire, Question 95
^j Financial Questionnaire, Questions 8 and 26
^k Federal Deposit Insurance Corporation, Special Run.

3. Eastern Kentucky (District 1018)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 3.4%
 1960 - 9.8%
 1970 - 7.8%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Inflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Rate of decrease greater than U. S.

IndustryManufacturing:

Number of establishments: Rate of decrease greater than U. S.
 Number of employees: Decreased as U. S. increased
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

CommerceRetail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Decreased as U. S. increased
 Sales: Decreased as U. S. increased

Wholesale Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Decreased as U. S. increased
 Sales: Decreased as U. S. increased

Selected Services

Number of establishments: Decreased as U. S. increased
 Number of employees: Decreased as U. S. increased
 Receipts: Decreased as U. S. increased

(4) Income^a

Median Income: 1950 - \$1,424
1960 - \$2,033
1970 - \$3,734

Percent of the Median Income for the United States:

1950 - 46.3%
1960 - 35.9%
1970 - 38.8%

b. Attitudes Toward Economic Conditions

Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 62.50%
Worse: 2.78%
About the same: 31.94%

c. Economic Summary

District shows almost no signs of growth as there are declines in all of the economic sectors. Incomes in the district are very low and are not improving to any extent.

Volume II, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.

Volume II, Chapter 1, Consumer Questionnaire, Question 3
Volume II, Chapter 1, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table 1.7)

(1) Unsubsidized Market

As can be seen in Table I.1, most (83.33%) of the owners of standard units in this district desire to remain in their current houses as they now are, and therefore do not appear on Table I.7. In addition, Table I.1 shows that no renters of substandard units desired to move to different units, so that potential market is also eliminated.

The result is that there is no certain unsubsidized market for either remodeling, repairs or different units in this district. The consumers of undetermined income did, however, express a desire for different units.

(2) Subsidized Market

All the owners of substandard units wished to repair them rather than move to different units. The substandard units require major repairs (averaging \$3,500 each).

The renters of substandard units would like to move to different units. The average rent in this district is so low (\$27 per month) that they could perhaps afford to rent a different unit, but probably would not improve their housing situation by moving.

TABLE I.7
HOUSING MARKET ANALYSIS

EASTERN KENTUCKY
(District 1018)

(Breathitt, Knott, Lee, Leslie, Letcher, Owsley, Perry, and Wolfe Counties)

1973 Markets	NUMBER OF OWNERS		NUMBER OF RENTERS	
	Of Standard Units	Of Substandard Units	Of Standard Units	Of Substandard Units
Unsubsidized Market ^c				
Average Income				
Average Cost of rehab				
Subsidized Market ^c				
Average Income				
Average Cost of rehab (per household)				
Refused or Did Not Know Income Information ^c				
Average Cost of Rehab				
	Desiring Remodeling Units	Desiring Different Remodeling Units	Desiring Repairs, Remodeling of Rehab Units	Desiring Different Remodeling of Rehab Units
	1,715		1,722	6,503
			\$1,344	\$2,400
			\$3,500	
			6,169	
			\$1,833	

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred			
Prefer to move to another town:	26.09%	Units for sale	1.28%
Prefer to stay in same area:	73.91%	Units for rent	10.41%
Tenure Preferred			
Own	92.96%		
Rent	7.04%		
Housing Type Preferred			
Mobile Home	9.86%		
Single Family	81.69%		
Two-Family House	4.23%		
Apartment	2.82%		
Other	1.41%		
Willing to Pay Per Month for New Unit	\$ 71		

1970 VACANCY RATES^e

Units for sale	1.28%
Units for rent	10.41%
AVERAGE COST OF HOUSES	
for all new houses, excluding land ^f	\$23,000
new FmHA houses, including land ^g	\$17,000
existing FmHA houses, including land ^g	\$15,700
AVERAGE RENT PER MONTH ^h	\$ 27
MEDIAN INCOME ⁱ	\$ 3,500
90% of Median Income	\$ 3,150

FINANCIAL INSTITUTION INCOME MINIMUMS

TO PURCHASE NEW UNITS ^j	\$6,200
\$14,000 house	\$3,600
\$ 7,488 Mobile Home	

TYPES OF LOANS AS PERCENT OF TOTAL LOANS FOR COMMERCIAL BANKS, 1960-1971^k

Residential Real Estate	17.63%
Mobile Home Loans (1971 only)	1.92%
Rehab/Repair	1.32%

^aFrom Table I.1
^bTotal from Tables I.2, I.3, I.4
^cHand tabulation of Consumer Questionnaire, Question 95
^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3
^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.
^fBuilder Questionnaire, Question 8
^gFmHA Questionnaire, Questions 27 and 31
^hConsumer Questionnaire, Question 37
ⁱConsumer Questionnaire, Question 95
^jFinancial Questionnaire, Questions 8 and 26
^kFederal Deposit Insurance Corporation, Special Run.

4. Northern Virginia (District 1021)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 2.9%
 1960 - 3.7%
 1970 - 2.5%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Inflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Rate increased as U. S. decreased

Industry

Manufacturing:

Number of establishments: Rate of decrease greater than U. S.
 Number of employees: Decreased as U. S. increased
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Wholesale Trade:

Number of establishments: Rate of increase slightly less than U. S.
 Number of employees: Decreased as U. S. increased
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase greater than U. S.
 Receipts: Decreased as U. S. increased

(4) Income^a
Median Income: 1950 - \$2,514
 1960 - \$4,550
 1970 - \$7,202

Percent of the Median Income for the United States:

1950 - 81.8%
 1960 - 80.4%
 1970 - 75.1%

b. Attitudes Toward Economic Conditions

(1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 25.71%
 Worse: 11.43%
 About the same: 34.29%

(2) Lenders^c:

(How would you assess the economic conditions in your lending territory at the moment?)

Very good: 43.96%
 Good: 45.05%
 Average: 10.99%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 100.0%
 remain the same: 0.00%
 deteriorate: 0.00%

(Why do you say that?)

al growth
 nd recreational growth
 ighway system

37.04%
 37.04%
 13.57%
 12.35%

c. Economic Summary

District shows slight growth with economy shifting from agriculture toward manufacturing and services. Incomes are decreasing as a percent of the median income for the United States. Lenders agree with these trends as they think industrial growth and tourist and recreational growth are the reasons for their economic growth.

Volume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
Volume II, Chapter 1, Consumer Questionnaire, Question 3.
Volume II, Chapter 3, Financial Institutions Question Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.8)

(1) Unsubsidized Market

The consumers in this district ineligible for subsidy have the highest average incomes found in the twelve districts. All the owners and half the renters would prefer to remodel or repair their existing houses rather than move to different ones, but 3,126 renters of standard units, with an average income of \$13,533, would prefer to move. This district has the highest proportion of consumers who would like to rent, if they moved, so it is quite likely that many of the present renters would like to move to more desirable rental units, rather than to buy new units.

(2) Subsidized Market

Most of the consumers whose incomes fall below 90 percent of the median income for this district already live in standard housing. There are only 993 consumers eligible for a subsidy who live in sub-standard units. They are renters, and their average income is \$6,200. They would like to have their present rental units repaired.

TABLE I.8

HOUSING MARKET ANALYSIS

NORTHERN VIRGINIA
(District 1021)

(Augusta, Bath, Highland, Rockbridge, and Rockingham Counties)

1973 Markets	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Desiring Remodeling Units	Desiring Repairs, Different or Rehab Units	Of Standard Units	Of Substandard Units
Unsubsidized Market ^c	2,183	4,367	3,126	3,126
Average Income	\$11,545	\$8,470	\$14,333	\$13,533
Average Cost of rehab		\$2,500		
Subsidized Market ^c	4,367		1,042	993
Average Income	\$ 2,462		\$ 4,400	\$6,200
Average Cost of rehab (per household)				\$1,500
Refused or Did Not Know Income Information ^c			2,184	
Average Cost of Rehab				

CONSUMER PREFERENCES. IF MOVE MADE^d

Housing Location Preferred			
Prefer to move to another town:	28.57%	Units for sale	1.07%
Prefer to stay in same area :	71.43%	Units for rent	6.36%
Tenure Preferred			
Own	82.61%	AVERAGE COST OF HOUSES	
Rent	17.39%	for all new houses,	
Housing Type Preferred		excluding land ^g	\$27,300
Mobile Home	7.14%	new FmHA houses, in-	
Single Family	87.14%	cluding land ^g	\$18,200
Two-Family House	0.00%	existing FmHA houses,	
Apartment	5.71%	including land ^g	\$17,200
Other	0.00%	AVERAGE RENT PER MONTH ^h :	\$ 67
Willing to Pay Per Month for		MEDIAN INCOME ⁱ	\$7,500
New Unit	\$ 98	90% of Median Income:	\$6,750

1970 VACANCY RATES^e

Units for sale	1.07%
Units for rent	6.36%

AVERAGE COST OF HOUSES

for all new houses,	
excluding land ^g	\$27,300
new FmHA houses, in-	
cluding land ^g	\$18,200
existing FmHA houses,	
including land ^g	\$17,200

AVERAGE RENT PER MONTH^h: \$ 67

MEDIAN INCOME ⁱ	\$7,500
90% of Median Income:	\$6,750

FINANCIAL INSTITUTION INCOME MINIMUMS
TO PURCHASE NEW UNITS^j

\$14,000 house	\$6,300
\$ 7,488 Mobile Home	\$6,300

TYPES OF LOANS, AS PERCENT OF TOTAL
LOANS, FOR COMMERCIAL BANKS, 1968-1971^k

Residential Real Estate	27.43%
Mobile Home Loans (1971 only)	3.09%
Rehab/Repair	1.37%

^aFrom Table I.1

^bTotal from Tables I.2, I.3, I.4

^cand Tabulation of Consumer Questionnaire, Question 95

^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^fBuilder Questionnaire, Question 8

^gFmHA Questionnaire, Questions 27 and 31

^hConsumer Questionnaire, Question 37

ⁱConsumer Questionnaire, Question 95

^jFinancial Questionnaire, Questions 8 and 26

^kFederal Deposit Insurance Corporation, Special Run.

5. Southern Virginia (District 1025)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 3.0%
 1960 - 8.1%
 1970 - 4.4%

Basic Employment Industry: Mining

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)

Net: Outflow

Industry group of most in-migrants: Wholesale and retail trade

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease less than U. S.
 Value of Products: Rate of increase greater than U. S.

Industry

Manufacturing:

Number of establishments: Rate of decrease less than U. S.
 Number of employees: Rate of increase the same as U. S.
 Value of products: Rate of increase less than U. S.

Mining:

Number of establishments: Rate of decrease greater than U.
 Number of employees: Rate of decrease greater than U. S.
 Value of shipments: Increased.

Commerce

Retail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Decreased as U. S. increased
 Sales: Decreased as U. S. increased

Wholesale Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase less than U. S.
 Sales: Decreased as U. S. increased

Selected Services

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase greater than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$2,163
 1960 - \$3,638
 1970 - \$6,188

Percent of the Median Income for the United States:

1950 - 70.4%
 1960 - 64.3%
 1970 - 64.5%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 48.19%
 Worse: 7.23%
 About the same: 31.33%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good:
 Good: 60.00%
 Average: 20.00%
 Bad: 20.00%

(How do you expect them to change in the next ten years?)

Improve: 75.00%
 Remain the same: 25.00%
 Deteriorate: 0.00%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. Industrial growth | 50.00% |
| 2. More utilization of natural resources | 25.00% |
| 3. General economic improvement, nationally and/or locally | 25.00% |

d. District Housing Market Analysis (Table I.9)

(1) Unsubsidized Market

There is more interest in this district in purchasing different units than in remodeling existing ones. The 5,649 owners of standard units who wish to move to different houses have an income high enough to afford the move (\$11,270). The 1,882 owners of standard housing interested in remodeling also earn enough (\$9,075) to afford to remodel.

