THE EFFECT OF HOUSING UPON POPULATION GROWTH

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I PRESUME no one doubts that the housing available reacts upon the growth and the quality of the population, as well as upon individual development in a society in which there is a more or less general belief that a rising standard of living is the normal condition. Housing not only represents one of the major costs of living for most families in urban communities but is also a very influential factor in determining social attitudes in our population. What one has to pay for housing determines to a large extent the amount the family has available to meet other expenses and also the type of community in which the family is reared. The effects of the costs and quality of housing upon social attitudes will be discussed here only as they appear to exert an influence upon the growth of population, and even these will have to be treated very rapidly and perfunctorily. This is necessary both because of our lack of knowledge regarding these effects and the limits of space which can be devoted to a more or less speculative essay.

In the first place, it appears that the costs of housing must have some effect on population growth in large sections of the population. If housing costs absorb an undue proportion of the income, the family is compelled to economize its expenditures in other directions. At any given level of living, housing needs vary almost directly with the size of the family. It is clear, therefore, that one of the easiest ways for a very large section of the population to maintain a given standard of living is to keep the family to the size that can be provided for at the desired level. Hence, it is not surprising that if children and good living quarters become com-

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peting choices in family budgets, the choice is frequently in favor of the better living quarters for a small family. I do not mean to imply that housing is the only or even the most important factor competing with children for a fixed or an increasing share in the family income, nor even that the economic aspect of children is the decisive factor in a majority of families, although it well may be, but I do believe that the cost of adequate housing at a desired standard is a factor of importance in determining the number of children that will be reared in many families.

Before going further into this matter it may be well to outline briefly the population prospect so that those interested primarily in housing can better visualize the situation as the populationist sees it. For the most part the discussion will be confined to the situation in the United States, although the experience of other countries will be referred to where it may be of help.

Until quite recently it has been assumed throughout the Western World that a rapidly growing population was the normal and healthy condition of a people. Even yet there are many who can scarcely credit the fact that a great change in population growth has taken place within the last few years and that we do not now have enough births to maintain the existing population when the favorable age make-up, due to a high birth rate in the past, no longer exists. Already we are almost at the end of the period of annual increase in the marriageable population. After 1942 there will be a slight decrease in the annual number of boys and girls passing their twentieth year, which will be much accelerated after 1946. (This is assuming that there will be little or no increase in immigration from abroad). In the normal course of events, therefore, fewer new families will be founded in the decade 1945-1954 than in the decade preceding 1945.

At the same time that the number and the proportion of young people in the population is decreasing, the number and the proportion of old people is increasing. What the net effect of these changes

will be on the demand for housing is difficult to say. But it should be noted that the type of house or apartment which is entirely suitable for an elderly couple or a widow is not suitable for a family with several children, and that, from the standpoint of the growth of population, it is the young couple rearing a family whose needs should be most carefully considered.

Another population fact of prime importance in our discussion is the existence of differential birth rates. The differentials in the United States today are chiefly of two sorts. There is a pretty well established inverse relation between the economic and social status of the family and the number of children: the better the status the fewer the children. The second differential is between country and city. The rural population has a considerably higher birth rate than the city population, and the small cities and villages have a higher birth rate than the larger cities. In 1930 the native white women of the urban population of the United States had only 86 per cent enough children to maintain their numbers at the death rates prevailing at that time. This varied from 76 per cent in the cities of over 100,000 to 104 per cent in the cities of 2,500 to 10,000. In the rural population, on the other hand, the farm population had 69 per cent above replacement needs, that is, 169 per cent on the above basis, and the rural-nonfarm had 37 per cent above replacement needs (137 per cent).

The inverse relation between economic and social status and size of family has been found in practically all studies on this point, of which the writer has knowledge, in the United States. Unskilled laborers have larger families than skilled workers, and skilled workers have more children than professional and business men. Since there is no information available on the incomes for the entire population of any given locality, the economic status of the different groups in a community is probably best measured by the rental (or its equivalent in value of home owned) they pay. In eight large cities for which information regarding the ratio of children under

5 per 1,000 white women 15-44 years of age was available by small areas (census tracts) and for which average monthly rentals were also known, a fairly high inverse correlation was found between the ratio of children and monthly rental—the higher the ratio of children the lower the monthly rental. In three of the cities, however, there was a slight tendency for the child-woman ratio to rise as the monthly rental exceeded $100.00. However, the numbers involved in this latter calculation are too small to permit of definite conclusions.

Since there is good reason to believe that a large part of those who are on the borderline between hereditary normality and abnormality, as well as most of the hereditarily defective, are to be found in the low rent areas, it seems reasonable to conclude that the groups whose reproduction is of least benefit to the community have larger families on the average than those who are of sound stock. This means that a continuance of present population trends would have as one result the relative increase of the less desirable stocks. But no doubt you are wondering what all this has to do with housing. I am not certain that the connection between these trends and housing is so close that I can convince you of it, but I am certain that a housing program which does not take these trends into account, encouraging those which make for the propagation of sound stock and discouraging those which are harmful biologically, is not deserving of our support.

Dr. Goodsell has pointed out how in Sweden they are convinced that when rents are high it results in couples having to take small quarters and then limiting their families to the number that can be accommodated in these quarters. Thus high rents seem to have a directly depressing effect on population growth in that part of the population which is anxious to maintain or improve its standards. I am not saying that it may not be a good thing, under certain circumstances, to seek to reduce the birth rate below maintenance level and that high rents may not be a perfectly proper agency to

use to depress the birth rate, but I do maintain that we should know the effects of housing costs on the size of the family so that we may not inadvertently allow a housing program to set up a train of consequences as regards population growth which we cannot approve. There can be little doubt that housing which costs so much that a family cannot afford the space it considers proper for its position, if it has several children, will tend to discourage the rearing of more than one or two children, or, indeed, of any children at all. Under present conditions, where many families must live in one or two or three rooms in order to keep their housing expenditures within bounds, it is not surprising that they feel they can afford at most only one or two children.

I am reminded here of an illustrated article in an Italian paper which I saw recently. It showed the Italian's notion of the typical French apartment. This apartment had a large dining room with a table at which ten people could be seated, but there were sleeping quarters for only two persons and almost no living space outside that in the dining room. It was said to represent French mentality on housing and the family. Unfortunately, the trend in urban housing in this country has been in the same direction—very small apartments making little or no provision for children in the apartment itself or in the grounds belonging to it. Relatively few people in the cities have incomes sufficient to enable them to rent apartments or houses adequate to the needs of even moderate-sized families—three and four children. Since modern apartments or houses of a size adequate for three and four child families are beyond the means of most people, many families, as was said above, find themselves in the dilemma of being forced to choose whether they will maintain the standards of housing they consider essential to their position and have but one