(2) Subsidized Market

This district has a small number (936) of owners of substandard units eligible for subsidy. All of them would prefer to repair their present homes.

There is a much larger number (5,932) of renters of substandard units who desire repairs, but their income is unknown, as is the income of the 3,766 owners of substandard units who wish to move to different units.

c. Economic Summary

Economic activity in this district continues to revolve around the mining industry. Manufacturing has fluctuated and agriculture has declined in employment but has risen in the value of products. Incomes are remaining relatively low.

^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.

^bVolume II, Chapter I, Consumer Questionnaire, Question 3.

^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

TABLE I.9

HOUSING MARKET ANALYSIS

SOUTHERN VIRGINIA
(District 1025)

(Buchanan, Dickenson, Russell, and Tazewell Counties)

	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Of Standard Units	Of Substandard Units	Of Standard Units	Of Substandard Units
1973 Markets	Desiring Remodeling Units	Desiring Remodeling Units	Desiring Remodeling Units	Desiring Remodeling Units
	Different Units	Different Units	Different Units	Different Units
Unsubsidized Market ^c	1,882	5,649		
Average Income	\$9,075	\$11,270		
Average Cost of rehab				
Subsidized Market ^c	1,883	1,883	936	5,932
Average Income	\$6,270	\$ 1,738	\$2,676	\$3,500
Average Cost of rehab (per household)			\$2,500	
Refused or Did Not Know Information ^c		3,766	936	5,932
Average Cost of Rehab			\$3,500	\$3,500

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	
Prefer to move to another town:	35.80%
Prefer to stay in same area :	64.20%
Tenure Preferred	
Own	90.36%
Rent	9.64%
Housing Type Preferred	
Mobile Home	16.87%
Single Family	78.31%
Two-Family House	1.20%
Apartment	3.61%
Other	0.00%
Willing to Pay Per Month for New Unit	\$108

1970 VACANCY RATES^c

Units for sale	0.97%
Units for rent	8.38%
AVERAGE COST OF HOUSES for all new houses, excluding land ^e :	\$18,600
new FmHA houses, including land ^e :	\$17,700
existing FmHA houses, including land ^e :	\$14,200
AVERAGE RENT PER MONTH ^f :	\$ 57
MEDIAN INCOME ^g	\$ 7,750
90% of Median Income:	\$ 6,975

FINANCIAL INSTITUTION INCOME MINIMUMS TO PURCHASE NEW UNITS^h

\$14,000 house	\$5,400
\$ 7,488 Mobile Home	\$6,300

TYPES OF LOANS, AS PERCENT OF TOTAL LOANS, FOR COMMERCIAL BANKS, 1966-1971ⁱ

Residential Real Estate	34.23%
Mobile Home Loans (1971 only)	4.69%
Rehab/Repair	1.98%

^a From Table I.1

^b Total from Tables I.2, I.3, I.4

^c Land tabulation of Consumer Questionnaire, Question 95

^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^f Builder Questionnaire, Question 8

^g FmHA Questionnaire, Questions 27 and 31

^h Consumer Questionnaire, Question 37

ⁱ Consumer Questionnaire, Question 95

^j Financial Questionnaire, Questions 8 and 26

^k Federal Deposit Insurance Corporation, Special Run.

6. Eastern Tennessee (District 1033)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 4.4%
 1960 - 6.5%
 1970 - 5.7%

Basic Employment Industry: Manufacturing

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Inflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Rate of decrease greater than U. S.

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase greater than U. S.
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Wholesale Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase less than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$2,132
 1960 - \$3,970
 1970 - \$7,011

Percent of the Median Income for the United States:

1950 - 69.4%
 1960 - 70.1%
 1970 - 73.1%

b. Attitudes Toward Economic Conditions

(1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 41.56%
 Worse: 7.79%
 About the same: 41.56%

(2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 26.56%
 Good: 64.59%
 Average: 8.85%
 Bad:

(How do you expect them to change in the next ten years?)

Improve: 45.14%
 Remain the same: 54.86%
 Deteriorate: 0.00%

(Why do you say that?)

1. Industrial growth 72.57%
2. General economic improvement, nationally and/or locally 27.43%

c. Economic Summary

Except for agriculture, all sectors show some growth even though in most cases the growth rate was less than that of the United States. Incomes are improving slowly. 72.57 percent of the lenders thought the conditions would improve because of industrial growth.

-
- Volume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
- Volume II, Chapter I, Consumer Questionnaire, Question 3.
- Volume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.10)

(1) Unsubsidized Market

This district has the highest median income of the twelve districts, so it is not surprising that the income level of the unsubsidized market is high. No consumers expressed an interest in moving to different units, but more than 5,000 would like to remodel or repair their present homes.

(2) Subsidized Market

About one-fourth of the owners of substandard units would like to move to different units, but cannot afford to move. A much smaller percentage of the renters of substandard units would like to move and probably could afford at least a different rental unit. More than 20,000 owners and renters of substandard units would like to repair. The average cost of bringing an owner-occupied house up to standard is \$833, but the average cost of repair for a rental unit is \$2,500.

TABLE I. 10
HOUSING MARKET ANALYSIS

EASTERN TENNESSEE
(District 1033)

(Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, and Washington Counties)

1973 Markets	NUMBER OF OWNERS		NUMBER OF RENTERS	
	Of Standard Units	Of Substandard Units	Of Standard Units	Of Substandard Units
Unsubsidized Market ^c	2,643	2,642	Desiring Repairs, Remodeling or Rehab Units	Desiring Repairs, Remodeling or Rehab Units
Average Income	\$15,940	\$11,300	Desiring Different Units	Desiring Different Units
Average Cost of rehab		\$ 500	Desiring Remodeling Units	Desiring Different Units
Subsidized Market ^c				
Average Income	2,642	7,928	2,639	937
Average Cost of rehab (per household)	\$5,052	\$ 3,204	\$ 850	\$ 2,808
Refused or Did Not Know Income Information ^c		\$ 833		\$ 2,500
Average Cost of Rehab	7,930	2,643		

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred			
Prefer to move to another town:	23.29%	Units for sale	1.20%
Prefer to stay in same area:	76.71%	Units for rent	7.39%
Tenure Preferred			
Own	97.37%	AVERAGE COST OF HOUSES	
Rent	2.63%	for all new houses, excluding land ^e	\$26,000
Housing Type Preferred		new FmHA houses, including land ^e	\$14,900
Mobile Home	13.16%	existing FmHA houses, including land ^e	\$13,500
Single Family	86.84%		
Two-Family House	0.00%	AVERAGE RENT PER MONTH ^h :	\$ 62
Apartment	0.00%	NEW UNIT	\$ 8,500
Other	0.00%	90% of Median Income:	\$ 7,650
Willing to Pay Per Month for New Unit	\$127		

1970 VACANCY RATES

Units for sale	1.20%
Units for rent	7.39%
FINANCIAL INSTITUTION INCOME MINIMUMS	
TO PURCHASE NEW UNITS	
\$14,000 house	\$6,000
\$ 7,488 Mobile Home	\$6,500

FINANCIAL INSTITUTION INCOME MINIMUMS

TO PURCHASE NEW UNITS	
\$14,000 house	\$6,000
\$ 7,488 Mobile Home	\$6,500
TYPES OF LOANS, AS PERCENT OF TOTAL LOANS, FOR COMMERCIAL BANKS, 1966-1971 ^k	
Residential Real Estate	13.11%
Mobile Home Loans (1971 only)	6.56%
Rehab/Repair	1.79%

^a From Table I. 1.1

^b Total from Tables I.2, I.3, I.4

^c Land tabulation of Consumer Questionnaire, Question 95

^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^f Builder Questionnaire, Question 8

^g FmHA Questionnaire, Questions 27 and 31

^h Consumer Questionnaire, Question 37

ⁱ Consumer Questionnaire, Question 95

^j Financial Questionnaire, Questions 8 and 26

^k Federal Deposit Insurance Corporation, Special Run.

7. Middle Tennessee (District 1034)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 5.4%
 1960 - 9.2%
 1970 - 4.8%

Basic Employment Industry: Mining

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^b

Net: Outflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Increased as U. S. decreased

IndustryManufacturing:

Number of establishments: Rate of decrease less than U. S.
 Number of employees: Decreased as U. S. increased
 Value of products: Rate of increase less than U. S.

Mining:

Number of establishments: Rate of decrease greater than U.
 Number of employees: Rate of decrease less than U. S.
 Value of shipments: decreased

CommerceRetail Trade:

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate increase less than U. S.
 Sales: Rate of increase greater than U. S.

Wholesale Trade:

Number of establishments: Rate of increase about the same a
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Decreased as U. S. increased
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$2,082
 1960 - \$4,083
 1970 - \$7,030

Percent of the Median Income for the United States:

1950 - 67.8%
 1960 - 72.1%
 1970 - 73.8%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 41.67%
 Worse: 11.11%
 About the same: 36.11%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 16.31%
 Good: 83.69%
 Average: 0.00%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 57.62%
 Remain the same: 17.38%
 Deteriorate: 25.00%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. General economic improvement, nationally and/or locally | 53.25% |
| 2. Industrial growth | 40.77% |
| 3. Tourist and recreational growth | 5.97% |

c. Economic Summary

Growth of this district depends on the strength and influence of the Knoxville area. The commerce sector shows the most growth. Incomes are increasing slowly.

SOURCES: ^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
^bVolume II, Chapter I, Consumer Questionnaire, Question 3.
^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.11)

(1) Unsubsidized Market

The size of the unsubsidized market is enormous in this district, which has the largest rural population of all twelve districts. (It also contains the largest city of any district -- Knoxville.) More than 30,000 owners of standard units would like to remodel, more than 10,000 owners of standard units would like to move, and more than 25,000 renters of sub-standard units would like to move.

(2) Subsidized Market

Considering the size of the rural population in this district (140,389), there is a small subsidized market (10,114) interested in repairing their homes. Within that market, however, the problems are great, in that the average income is quite low (\$1,416) and the cost of repair quite high (\$3,500).

TABLE I.11
HOUSING MARKET ANALYSIS

MIDDLE TENNESSEE
(District 1034)
(Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson,
Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, and Union Counties)

1973 Markets	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Of Standard Units:	Of Substandard Units:	Of Standard Units:	Of Substandard Units:
	Desiring Remodeling Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Remodeling Units	Desiring Repairs, Remodeling or Rehab Units
Unsubsidized Market ^c	30,310	10,103		25,354
Average Income	\$ 7,063	\$ 7,000		\$ 9,000
Average Cost of rehab				
Subsidized Market ^c				
Average Income		10,114		
Average Cost of rehab (per household)		\$ 1,416		
Refused or Did Not Know Income Information ^c		\$ 3,500		
Cost of Rehab				

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred		Units for sale	: 1.40%
Prefer to move to another town:		Units for rent	: 8.18%
Prefer to stay in same area	: 22.39%		
Tenure Preferred	: 77.61%		
Own	: 92.75%		
Rent	: 7.25%		
Housing Type Preferred		AVERAGE COST OF HOUSES	
Mobile Home	: 4.23%	for all new houses,	
Single Family	: 90.14%	excluding land ^e	: \$23,700
Two-Family House	: 0.00%	new FmHA houses, in-	
Apartment	: 4.23%	cluding land ^e	: \$14,800
Other	: 1.41%	existing FmHA houses,	
Willing to Pay Per Month for		including land ^e	: \$12,900
New Unit	: \$ 72	AVERAGE RENT PER MONTH ^h :	\$ 51
		MEDIAN INCOME ⁱ	: \$ 5,625
		90% of Median Income:	\$ 5,063

FINANCIAL INSTITUTION INCOME MINIMUMS
TO PURCHASE NEW UNITS^j

\$3,800	
\$14,000 house	
\$ 7,488 Mobile Home	

TYPES OF LOANS, AS PERCENT OF TOTAL
LOANS, FOR COMMERCIAL BANKS, 1966, 1971^k

Residential Real Estate	: 16.80%
Mobile Home Loans (1971 only)	: 2.19%
Rehab/Repair	: 2.62%

^a From Table I.11
^b Data from Tables I.2, I.3, I.4
^c Based on tabulation of Consumer Questionnaire, Question 95
^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3
^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.
^f Consumer Questionnaire, Question 8
^g Consumer Questionnaire, Questions 27 and 31
^h Consumer Questionnaire, Question 37
ⁱ Consumer Questionnaire, Question 95
^j Federal Reserve Board, Questionnaire, Questions 8 and 75
^k Federal Reserve Board, Questionnaire, Question 8

8. Western Tennessee (District 1035)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 2.5%
 1960 - 5.5%
 1970 - 5.2%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Outflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease less than U. S.
 Value of Products: Rate of decrease greater than U.S.

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase less than U. S.
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase greater than U. S.
 Sales: Rate of increase about the same as U. S.

Wholesale Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: decreased as U. S. increased
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase less than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$1,164
 1960 - \$2,381
 1970 - \$5,380

Percent of the Median Income for the United States:

1950 - 37.9%
 1960 - 42.1%
 1970 - 56.1%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 32.71%
 Worse: 6.54%
 About the same: 46.73%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 36.36%
 Good: 63.64%
 Average: 0.00%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 58.33%
 Remain the same: 33.33%
 Deteriorate: 8.33%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. Industrial growth | 40.00% |
| 2. General economic improvement, nationally and/or locally | 40.00% |
| 3. Increased real estate values | 20.00% |

c. Economic Summary

District shows growth in every sector except agriculture.

The retail trade sector shows the most growth. Incomes are slowly increasing at a rather low level.

^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.

^bVolume II, Chapter I, Consumer Questionnaire, Question 3.

^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.12)

(1) Unsubsidized Market

Consumers falling in the unsubsidized market are all owners. Almost 7,000 of them are interested in remodeling or repairing their homes. The remaining owners (3,466) prefer to move to different houses and can probably afford to do so.

(2) Subsidized Market

The number of families comprising this district's subsidized market is quite large; in fact, it is exceeded only in the Eastern Tennessee District, which has a considerably larger rural population. Among the study districts, it has the lowest percentage of houses with complete kitchens, bathrooms, and sewer and water facilities (55.56%), and the next to the lowest percentage of houses in top structural condition (44.44%). (For an explanation of these standards, see Volume II, Chapter II, "Housing Condition.") The condition of the housing in this district is reflected in the rehab costs shown on Table I.12, which are higher than for any other district.

The principal interest among the subsidized market consumers is in home repair. However, the income levels of those who live in sub-standard housing are quite low, entirely too low to afford the high cost of bringing their homes up to standard.

TABLE I.12

HOUSING MARKET ANALYSIS

WESTERN TENNESSEE
(District 1035)

(Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White Counties)

	NUMBER OF OWNERS ^a			NUMBER OF RENTERS ^b		
	Of Standard Units	Of Substandard Units	Desiring Repairs, Remodeling or Rehab Units	Of Standard Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Units
1973 Markets	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Remodeling	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Units
Unsubsidized Market ^c	1,734	1,735	5,200	1,731	1,495	1,495
Average Income	\$6,872	\$12,900	\$12,397	\$8,660	\$1,044	\$2,300
Average Cost of rehab			\$ 2,500		\$4,500	
Subsidized Market ^c	1,735		13,868			
Average Income	\$4,900		\$ 1,691			
Average Cost of rehab (per household)			\$ 3,625			
Refused or Did Not Know Income Information ^c	1,735		1,733			
Average Cost of Rehab			\$ 1,500			

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	22.11%
Prefer to move to another town:	
Prefer to stay in same area :	77.89%
Tenure Preferred	
Own :	92.31%
Rent :	7.69%
Housing Type Preferred	
Mobile Home :	.94%
Single Family :	94.34%
Two-Family House :	2.83%
Apartment :	.94%
Other :	.94%
Willing to Pay Per Month for New Unit	\$ 73

1970 VACANCY RATES^e

Units for sale	: 1.00%
Units for rent	: 10.57%

AVERAGE COST OF HOUSES

for all new houses, excluding land ^f	: \$26,100
new FmHA houses, including land ^g	: \$13,600
existing FmHA houses, including land ^g	: \$13,100

AVERAGE RENT PER MONTH^h: \$ 45

MEDIAN INCOMEⁱ: \$ 6,272
90% of Median Income: \$ 5,645

FINANCIAL INSTITUTION INCOME MINIMUMS

TO PURCHASE NEW UNITS ^j	
\$14,000 house	: \$5,400
\$ 7,488 Mobile Home	: \$7,000

TYPES OF LOANS, AS PERCENT OF TOTAL LOANS, FOR COMMERCIAL BANKS, 1966-1971^k

Residential Real Estate	: 20.02%
Mobile Home Loans (1971 only)	: 2.86%
Rehab/Repair	: .75%

^a From Table I.1

^b Total from Tables I.2, I.3, I.4

^c and tabulation of Consumer Questionnaire, Question 95

^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^f Builder Questionnaire, Question 8

^g FmHA Questionnaire, Questions 27 and 31

^h Consumer Questionnaire, Question 37

ⁱ Consumer Questionnaire, Question 95

^j Financial Questionnaire, Questions 8 and 26

^k Federal Deposit Insurance Corporation, Special Run.

9. Alabama (District 1046)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 3.6%
 1960 - 5.4%
 1970 - 4.0%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)

Net: Inflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease slightly greater than U. S.
 Value of Products: Increased as U. S. decreased

IndustryManufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase greater than U. S.
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments: Rate remained constant as U. S. decreased
 Number of employees: Increased as U. S. decreased
 Value of shipments: Increased

CommerceRetail Trade:

Number of establishments: Decreased as U. S. increased
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Wholesale Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase greater than U. S.
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase greater than U. S.
 Receipts: Rate of increase slightly less than U. S.

(4) Income^a

Median Income: 1950 - \$1,261
 1960 - \$3,312
 1970 - \$7,040

Percent of the Median Income for the United States:

1950 - 41.0%
 1960 - 58.5%
 1970 - 73.4%

b. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 42.11%
 Worse: 7.89%
 About the same: 29.82%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 46.02%
 Good: 32.15%
 Average: 21.83%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 100.00%
 Remain the same: 0.00%
 Deteriorate: 0.00%

(Why do you say that?)

- | | |
|------------------------------------------------------------|--------|
| 1. Industrial growth | 66.67% |
| 2. General economic improvement, nationally and/or locally | 21.83% |
| 3. More utilization of natural resources | 11.51% |

c. Economic Summary

District shows steady growth in all sectors except agriculture. Mining shows growth in this district. Incomes are improving quite substantially. Lenders (two-thirds) agree that industrial growth will improve economic conditions.

SOURCES: ^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
^bVolume II; Chapter I, Consumer Questionnaire, Question 3.
^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.13)

(1) Unsubsidized Market

Two-thirds of the unsubsidized market expresses an interest in remodeling or repairs. The other one-third consists of renters of standard units who desire to move, probably to homes they would purchase, (the consumers in this district show a low degree of interest in renting).

(2) Subsidized Market

There are almost 6,000 consumers eligible for subsidy in this district who would like to repair the substandard homes they own. Almost 3,000 renters of substandard housing would like to have their units repaired, while another 1,000 would like to move to different units, but have incomes too low to permit such a move.

TABLE I.13
HOUSING MARKET ANALYSIS
ALABAMA
(District 1046)
(Cullman, Lawrence, and Morgan Counties)

1973 Markets	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Desiring Remodeling Units	Desiring Different Units	Desiring Remodeling Units	Desiring Different Units
Unsubsidized Market ^c	1,436	1,437	2,011	1,006
Average Income	\$9,400	\$5,500	\$8,000	\$6,100
Average Cost of rehab		\$3,500		\$2,500
Subsidized Market ^c		5,748		2,873
Average Income		\$2,407		\$2,990
Average Cost of rehab (per household)		\$1,250		\$2,000
Refused or Did Not Know Income Information ^c		1,437		1,005
Average Cost of Rehab		\$1,500		\$1,869

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	Units for sale	0.74%
Prefer to move to another town:	Units for rent	8.33%
Prefer to stay in same area:		
Tenure Preferred:		
Own		
Rent		
Housing Type Preferred		
Mobile Home		
Single Family		
Two-Family House		
Apartment		
Other		
Willing to Pay Per Month for New Unit		
	\$ 26	
	MEDIAN INCOME ^e	\$ 6,055
	90% of Median Income:	\$ 5,450

1970 VACANCY RATES^e

Units for sale : 0.74%

Units for rent : 8.33%

AVERAGE COST OF HOUSES

for all new houses, excluding land^f : \$25,100

new FmHA houses, including land^g : \$15,000

existing FmHA houses, including land^h : \$13,500

AVERAGE RENT PER MONTH^h : \$ 46

MEDIAN INCOMEⁱ : \$ 6,055

90% of Median Income: \$ 5,450

FINANCIAL INSTITUTION INCOME MIXINGS TO PURCHASE NEW UNITS^j

\$14,000 house : \$8,700

\$ 7,488 Mobile Home : \$5,400

TYPES OF LOANS, AS PERCENT OF TOTAL LOANS FOR COMMERCIAL BANKS, 1966-1971^k

Residential Real Estate : 6.51%

Mobile Home Loans (1971 only): 2.36%

Rehab/Repair : 1.27%

^aFrom Table I.1

^bTotal from Tables J.2, I.3, I.4

^cHand tabulation of Consumer Questionnaire, Question 95

^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^fBuilder Questionnaire, Question 8

^gFmHA Questionnaire, Questions 27 and 31

^hConsumer Questionnaire, Question 37

ⁱConsumer Questionnaire, Question 95

^jFinancial Questionnaire, Questions 8 and 26

^kFederal Deposit Insurance Corporation, Special Run.

10. Southern Arkansas (District 3119)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 5.2%
 1960 - 6.2%
 1970 - 5.6%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Outflow

Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Increased as U. S. decreased

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase greater than U. S.
 Value of products: Rate of increase greater than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase greater than U. S.
 Sales: Rate of increase about the same as U. S.

Wholesale Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase greater than U. S.

Selected Services

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase less than U. S.
 Receipts: Rate of increase greater than U. S.

(4) Income

Median Income: 1950 - \$1,329
 1960 - \$3,030
 1970 - \$6,026

Percent of the Median Income for the United States:

1950 - 43.2%
 1960 - 53.5%
 1970 - 62.8%

b. Attitudes Toward Economic Conditions

(1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 36.49%
 Worse: 4.05%
 About the same: 36.49%

(2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 49.13%
 Good: 16.96%
 Average: 33.91%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 40.84%
 Remain the same: 40.84%
 Deteriorate: 18.32%

(Why do you say that?)

1. Lack of industrial growth 48.68%
2. Agricultural growth 25.66%
3. General economic improvement, nationally and/or locally 25.66%

c. Economic Summary

District shows signs of slow growth. Retail trade increased in all three categories and for the most part at a higher rate than the United States. Incomes are improving, while still quite low.

-
- SOURCE: ^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
^bVolume II, Chapter I, Consumer Questionnaire, Question 3.
^cVolume I, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.14)

(1) Unsubsidized Market

Homeowners in this district would prefer to remodel or repair their present houses. The homeowner market is large (almost 12,000) and has an average income sufficient to pay for the remodeling of the standard units and the repair of the substandard ones.

The renter portion of the unsubsidized market would like to move to different units. The desire for homeownership runs very high in this district (96.97%), so it is probable that these renters would prefer to own their new units. At any rate, they could probably afford to do so, since house prices are low in the district.

(2) Subsidized Market

Sixty percent of the subsidized market would prefer different units. The average income of this market segment is low, but so is the financial institution income requirement for different houses and so is the average price of new houses.

The remaining 40 percent of the market would prefer repairs rather than different units. The average cost of repairs (\$1,500) is high in relation to their average income (\$2,000).

TABLE I.14

HOUSING MARKET ANALYSIS

SOUTHERN ARKANSAS
(District 3119)

(Arkansas, Ashley, Bradley, Chicot, Cleveland, Desha, Drew, Grant, Jefferson, and Lincoln Counties)

	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Of Standard Units:	Of Substandard Units:	Of Standard Units:	Of Substandard Units:
1973 Markets	Desiring Remodeling	Desiring Remodeling	Desiring Remodeling	Desiring Remodeling
Unsubsidized Market ^c	9,479	2,371	2,493	2,493
Average Income	\$14,225	\$7,500	\$8,500	\$8,500
Average Cost of rehab		\$ 500		
Subsidized Market ^c				
Average Income		2,372	1,247	1,247
Average Cost of rehab (per household)		\$2,000	\$4,500	\$4,600
Refused or Did Not Know Income Information ^c		\$1,500		
Average Cost of Rehab		2,371		
		\$2,500		

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	
Prefer to move to another town:	23.19%
Prefer to stay in same area:	76.81%
Tenure Preferred	
Own	96.97%
Rent	3.03%
Housing Type Preferred	
Mobile Home	5.48%
Single Family	91.78%
Two-Family House	1.37%
Apartment	1.37%
Other	0.00%
Willing To Pay Per Month for New Unit	\$ 92

1970 VACANCY RATES

Units for sale	: 0.97%
Units for rent	: 8.54%
AVERAGE COST OF HOUSES	
for all new houses	: \$19,000
excluding land ^e	
new FmHA houses, in-	
cluding land ^e	: \$14,200
existing FmHA houses,	
including land ^e	: \$12,900
AVERAGE RENT PER MONTH ^h	: \$ 49
MEDIAN INCOME ⁱ	: \$ 5,875
90% of Median Income:	: \$ 5,288

FINANCIAL INSTITUTION INCOME MINIMUMS

TO PURCHASE NEW UNITS	: \$3,700
\$14,000 house	: \$6,500
\$ 7,488 Mobile Home	

TYPES OF LOANS AS PERCENT OF TOTAL
LOANS FOR COMMERCIAL BANKS, 1966, by/k

Residential Real Estate	: 13.66%
Mobile Home Loans (1971 only)	: 2.25%
Rehab/Repair	: .50%

^aFrom Table I.1

^bTotal from Tables I.2, I.3, I.4

^cHand tabulation of Consumer Questionnaire, Question 95

^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^fBuilder Questionnaire, Question 8

^gFmHA Questionnaire, Questions 27 and 31

^hConsumer Questionnaire, Question 37

ⁱConsumer Questionnaire, Question 95

^jFinancial Questionnaire, Questions 8 and 26

^kFederal Deposit Insurance Corporation, Special Run.

11. Mississippi (District 3120)

a. Economic Background

(1) Employment^a

Unemployment Rate: 1950 - 2.5%
 1960 - 5.1%
 1970 - 6.6%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)

Net: Outflow
 Industry group of most in-migrants: Services

(3) Economic System^a

Agriculture

Number of Farms: Rate of decrease greater than U. S.
 Value of Products: Rate of decrease greater than U. S.

Industry

Manufacturing:

Number of establishments: Increased as U. S. decreased
 Number of employees: Rate of increase less than U. S.
 Value of products: Rate of increase less than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Rate of increase less than U. S.
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Wholesale Trade:

Number of establishments: Rate of increase greater than U.
 Number of employees: Rate of increase less than U. S.
 Sales: Rate of increase less than U. S.

Selected Services

Number of establishments: Rate of increase less than U.S.
 Number of employees: Rate of increase less than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$ 869
 1960 - \$1,764
 1970 - \$4,877

Percent of the Median Income for the United States:

1950 - 28.3%
 1960 - 31.2%
 1970 - 50.9%

5. Attitudes Toward Economic Conditions

- (1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 56.25%
 Worse: 18.75%
 About the same: 20.83%

- (2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 51.32%
 Good: 0.00%
 Average: 48.68%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 74.34%
 Remain the same: 25.66%
 Deteriorate: 0.00%

(How do you say that?)

- | | |
|-------------------------------------------------------------|--------|
| 1. Industrial growth | 33.33% |
| 2. Agricultural growth | 33.33% |
| 3. General economic improvements, nationally and/or locally | 33.33% |

C. Economic Summary

District shows very slow growth. In almost each case the shown increases are less than that of the United States. Incomes are substantially improving but at quite a low level.

SOURCES: ^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.
^bVolume II, Chapter I, Consumer Questionnaire, Question 3.
^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.15)

Of the twelve study districts, this Mississippi Delta district has the highest percentage of consumers who earn less than \$4,000 a year (52.27%) and the highest percentage of consumers who earn more than \$25,000 a year (4.55%). From a structural quality standpoint, its housing is the worst found in the twelve districts. As can be seen in Table I.1, only 45 percent of its owner-occupied housing is standard. Almost half the black respondents to the Consumer Questionnaire (53) live in this district: 41.67 percent of the Consumer respondents in the district were black. In short, this one district fits the stereotype of the Old South.

(1) Unsubsidized Market

The unsubsidized market is about evenly divided between consumers who desire to remodel or repair their homes and those who would prefer to move to different units.

(2) Subsidized Market

The subsidized market is half again as large as the unsubsidized market in this district. The unsubsidized market is interested only in remodeling or repairing its present housing. As can be seen from Table I.1, 79.17 percent of the consumers in this district own their homes. The greater part of the renters in the district fall into the unsubsidized market, which leaves only 1,558 renters eligible for subsidy. All of these renters, however, live in substandard units which need an average of \$2,500 in repairs to bring them up to standard.

TABLE I.15

HOUSING MARKET ANALYSIS

MISSISSIPPI
(District 3120)

(Coahoma, DeSota, Panola, Quitman, Tallahatchie, Tate, and Tunica Counties)

	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Desiring Remodeling Units	Desiring Different or Rehab Units	Desiring Repairs, Remodeling or Rehab Units	Desiring Different Remodeling or Rehab Units
1973 Markets	2,689	2,688	2,689	3,893
Unsubsidized Market ^c	\$11,200	\$50,000	\$ 7,000	\$4,800
Average Income			\$ 2,500	
Average Cost of rehab				
Subsidized Market ^c	5,377		10,756	1,558
Average Income	\$ 2,668		\$ 2,317	\$3,200
Average Cost of rehab (per household)			\$ 2,500	\$2,500
Refused or Did Not Know Income Information ^c				
Average Cost of Rehab				

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred			
Prefer to move to another town:	20.45%	Units for sale	: 1.39%
Prefer to stay in same area:	79.55%	Units for rent	: 4.31%
Tenure Preferred			
Own	: 100.00%	AVERAGE COST OF HOUSES	
Rent	: 0.00%	for all new houses,	
Housing Type Preferred		excluding land ^e	: \$22,500
Mobile Home	: 4.26%	new FmHA houses, in-	
Single Family	: 95.74%	cluding land ^e	: \$13,800
Two-Family House	: 0.00%	existing FmHA houses,	
Apartment	: 0.00%	including land ^e	: \$13,200
Other	: 0.00%		
Willing to Pay Per Month for		AVERAGE RENT PER MONTH ^h :	\$ 28
New Unit	: \$ 56	MEDIAN INCOME ⁱ	: \$ 3,750
		90% of Median Income:	\$ 3,375

1970 VACANCY RATES^e

Units for sale	: 1.39%
Units for rent	: 4.31%
AVERAGE COST OF HOUSES	
for all new houses,	
excluding land ^e	: \$22,500
new FmHA houses, in-	
cluding land ^e	: \$13,800
existing FmHA houses,	
including land ^e	: \$13,200
AVERAGE RENT PER MONTH ^h :	\$ 28
MEDIAN INCOME ⁱ	: \$ 3,750
90% of Median Income:	\$ 3,375

FINANCIAL INSTITUTION, INCOME MINIMUMS

TO PURCHASE NEW UNITS ^j	
\$14,000 house	: \$4,500
\$ 7,488 Mobile Home	: \$7,500

TYPES OF LOANS, AS PERCENT OF TOTAL

LOANS, FOR COMMERCIAL BANKS, 1966-1971 ^k	
Residential Real Estate.	: 10.00%
Mobile Home Loans (1971 only):	1.22%
Rehab/Repair	: 1.01%

^a From Table I.1

^b Total from Tables I.2, I.3, I.4

^c Hand tabulation of Consumer Questionnaire, Question 95

^d Consumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^e U. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^f Builder Questionnaire, Question 8

^g FmHA Questionnaire, Questions 27 and 31

^h Consumer Questionnaire, Question 37

ⁱ Consumer Questionnaire, Question 95

^j Financial Questionnaire, Questions 8 and 26

^k Federal Deposit Insurance Corporation, Special Run.

12. Northern Arkansas (District 4125)a. Economic Background(1) Employment^a

Unemployment Rate: 1950 - 3.6%
 1960 - 9.6%
 1970 - 8.9%

Basic Employment Industry: Agriculture

(2) Migration Patterns of Workers Covered by Social Security (1960-1970)^a

Net: Inflow
 Industry group of most in-migrants: Manufacturing

(3) Economic System^aAgriculture

Number of Farms: Rate of decrease faster than U. S.
 Value of Products. increased as U. S. decreased

Industry

Manufacturing:

Number of establishments: Rate of decrease greater than U. S.
 Number of employees: Rate of increase greater than U. S.
 Value of products: Rate of increase less than U. S.

Mining:

Number of establishments:
 Number of employees: NOT AVAILABLE
 Value of shipments:

Commerce

Retail Trade:

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase slightly less than U. S.
 Sales: Rate of increase greater than U. S.

Wholesale Trade:

Number of establishments: Increased as U. S. increased
 Number of employees: Decreased as U. S. increased
 Sales: Decreased as U. S. increased

Selected Services

Number of establishments: Rate of increase greater than U. S.
 Number of employees: Rate of increase slightly less than U. S.
 Receipts: Rate of increase less than U. S.

(4) Income^a

Median Income: 1950 - \$1,184
 1960 - \$2,427
 1970 - \$4,969

Percent of the Median Income for the United States:

1950 - 38.5%
 1960 - 42.9%
 1970 - 51.8%

b. Attitudes Toward Economic Conditions

(1) Consumers^b: (All things considered, do you think that folks around here are living better, worse, or about the same today compared to, say, five years ago?)

Better: 42.65%
 Worse: 1.47%
 About the same: 36.76%

(2) Lenders^c: (How would you assess the economic conditions in your lending territory at the moment?)

Very good: 66.28%
 Good: 22.48%
 Average: 11.24%
 Bad: 0.00%

(How do you expect them to change in the next ten years?)

Improve: 100.00%
 Remain the same: 0.00%
 Deteriorate: 0.00%

(Why do you say that?)

1. Industrial growth	56.50%
2. Improved highway system	14.50%
3. Increased real estate values	14.50%
4. General economic improvements, nationally and/or locally	14.50%

c. Economic Summary

The basic employment industry is declining and the greatest growth lies in the retail trade industry. Incomes are improving but they are relatively low.

^aVolume III, Economic Report, original data from Bureau of Economic Analysis, special run on the Social Security One Percent Sample.

^bVolume II, Chapter I, Consumer Questionnaire, Question 3.

^cVolume II, Chapter 3, Financial Institutions Questionnaire, Questions 45, 46, 47.

d. District Housing Market Analysis (Table I.16)

(1) Unsubsidized Market

As can be seen in Table I.1, this district has the highest percentage of homeownership of any of the twelve study districts, and the third highest percentage of owner-occupied houses which are standard. In addition, more than three-fourths of the owners of standard homes prefer to remain in them as is. These facts make for a rather limited housing market among the current residents of the district.

The unsubsidized housing market which does exist is a market for remodeling or repair of existing homes.

(2) Subsidized Market

This is the only district which has no subsidized market, in that there are no owners or renters of substandard units who are eligible for subsidies and desire either to repair their present housing or move to new units. It is probable, however, that the uncertain market, consisting of 2,615 families whose income is unknown, contains quite a few families eligible for subsidy who desire repairs to their homes.

TABLE I.16

HOUSING MARKET ANALYSIS

NORTHERN ARKANSAS
(District 4125)

(Cleburne, Fulton, Independence, Izard, Jackson, Sharp, Stone, Van Buren, White, and Woodruff Counties)

	NUMBER OF OWNERS ^a		NUMBER OF RENTERS ^b	
	Of Standard Units:	Of Substandard Units:	Of Standard Units:	Of Substandard Units:
1973 Markets	Desiring Remodeling Units	Desiring Different Remodeling Units	Desiring Different Remodeling Units	Desiring Different Remodeling Units
Unsubsidized Market ^c	5,236	2,615		
Average Income	\$9,000	\$4,777		
Average Cost of rehab		\$3,500		
Subsidized Market ^c	2,618			
Average Income	\$3,080			
Average Cost of rehab (per household)				
Refused or Did Not Know Income Information ^c				
Average Cost of Rehab		\$4,500		

CONSUMER PREFERENCES, IF MOVE MADE^d

Housing Location Preferred	Units for sale	1.37%
Prefer to move to another town:	Units for rent	8.39%
Remodeling Preferred		
Own		
Rent		
Housing Type Preferred		
Mobile Home		
Single Family		
Two-Family House		
Apartment		
Other		
Willing to Pay Per Month for New Unit		

1970 VACANCY RATES^e

Units for sale	1.37%
Units for rent	8.39%

AVERAGE COST OF HOUSES

for all new houses, excluding land ^f	\$23,000
new FmHA houses, including land ^g	\$14,400
existing FmHA houses, including land ^g	\$13,000

AVERAGE RENT PER MONTH^h: \$ 50

MEDIAN INCOMEⁱ: \$ 4,166
90% of Median Income: \$ 3,749

FINANCIAL INSTITUTION INCOME MINIMUMS TO PURCHASE NEW UNITS^j

\$14,000 house	\$8,800
\$ 7,488 Mobile Home	\$6,200

TYPES OF LOANS, AS PERCENT OF TOTAL

LOANS FOR COMMERCIAL BANKS, 1965-1971 ^k	
Residential Real Estate	10.12%
Mobile Home Loans (1971 only)	1.21%
Rehab/Repair	.87%

^aFrom Table I.1

^bTotal from Tables I.2, I.3, I.4

^cand tabulation of Consumer Questionnaire, Question 95

^dConsumer Questionnaire, Questions 79, 79.1, 79.2, 79.3

^eU. S. Department of Commerce, Bureau of the Census, HC(1)-A, Tables 8 and 18, HC(1)-B, Table 60.

^fBuilder Questionnaire, Question 8

^gFmHA Questionnaire, Questions 27 and 31

^hConsumer Questionnaire, Question 37

ⁱConsumer Questionnaire, Question 95

^jFinancial Questionnaire, Questions 8 and 26

^kFederal Deposit Insurance Corporation, Special Run.

13. Summary Housing Market Analyses

(a) Background

Tables I-17 through I-20 consist of totals from Tables I-5 through I-16 assembled into subregional totals for the three areas studied in Phase I of the project (Appalachia, the Mississippi Delta and the Ozarks) and into a twelve-district composite total. Because of the wide discrepancy in the number of districts studied in the three subregions -- nine in Appalachia, two in the Delta and one in the Ozarks -- it is possible to draw only tentative conclusions about differences among the three subregions.

Another problem arises from the fact that the one district studied in the Ozarks subregion has the highest percentage of homeownership of any of the twelve districts (82.35%, according to the results of the Consumer Survey) (See Table I-1). The Housing Condition Survey, on which the housing market analyses are very largely based, included no renters in its survey of that Ozarks district, so that no comparison can be made between the renter market in that subregion and those in the other two subregions. Neither did the Housing Condition sample contain any consumers who would prefer to move to different units, if given a choice.

Finally, it is always necessary, throughout the report, to keep in mind that the twelve selected districts contain the "worst" housing in the three subregions, from the standpoint of incomplete plumbing, and that therefore it is impossible to generalize the housing market analysis results to the subregions as a whole.

The percentages shown on Tables I-17 through I-20 are the percentages each market segment represents of the total rural households in the district or districts included in the housing market analysis. In each district the urban population has been removed, that is, the population of all towns within the district with populations of more than 10,000. (A list of the counties within the districts and the towns of over 10,000 population can be found in the Introduction to this volume.)

(b) Comparisons and Contrasts Among Summary Housing Market Analyses

In all three subregions, the largest market segment consists of owners of standard units who are not eligible for subsidy and who wish to remodel their homes. There is little difference in the size of this segment among the three subregions, the proportion in the Delta being the highest (14.58%) and in the Ozarks the lowest (10.99%).

In every case, homeowners, whether eligible for subsidy or not and whether living in standard or substandard housing, express a far greater interest in repairing or remodeling their homes than in moving to different units.

On the other hand, renters, at least renters not eligible for subsidy, are more interested in moving to different units than in repairing their present units, hardly a startling finding. For renters eligible for subsidy, however, the results are the opposite -- they would rather have their present units fixed up than move to different units.

In fact, probably the most important finding of Phase I of this study is that consumers eligible for subsidy, whether owners or renters, show so little interest in moving to different units. As can be seen from the twelve-district composite analysis (Table I-20), consumers eligible for subsidy are four times more likely to want to repair than to want to move.

TABLE I.17

SUMMARY HOUSING MARKET ANALYSIS
 NINE DISTRICTS IN APPLACHIAN SUBREGION

	OWNERS						RENTERS			
	Of Standard Units:			Of Substandard Units:			Of Standard Units:		Of Substandard Units:	
	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units	
Unsubsidized Market ^a	66,609	26,865	13,646	1,731	6,643	8,654	5,968	28,872		
Number										
Percent of Total Rural Households	12.94%	5.22%	2.65%	.33%	1.29%	1.68%	1.16%	5.61%		
Subsidized Market ^a	12,674	4,525	47,536	2,639	3,973	937	18,452	14,630		
Number										
Percent of Total Rural Households	2.46%	.87%	9.24%	.51%	.77%	.18%	3.59%	2.84%		
Uncertain Market ^a (Income Unknown)	9,665	12,812	11,707	4,531	--	6,134	5,932	1,172		
Number										
Percent of Total Rural Households	1.88%	2.49%	2.28%	8.80%	--	1.19%	1.15%	.23%		
	NUMBER						% OF TOTAL RURAL HOUSEHOLDS			
Total Rural Households ^b	514,603						100.00%			
Total Market for Remodeling, Repairs or Rehabilitation	202,805						39.41%			
Unsubsidized	92,866						18.05%			
Subsidized	82,635						16.06%			
Uncertain	27,304						5.31%			
Total Market for New Units	113,502						22.06%			
Unsubsidized	66,122						12.85%			
Subsidized	22,731						4.42%			
Uncertain	24,649						4.79%			

SOURCES: ^aTotals from Tables I.5-I.16
^bTable I.1

NOTE: Consumers who express no desire to change their current housing arrangements are excluded from this

TABLE I.18

SUMMARY HOUSING MARKET ANALYSIS

TWO DISTRICTS IN MISSISSIPPI DELTA SUBREGION

	OWNERS				RENTERS			
	Of Standard Units:		Of Substandard Units:		Of Standard Units:		Of Substandard Units:	
	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units
Unsubsidized Market ^a								
Number	12,168	2,688	5,060					3,893
Percent of Total Rural Households	14.58%	3.22%	6.06%					4.66%
Subsidized Market ^a								
Number	5,377		13,128	2,371			1,558	
Percent of Total Rural Households	6.44%		15.73%	2.84%			1.87%	
Uncertain Market ^a (Income Unknown)								
Number	--	--	2,371	--	--	--	--	--
Percent of Total Rural Households	--	--	2.84%	--	--	--	--	--

	NUMBER	% OF TOTAL RURAL HOUSEHOLDS
Total Rural Households ^b	83,477	100.00%
Total Market for Remodeling, Repairs or Rehabilitation	39,662	47.51%
Unsubsidized	17,228	20.64%
Subsidized	20,063	24.03%
Uncertain	2,371	2.84%
Total Market for New Units	12,665	15.17%
Unsubsidized	9,047	10.84%
Subsidized	3,618	4.33%
Uncertain	--	--

SOURCES: ^aTotals from Tables I.5-I.16
^bTable I.1

NOTE: Consumers who express no desire to change their current housing arrangements are excluded from this market analysis.

TABLE I.19

SUMMARY HOUSING MARKET ANALYSIS
ONE DISTRICT IN OZARK SUBREGION

	OWNERS				RENTERS			
	Of Standard Units:		Of Substandard Units:		Of Standard Units:		Of Substandard Units:	
	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units	Desiring Remodeling	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units
Unsubsidized Markets ^a								
Number	5,236	--	2,615	--	--	--	--	--
Percent of Total Rural Households	10.99%	--	5.49%	--	--	--	--	--
Subsidized Markets ^a								
Number	2,618	--	--	--	--	--	--	--
Percent of Total Rural Households	5.50%	--	--	--	--	--	--	--
Uncertain Markets ^a								
(Income Unknown)								
Number	--	--	2,615	--	--	--	--	--
Percent of Total Rural Households	--	--	5.49%	--	--	--	--	--
					NUMBER		% OF TOTAL RURAL HOUSEHOLDS	
Total Rural Households ^b				47,641			100.00%	
Total Market for Remodeling, Repairs or Rehabilitation					13,084			27.46%
Unsubsidized					7,851			16.48%
Subsidized					2,618			5.50%
Uncertain					2,615			5.49%
Total Market for New Units					--			--
Unsubsidized					--			--
Subsidized					--			--
Uncertain					--			--

76

SOURCES: ^aTotals from Tables I.5-I.16^bTable I.1

NOTE: Consumers who express no desire to change their current housing arrangements are excluded from this market analysis.

TABLE I.20

SUMMARY HOUSING MARKET ANALYSIS

TWELVE DISTRICT COMPOSITE

	OWNERS				RENTERS			
	Of Standard Units:	Of Substandard Units:	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Of Standard Units:	Desiring Different Units	Desiring Repairs, Remodeling or Rehabilitation	Desiring Different Units
Unsubsidized Markets ^a								
Number	84,013	29,553	1,731	21,321	6,643	11,147	5,968	32,765
Percent of Total Rural Households	13.01%	4.58%	.27%	3.30%	1.02%	1.73%	.92%	5.07%
Subsidized Markets	20,669	4,525	5,010	60,664	3,973	2,184	20,010	14,630
Number								
Percent of Total Rural Households	3.20%	.70%	.77%	9.39%	.61%	.34%	3.10%	2.27%
Uncertain Markets ^a (Income Unknown)								
Number	9,665	12,812	4,531	16,693	--	6,134	5,932	1,172
Percent of Total Rural Households	1.50%	1.98%	.70%	2.59%	--	.95%	.92%	.18%

NUMBER

% OF TOTAL RURAL HOUSEHOLDS

Total Rural Households^b

645,721

100.00%

Total Market for Remodeling, Repairs or Rehabilitation

255,551

39.58%

Unsubsidized

117,945

18.27%

Subsidized

105,316

16.31%

Uncertain

32,290

5.00%

Total Market for New Units

126,167

19.54%

Unsubsidized

75,169

11.64%

Subsidized

26,349

4.08%

Uncertain

24,649

3.82%

SOURCES: ^aTotals from Tables I.5-I.16^bTable I.1

NOTE: Consumers who express no desire to change their current housing arrangements are excluded from this market analysis.

14. Correlation Analysis of Housing Market Analysis Variables

The table below ranks districts according to each of eleven variables. Thus, for instance, District 1021 has the lowest unemployment rate (Variable No. 1), the highest median family income (Variable No. 3), the lowest percentage of consumers thinking they are better off than five years ago (Variable No. 4), the smallest increase in median family income (Variable No. 6), and the lowest percentage of households owning their own home (Variable No. 10).

RANKINGS OF THE TWELVE DISTRICTS ON ELEVEN SELECTED VARIABLES

<u>Variable</u>	1011	1016	1018	1021	1025	1033	1034	1035	1046	3119	3120	4125
1	9	2	11	1	4	8	5	6	3	7	10	12
2	3	8	6	5	11	2	7	12	1	10	9	4
3	6	2	12	1	7	5	4	9	3	8	11	10
4	4	9	1	12	3	8	7	11	6	10	2	5
5	8	3.5	-	5	10	3.5	1.5	1.5	7	9	11	6
6	9	10	6	12	11	7	8	2	3	5	1	4
7	1	6	7	4	3	8	2	11	5	9	12	10
8	9	2	1	10	3	7	12	6	11	8	5	4
9	8	1	11	5	11	6	2	9	3	4	7	11
10	10	11	9	12	4	3	5.5	2	7	8	5.5	1
11	5	4	9	7	1	8	2	12	10	6	11	3

DEFINITION OF VARIABLES

1. Percent unemployment on the date of the 1970 Census.
(ranking 1 = 2.5%; ranking 12 = 8.9%)
2. Net migration between 1965 and 1970.
(ranking 1 = 10.9%; ranking 12 = -12.3%)
3. Median family income in 1969.
(ranking 1 = \$7,202; ranking 12 = \$3,734)
4. Percent of consumers who said they are better off now (1973) than five years ago.
(ranking 1 = 62.5%; ranking 11 = 32.7%)
5. Percent of lenders who say economic conditions in their lending territory are good or very good.
(ranking 1.5 = 100.0%; ranking 11 = 51.32%)
6. Percent increase in median family income between 1959 and 1969.
(ranking 1 = 176.5%; ranking 12 = 58.29%)
7. Percent decrease in unemployment rate between 1960 and 1970.
(ranking 1 = -48.31%; ranking 12 = +29.41%)
8. Percent increase in the mean wage of non-migrants between 1965 and 1970.
(ranking 1 = 72.7%; ranking 12 = 40.4%)
9. Percent of population living in cities of 10,000 or more.
(ranking 1 = 48.7%; ranking 11 = 0.0%)
10. Percent of households owning their own homes.
(ranking 1 = 82.35%; ranking 12 = 62.86%)
11. Percent of houses that are substandard in 1973.
(ranking 1 = 92.35%; ranking 12 = 44.0%)

The relationship between these rankings is shown below in a rank correlation matrix.

	1	2	3	4	5	6	7	8	9	10	11
1	1.00	-.11	.85*	-.59*	.30	-.52	.46	-.32	.62*	-.41	.14
2		1.00	.34	.12	.10	-.08	.31	-.37	.01	-.01	-.04
3			1.00	-.58*	.41	-.61*	.60*	-.54	.73*	-.44	.27
4				1.00	-.63*	.26	.06	.41	-.51	.12	.08
5					1.00	-.09	.07	-.21	.31	.37	.20
6						1.00	-.76*	.03	-.15	.50	-.66*
7							1.00	-.40	.24	-.39	.57*
8								1.00	-.59*	.10	.04
9									1.00	-.42	.05
10										1.00	-.02
11											1.00

*These coefficients are statistically significant ($P < .05$) with 11 degrees of freedom.

The variable in this correlation matrix that stands out as being significantly related to the greatest number of other variables is, not surprisingly, median family income (Variable No. 3). There is a significant positive correlation between median family income and the unemployment rate, the decrease in the unemployment rate, and the percentage population in urban areas. There is a significant negative correlation between median family income and the percentage increase in median family income (i.e., the lower income is the more it has increased) and the percentage of consumers thinking they are better off now than five years ago. It would therefore seem logical

that there would be a positive relationship between the percentage thinking they are better off than five years ago and the percentage increase in median income, but this is not so; the correlation is positive but not significant.

The correlation between the consumers' evaluation of their living condition now in comparison with five years ago and the evaluation of officials of lending institutions of present economic conditions is interesting because it is negative and significant. This defies explanation, but many reasons given by consumers for their evaluation are idiosyncratic. Although many people say that they earn more, they also say that inflation has left them in much the same position, several say food stamps are the cause of their better living conditions. But for many others the reason for the improvement is peculiar to them, a new tractor, a consolidated high school, homeownership, better climate.

The following variables are each significantly correlated to three other variables (including each other): unemployment rate, percent of consumers who say they are better off than five years ago, percent increase in median family income, percent decrease in unemployment rate, percent population in cities of 10,000 or more. The only variable that was not significantly correlated with any other was net migration.

CHAPTER II

A STUDY OF HOUSEHOLDS LIVING IN SUBSTANDARD UNITS

The Housing Condition Survey portion of this study located 86 substandard housing units, or 34 percent of the total number of housing units surveyed. For the purpose of this study, a substandard unit lacks one or more of the following: indoor piped hot and cold water, indoor bathtub or shower, flush toilet, refrigerator, stove, approved water supply, approved waste disposal, an electrical system, a heating system and a sound structural condition (see Volume II, Chapter II for a complete discussion).

There follows a relatively detailed description of these 86 substandard housing units and the households occupying them. Where the household (rather than the building) is described, a comparison is usually made with the 1,020 households visited in the Consumer Survey.¹ In many cases there is very little difference between households in substandard housing units (SHUs) and all households. Noteworthy relationships will be commented on.

Table II.1

The 86 SHUs are below standard in either utility/mechanical or structural condition, or both. This table shows that 27.9 percent of these SHUs were standard in their utility/mechanical facilities, and 19.8 percent were standard structurally.

¹It should be remembered that the 86 households in substandard units are included in the total 1,020 households and presumably represent 34 percent of all households in the three subregions (Appalachia, the Mississippi Delta and the Ozarks). This fact will tend to mask differences between households in standard and substandard units.

Table II.2

Typically these SHUs had four rooms, although the mean is 4.8 rooms. The most common number of rooms in the Consumer Survey was 5, and the mean number of rooms was 5.4. 15.1 percent of the SHUs could be described as overcrowded in terms of number of persons per room. (More than one person per room is defined as overcrowded.) Nationally, 8.0 percent of all households are overcrowded.

Table II.3

Although the mean number of square feet was over one thousand, this was influenced by a few quite large houses; the median and the mode (i.e., most common) size was 900 square feet. Nearly 6 percent of the households in SHUs are fairly severely overcrowded with less than 100 square feet per person. Another 16.5 percent is overcrowded to a lesser degree.

Table II.4

The SHUs were much more likely than all households to be isolated (less than 5 houses in sight), 63.8 percent compared with 42.1 percent of households in the Consumer Survey.

Table II.5

Heads of households in SHUs were older on the average than heads of households in the Consumer Survey -- 41.9 percent were 65 or older, and the mean age was 56.8 years; compared with 23.7 percent 65 or older and the mean age of 50 years in the Consumer Survey. In SHUs female heads of household were much older (mean age was 70.1 years, and all were over 65) than male heads of household (mean age 54.1 years), although this is to be expected.

Table II.6

Female heads of household were not more likely to live in SHUs than male heads of household.

Table II.7

Family size was essentially the same for both groups.

Table II.8

Households in SHUs were a little less likely to have tried to buy a house during the last year, and if they had tried. . .

Table II.9

. . . they were less likely to have been successful. Nevertheless, 3 of the 5 households (60%) who had tried, were successful.

Table II.10

SHUs were more likely to be single family structures, and less likely to be mobile homes.

Table II.11

The SHUs were much older than all housing units visited (and also older than Census figures for all housing units in the district). Only 4.1 percent were built since 1969 (and two out of the three were mobile homes) compared with 13.6 percent in the Consumer Survey. And just over half were built before 1940 (at least two were 100 years old), compared with 36.9 percent in the Consumer Survey.

Table II.12

The vast majority of all households in both surveys had not moved at all in the last five years. But those in SHUs were even less mobile than those in the Consumer Survey.

Table II.13

Similarly, more than half had lived in the same house for nine years or more, 53.5 percent in SHUs compared with 44.8 percent in the Consumer Survey.

Table II.14

Slightly more of the households in SHUs were planning to move in the next year than households in the Consumer Survey.

Tables II.15 and II.16

The vast majority of respondents in both groups are satisfied with both neighborhood and house. About 95 percent of both groups are satisfied with their neighborhood and about 80 percent of both groups are satisfied with their house, but the percentage is slightly less for those in SHUs.

Table II.17

26.7 percent of those in SHUs feel that they live in the best possible place, compared with 20.7 percent in the Consumer Survey. This is important for its policy implications. A similar proportion in each group put themselves in the middle category -- 23-24 percent. Dividing the stair step into thirds, we find that 23.2 percent in SHUs compared with only 9.5 percent in the Consumer Survey put themselves in the lowest third; and 36.0 percent put themselves in the upper third compared with 41.2 percent in the Consumer Survey.

Table II.18

A greater proportion of those in SHUs than in the Consumer Survey feel that they are worse off now than five years ago.

Table II.19

Perhaps the most noticeable difference in tenure is in the proportion who pay no cash rent or who live rent free. This proportion is twice as great among those in SHUs as in the Consumer Survey.

Table II.20

Approximately one-third of those who pay no cash rent or who live rent free are not required to do anything in lieu of rent; 16.7 percent in SHUs and 9.1 percent in the Consumer Survey are sharecroppers; and 33.3 percent in SHUs and 39.4 percent in the Consumer Survey are given a house in part payment of wages -- usually for farm work (but one of the SHUs is provided free by a church to its minister).

Table II.21

The mean monthly rent paid for a SHU is half that of all rental units in the Consumer Survey.

Table II.22

Most noteworthy in this table is the fact that households in SHUs were more likely to have inherited or been given their house than households in the Consumer Survey (20.7% and 8.6% respectively).

Table II.23

Among those who bought or built their own houses, those in SHUs were less likely to have borrowed money to do so than the Consumer Survey indicates (32.7% and 46.7% respectively).

Table II.24

Perhaps the owners did not borrow because the houses cost less to buy; 35 percent cost less than \$2,000 (and 7.5% cost less than \$200) and only one house (2.5%) cost more than \$10,000.

It should be remembered that these are the prices at the time the house was bought and are not expressed in 1973 dollars.

Table II.26

Only 16.3 percent of households in SHUs made mortgage payments; those who did averaged \$66, compared with \$93 average in the Consumer Survey.

Table II.29.A & B

About one-fifth of each group mentioned house repairs as one of the things they would spend at least part of their \$75 on, even though this sum was not tied to housing. A significant percentage of both groups said they would save the money, but some specified that they would save it to buy a house at a later date. Cars and T.V. sets featured frequently in the "other" category.

Offered \$50 a month tied to housing, the largest percentage of both groups would make repairs on their present house. Even though in these rural areas \$50 would rent a standard housing unit, almost none of those in substandard units would move. Even in the substandard units a few respondents indicated that they did not need the money -- they said they would put it into savings, or (as one respondent said) "give it to some worthy cause." Quite a few respondents indicated that they would spend the money on something other than housing even though the question specified that it was to be spent on housing -- bills and general living expenses were mentioned most often.

Table II.30

Asked what single repair they would most like to have done, the most common request among households in SHUs was to put in a bathroom (not all SHUs were lacking a bathroom, of course), closely followed by cosmetic repairs such as painting and wallpapering. In the Consumer Survey, painting and no repair at all were the most common responses. A word of explanation is in order with respect to the response "nothing." Among the households in the SHUs the "nothing" response was invariably followed by the gratuitous comment that there was no repair that would help -- the house was beyond repair; in the Consumer Survey we are making the assumption that when respondents said they wanted no repairs, they were implying that repairs were not needed.

Table II.31

The largest share of both groups were unwilling to make monthly payments for any improvements (some said they would be willing to pay cash, but not to buy on time). Another large share understandably did not know how much they would be willing to pay. Of the approximately 20 percent who gave a numerical response, households in SHUs were willing to pay an average of \$21.11 a month, and households in the Consumer Survey were willing to pay an average of \$32.36 a month.

Table II.32

Only a small proportion of each group preferred to move, 17.4 percent in SHUs and 21.0 percent in the Consumer Survey. The largest proportion of both groups preferred to fix up their present house.

The table below shows that renters of SHUs are as likely to want to move as they are to repair their current house, and are quite unlikely to want to stay in their current house without repairs. Owners of SHUs on the other hand, are most likely to want to fix up their present home, and

are quite unlikely to want to move. (These differences are statistically significant.) Several respondents volunteered the information that they would not move under any circumstances.

Tenure and Mobility Preferences

Responses to the question "If you had a chance which of the following would you rather do?" by tenure of persons in substandard housing units.

Mobility Preference	Tenure		Total
	Owners	Renters*	
Stay in this house the way it is	12 (19.0%)	3 (4.0%)	15 (17.4%)
Fix this house up	46 (73.0%)	10 (43.5%)	56 (65.1%)
Move to a different house	5 (7.9%)	10 (43.5%)	15 (17.4%)
Total	63 (100.0%)	23 (100.0%)	86 (100.0%)

Chi square = 14.89; degrees of freedom = 2; $P < .001$

*including those who pay no cash rent or are living rent free

The table below shows mobility expectations (as opposed to preferences expressed in the previous table) by tenure. The table shows quite dramatically the stability of owners; only one is expecting to move in the next year (and this respondent was reluctantly going to a large city to join a spouse who had found employment there). Of the many reasons offered for not expecting to move, the commonest was that the house was owned outright and therefore no cost was involved; only one person said he could not afford to move, and

three said they had nowhere else to go. Other relatively common reasons were that the respondent had always lived there, it was home, they like it, etc.

Renters, on the other hand, were only slightly more likely to expect to continue in the same house than to move, but reasons for staying were similar to those of owners.

Taken in conjunction with the previous table, we find that about half of the renters of substandard housing units would not only prefer to move, but also expect to move; owners, however, even if they would prefer to move (which is unlikely) have no definite expectations of doing so.

Tenure and Mobility Expectations

Responses to the question "Do you think your household will move to a different dwelling unit in the next year?" by tenure of persons in substandard housing units.

Mobility Preference	Tenure		Total
	Owners	Renters	
Yes, will move	1 (1.7%)	10 (45.4%)	11 (13.6%)
No, will not move	58 (98.3%)	12 (54.5%)	70 (86.4%)
Total	59 (100.0%)	22 (100.0%)	81* (100.0%)

Chi square = 25.998; degrees of freedom = 1; $P < .001$

*persons who were undecided are not included

Table II.34

The vast majority of both groups preferred a single family house if they were to move to a different house. Mobile homes were more attractive to households in SHUs (8.3% preferring them) than to households in the Consumer Survey (2.8% preferring them).

Table II.37

A large majority of both groups were confident that they could get a housing loan from a bank if they were to apply for one, but the proportion is smaller for persons in SHUs than in the Consumer Survey (76.7% and 91.6% respectively).

Table II.38

This table shows a major difference in the two groups. 82.6 percent of household heads in SHUs completed ninth grade or less compared with 50.9 percent in the Consumer Survey. Only 8.2 percent were high school graduates or better compared with 35.4 percent of household heads in the Consumer Survey.

Table II.39

Household heads in SHUs were much less likely to be employed than household heads in the Consumer Survey, but this is probably because of the greater percentage of persons of retirement age in the SHUs.

Table II.42

Sixty-six percent of all households in SHUs received some form of financial assistance including earned assistance such as Social Security or pensions. We have no comparable percentage from the Consumer Survey.

Households in SHUs who are receiving assistance average \$107 a month in assistance per family. Average payments to households in the Consumer Survey were substantially higher in all but one category (Old Age Assistance).

Table II.43

Incomes of households in SHUs were substantially lower than incomes of households in the Consumer Survey. The means were \$3,763 and \$7,311 respectively, and 62.4 percent and 32.8 percent respectively received less than \$4,000 in 1972.¹

Table II.44

65.1 percent of households in SHUs and 55.2 percent of households in the Consumer Survey had no savings at all. A large proportion of each group either did not know or declined to tell us what their savings were. But 16.3 percent of households in SHUs and 14.9 percent of households in the Consumer Survey had savings and they averaged \$1,942 and \$8,190 respectively.

¹These figures are not strictly comparable. We carefully scrutinized the 86 SHUs and calculated incomes from the detailed information given, and in many cases respondents underestimated their incomes. So incomes from the Consumer Survey should probably be higher.

Table II.1: Utility/Mechanical Condition and Structural Condition of Housing Unit

	<u>Utility/Mechanical</u>	<u>Structural</u>
Classification* A	27.9%	19.8%
B	11.6	55.8
C	60.5	19.8
D	not applicable	4.6
Total Percent	100.0	100.0
Total Number	86	86

*See Volume II, Chapter II for definitions

Table II.2: Number of Rooms Per House, and Number of Persons Per Room

<u>Number of Rooms</u>		<u>Persons Per Room</u>	
1	0.0%	0.5 or less	49.4%
2	3.5	0.51 - 0.75	21.2
3	4.6	0.76 - 1.00	15.3
4	37.2	1.01 - 1.50*	9.4
5	33.7	1.51 or more**	4.7
6	9.3		
7	5.8	Mean is 0.64	
8	5.8		
9 or more	0.0		

Mean is 4.8

* defined as overcrowded
** defined as severely overcrowded

Table II.3: Number of Square Feet in Housing Unit and Per Person in Household

<u>Per House</u>		<u>Per Person</u>	
Less than 500	5.8%	Less than 100	5.9%
500 - 599	4.7	100 - 199	16.5
600 - 699	11.8	200 - 299	18.8
700 - 799	15.3	300 - 499	31.8
800 - 899	11.8	500 - 799	15.3
900 - 999	18.8	800 - 999	5.9
1,000 - 1,099	4.7	1,000 or more	5.9
1,100 - 1,499	16.5		
1,500 - 1,999	3.5	Total Percent	100.0
2,000 - 2,999	5.8	Total Number	86
3,000 or more	1.2		
Total Percent	100.0	Mean is 328 square feet per person	
Total Number	86		

Table II.4: Location of Housing Unit

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Isolated house, no other in sight	10.4%	5.2%
1 - 4 houses in sight	53.4	36.9
5 or more houses in sight	14.0	25.3
Place of less than 1,000 population	5.8	10.2
Place of 1,000 to 2,499 population	10.4	7.9
Place of 2,500 to 10,000 population	5.8	14.5
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.5: Age of Head of Household

Less than 25	3.5	5.5
25 - 44	18.6	32.3
45 - 64	36.0	38.5
65 and over	41.9	23.7
Total Percent	100.0	100.0
Total Number	86	1,018

Table II.6: Sex of Head of Household

Male	82.6	83.9
Female	17.4	16.1
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.7: Size of Household

1 person	14.0	12.0
2 or 3 persons	57.0	53.6
4, 5, or 6 persons	23.3	29.5
7 or more persons	5.8	4.9
Total Percent	100.0	100.0
Total Number	86	1,020
Mean Number of Persons	3.0	3.0

Table II.8: Has your household tried to purchase a house in the past year?

Yes	5.8	8.8
No	94.2	91.2
Total Percent	100.0	100.0
Total Number	86	989

Table II.9: If yes, were you successful in purchasing the house or were you turned down?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Yes, successful	60.0%	75.9%
No, turned down	40.0	24.1
Total Percent	100.0	100.0
Total Number	5	83

Table II.10: Type of Housing Unit

Single family detached	94.2	83.1
Single family attached	1.2	1.5
Mobile Home	4.7	11.6
Other	0.0	3.1
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.11: About when was this dwelling originally built?

1969 or later	4.1	13.6
1965 - 1968	8.2	12.2
1960 - 1964	8.2	10.7
1950 - 1959	17.8	14.5
1940 - 1949	10.9	12.1
1939 or earlier	50.6	36.9
Total Percent	100.0	100.0
Total Number	73	899
Don't know	15.1	13.5

Table II.12: How many times has your household moved in the last five years?

No moves in last 5 years	72.1	61.9
1 move in last 5 years	13.9	20.7
2 moves	5.8	6.4
3 or more moves	8.1	11.1
Total Percent	100.0	100.0
Total Number	86	1,019

Table II.13: How long has your household lived in this dwelling unit?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
4 years or less	24.1%	37.0%
5 - 8 years	22.1	18.2
9 years or more	53.5	44.8
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.14: Do you think that your household will move to a different dwelling unit in the next year?

Definitely yes	3.5	5.0
Yes	10.5	7.7
No	26.7	32.2
Definitely No	54.7	50.6
No opinion	4.7	4.4
Total Percent	100.0	100.0
Total Number	86	1,019

Table II.15: Is your family satisfied with your neighborhood?

Definitely Yes	41.9	45.5
Yes	53.5	49.4
No	3.5	3.1
Definitely No	1.1	1.3
No opinion	0.0	0.7
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.16: Is your family satisfied with the home you are living in?

Definitely Yes	23.3	31.4
Yes	54.7	51.6
No	17.4	12.9
Definitely No	4.7	3.9
No opinion	0.0	0.7
Total Percent	100.0	100.0
Total Number	86	1,019

Table II.17: Stairstep (see Consumer Questionnaire)

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Lower third (worst)	23.2%	9.5%
Middle third	40.7	49.4
Upper third (best)	36.0	41.2
Total Percent	100.0	100.0
Total Number	86	1,012
9, i.e., best possible place	26.7	20.7
5, i.e., middle, neither good nor bad	23.3	24.0
Mean position	5.7	6.2

Table II.18: Compared to five years ago, would you say that your family's living conditions are --

Much better off	10.5	17.4
Somewhat better off	34.9	32.9
About the same	38.4	39.7
Somewhat worse off	8.1	5.9
Much worse off	5.8	4.0
Total Percent	100.0	100.0
Total Number	84	992
Don't know	2.3	2.0

Table II.19: Tenure

Rented for cash rent	12.8	17.1
Rented without payment of cash rent	5.8	2.3
Living rent free	8.1	4.2
Being bought or owned by you or someone in your household	73.2	76.5
Total Percent	100.0	100.0
Total Number	86	1,020

Table II.20: For No Cash Renters: What are you and your household required to do to occupy these living quarters without payment of cash rent?*

Nothing	33.3	36.4
Give share of crops	16.7	9.1
Work on farm or other job	33.3	39.4
Other	16.7	15.1
Total Percent	100.0	100.0
Total Number	12	66

*Persons living rent free included for substandard housing units.

Table II.21: For Renters: What is your rent? and what period of time does it cover?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Mean monthly rent	\$26.77	\$52.00

Table II.22: How did you become the owner of this dwelling unit?

Bought it new	7.9%	16.9%
Bought it used	44.4	44.0
Built it myself	25.4	28.6
Self-Help project	0.0	0.3
Inherited it	15.9	7.2
Given to me	4.8	1.4
Other	1.6	1.7
Total Percent	100.0	100.0
Total Number	63	780

Table II.23: Was any money borrowed to pay for this house?

Yes	32.7	46.7
No	67.3	53.3
Total Percent	100.0	100.0
Total Number	52	777

Table II.24: What was the purchase price of this home?

Less than \$2,000	35.0	15.4
\$ 2,000 - 4,999	37.5	21.1
\$ 5,000 - 9,999	25.0	27.8
\$10,000 - 14,999	0.0	18.8
\$15,000 - 19,999	2.5	9.4
\$20,000 or more	0.0	7.5
Total Percent	100.0	100.0
Total Number	40	250
Don't know	28.6	28.2

Table II.25: Source of Loan for Home Purchase

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Commercial Bank	44.4 %	47.0 %
Farmers Home Administration	11.1	8.7
Finance Company	11.1	4.7
Savings and Loan Association	5.5	18.7
<u>Other</u>	27.8	20.9
(Federal Land Bank)	(5.9)	
(Lumber Company)	(5.9)	
(Father)	(5.9)	
(Mother-in-law's employer)	(5.9)	
(Judge)	(5.9)	
Total Percent	100.0	
Total Number	18	

Table II.26: What is (or was) your monthly payment on your mortgage loan?

Mean monthly payment	\$65.98	\$93.00
Total Number	14	253

Table II.27: Since you gained ownership of this dwelling have you made any major repairs or changes in this dwelling unit (such as replacing roof, changing the floor plan, adding/deleting a room)?

Yes	55.5	50.2
No	44.4	49.8
Total Percent	100.0	100.0
Total Number	63	775

Table II.28: Was any money borrowed to finance these repairs?

Yes	14.3	17.0
No	85.7	83.0
Total Percent	100.0	100.0
Total Number	35	388

Table II.29.A: If your household received an additional \$75 each month you hadn't counted on, what would you do with the additional money? Please give me up to three things.

	Substandard Housing Units	Consumer Survey
Repair home	21.3 %	19.0%
Save (including save for a house)	8.1	14.0
Pay off debts	15.7	13.0
Buy clothing	10.7	12.0
Buy furniture or appliances	9.1	11.0
Buy groceries	11.7	10.0
Travel or leisure	1.0	4.0
Buy a new home	1.5	2.0
Other	20.8	16.0
Total Percent	100.0	100.0
Total Number of respondents	86	965

Table II.29.B: If your family received an additional \$50 each month to pay housing expenses, what would you do with the additional money?

Add to this house	9.0	13.8
Repair or paint this house	50.8	32.0
Move	1.6	4.8
Buy furniture	9.0	10.2
Pay rent (or mortgage in SHUs)	1.6	8.3
Pay utility bills	2.5	6.9
Don't need the money	0.8	3.6
Other	20.5	20.3
Save*	4.1	
Total Percent	100.0	100.0
Total Number	86	939

Table II.30: If you could have some repair work done on your house, what single project would you have done?

Paint	13.0	14.6
Finish or remodel a room already in house	9.8	13.1
Add a room	7.6	9.0
Repair or build porch	10.9	8.0
Heating, storm windows, etc.	1.1	8.1
Repair roof	9.8	7.8
Put in a bathroom	14.1	6.1
Nothing	7.6	14.6
Other	0.0	19.0
Add to, or change type of, utilities*	6.5	
General repairs: underpinning, floors,* ceiling, insulation, etc.	19.6	
Total Percent	100.0	100.0
Total Number	86	981

*Codes for SHUs only

Table II.31: If this work was done for you, how much a month would you be willing to pay for this improvement?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Nothing	46.5%	38.9%
Don't know	33.7	38.1
Something	19.8	22.9
Total Percent	100.0	100.0
Total Number	86	1,020
Mean amount of "something"	\$21.00	\$32.36

Table II.32: If you had a chance, which of the following would you rather do?

Stay in this house the way it is	17.4	35.6
Fix this house up	65.1	43.5
Move to a different house	17.4	21.0
Total Percent	100.0	100.0
Total Number	86	998
Don't Know	0.0	1.9

Table II.33: If you were to move from this dwelling, would you move to another town or stay in this area?

Another area or town	22.5	25.2
Stay in this area	77.5	74.8
Total Percent	100.0	100.0
Total Number	86	966
Don't know	0.0	5.2

Table II.34: If you were to move from this dwelling, what type of dwelling unit would you prefer?

Single family house	89.3	87.8
Two family house	2.4	1.6
Apartment	0.0	2.3
Mobile Home	8.3	2.8
Other	0.0	0.5
Total Percent	100.0	100.0
Total Number	86	1,009

Table II.35: How much a month would you be willing to pay for this dwelling?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Nothing	11.6	8.7
Don't know	65.1	47.5
Something	23.2	43.7
Total Percent	100.0	100.0
Total Number	86	1,020
Mean amount of "something"	\$59.58	\$91.17

Table II.36: Have you ever tried to get a housing loan from any of the following financial institutions (commercial bank, savings and loan association, mortgage or realty company, life insurance company, finance company, builder or dealer, or individual)?

Yes	25.6	32.3*
No	74.4	67.7*
Total Percent	100.0	100.0
Total Number	86	1,020

*approximations

Table II.37: Do you think you could get a home loan from a bank or savings and loan association?

Yes	76.7	87.2
No	23.3	12.8
Total Percent	100.0	100.0
Total Number	60	640

Table II.38: What was the last grade in school the head of the household completed?

Less than 7 years of school	46.5	22.8
7 - 9 years of school	36.1	28.1
10 - 11 years (part of high school)	9.3	13.7
High school graduate	3.5	20.8
1 - 3 years of college	4.7	8.1
College graduate	0.0	4.2
Professional/advanced degree holder	0.0	2.3
Total Percent	100.0	100.0
Total Number	86	1,014

Table II.39: Is the head of household presently employed?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Yes	44.0%	61.0%
No	56.0	39.0
Total Percent	100.0	100.0
Total Number	86	1,019

Table II.40: Did any other member of the household have a job in 1972?

Yes	55.8	34.2*
No	44.2	65.8*
Total Percent	100.0	100.0
Total Number	86	1,020

*approximations

Table II.41: Did any of your family income in 1972 come from any of these sources?

	<u>Average Amount of Monthly Payment-- Substandard Housing Units</u>	<u>Percent of recipient families that receive from this source*</u>	<u>Average Amount of Monthly Payment-- Consumer Survey</u>
Old Age Assistance	\$ 92	19.3%	\$ 87
Aid to the Blind			102
Aid to Permanently and Totally Disabled	115	8.8	177
Veteran's Benefits	99	7.0	146
Social Security	120	68.0	159
Unemployment Compensation			168
Pension and Insurance	76	10.5	149
Public Assistance and Welfare (including AFDC)	85	14.0	133
Other	108	12.3	149
Percent of all families that receive benefits	66.0%		?
Mean total amount received	\$107		?

*Add to more than 100% because some families receive funds from more than one source.

Table II.42: Could you tell me approximately what your total family income was last year?

	<u>Substandard Housing Units</u>	<u>Consumer Survey</u>
Less than \$1,000	6.5	3.6
\$ 1,000 - 1,999	22.1	14.0
\$ 2,000 - 2,999	19.5	7.8
\$ 3,000 - 3,999	14.3	7.5
\$ 4,000 - 5,999	7.8	15.8
\$ 6,000 - 9,999	22.1	24.2
\$10,000 - 14,999	} 7.8	16.8
\$15,000 - 24,999		9.3
\$25,000 or more		1.0
Total Percent	100.0	100.0
Total Number	77	760
Don't Know	10.5	25.5

Table II.43: Approximately how much savings do you presently have?

None	65.1	55.2
Don't know or refused to say	18.6	29.9
Some	16.3	14.9
Mean amount of those who have savings	\$1,942	\$8,190

Table II.44: Are you making monthly or weekly installment payments?

Yes	43.0	44.6
No	57.0	55.4
Total Percent	100.0	100.0
Total Number	86	1,012
Mean total amount of payment of those making payments	\$55.67	?

Table II.45: Race

White	89.5	94.7
Black	10.5	5.2
Other	0.0	0.1
Total Percent	100.0	100.0
Total Number	86	1,016

CHAPTER III

FINDINGS

NOTE: These findings can be generalized only to the three Southern subregions studied -- Appalachia, the Mississippi Delta and the Ozarks (see Introduction for description of exact areas studied).

1. Homeowners and renters eligible for a housing subsidy are four times as likely to prefer to repair or remodel their present homes as they are to choose to move to a different house.
2. The largest housing market segment in rural areas consists of owners of standard houses who are not eligible for subsidy and who wish to remodel their present homes.
3. Among homeowners who are ineligible for subsidy, the owners of standard units are more likely to want to move to different units than are the owners of substandard units.
4. Among renters who are eligible for subsidy, the renters of substandard units are more likely to want to move to different units than are the renters of standard units.
5. The market segment composed of owners of substandard units who are eligible for subsidy and who wish to move to different units is extremely small (.77% of the total rural households in the twelve study districts).
6. The market segment composed of owners of substandard units who are eligible for subsidy and who wish to repair their present homes is the second largest housing market segment in rural areas (9.39% of the total rural households).

7. The total market for remodeling, repair or rehabilitation of current housing units is more than twice as large as the total market for different (either new or existing) units (39.58% of the total rural households as opposed to 19.54%).
8. Within the total market for remodeling, repairs or rehabilitation, the market ineligible for subsidy is only slightly larger than the market eligible for subsidy (18.27% of the total rural households vs. 16.31% of the total rural households).
9. Within the total market for different units, the market ineligible for subsidy is almost three times as large as the market eligible for subsidy (11.64% of total rural households vs. 4.08%).
10. Substandard units are most likely to have four rooms, and to be about 900 square feet in size.
11. Substandard units are likely to be isolated (that is, with less than five houses in sight).
12. More than 40 percent of the heads of households living in substandard units are 65 or older.
13. Substandard housing units are only slightly more likely to be occupied by female heads of household than are housing units as a whole.
14. Families in substandard housing units are no larger than rural families as a whole -- the average family size for both consumer categories is 3.0.

15. Just over half the substandard units were built before 1940.
16. Residents of substandard housing units are less likely to move frequently than are consumers as a whole; the vast majority have not moved at all in the last five years, and more than half have lived in the same house for nine years or more.
17. Residents of substandard housing units express the same high degree of satisfaction with their neighborhood (95%) and with their houses (80%) as do residents of standard housing.
18. More than one-fourth of the residents of substandard units feel they live in the best possible place.
19. Consumers who live in substandard units are slightly less likely to own their houses than consumers as a whole (73.2% vs. 76.5%), but much more likely to pay no cash rent (5.8% vs. 2.3%) or live rent free (8.1% vs. 4.2%) than are consumers as a whole.
20. Consumers who rent substandard units for cash pay an average of half as much rent (\$26.77 per month) as do all consumers who pay cash rent (an average of \$52.00 per month).
21. Consumers who live in substandard units are much more likely than consumers as a whole to have inherited or to have been given their houses — 15.9% of the owners of substandard units inherited them, as opposed to 7.2% of all owners; their houses were given to 4.9% of the owners of substandard units, but to only 1.4% of all owners.
22. Less than one-third (32.7%) of the owners of substandard units who bought or built their houses borrowed money to do so, as compared with 46.7% of the owners as a whole.

23. On the other hand, 35 percent of the substandard units cost less than \$2,000 when purchased or built.
24. Only 16.3 percent of the residents of substandard units make mortgage payments; their payments average \$66 per month.
25. Under an income supplement plan providing an extra \$75 a month, one-fifth of consumers living in substandard units would spend the money to repair their homes and 1.5 percent would buy new homes. These proportions are almost identical to those for consumers as a whole.
26. However, a higher proportion of consumers living in substandard units (59.8%) would use a \$50 a month housing allowance to add to or repair their homes than consumers as a whole (45.8%).
27. Only 1.7 percent of the owners of substandard units said they planned to move during the next year, as opposed to 45.4 percent of the renters of substandard units.
28. 82.6 percent of the household heads living in substandard units had nine years of school or less, as opposed to 50.9% of the consumers as a whole. Only 8.2 percent had high school diplomas or college education, as compared to 35.4 percent of all consumer household heads.
29. Fifty-six percent of the household heads living in substandard units were unemployed, but a partial explanation for that figure is the fact that many of those household heads are of retirement age.
30. The average income of consumers living in substandard units (\$3,763) was only a little over half that of consumers as a whole (\$7,311).



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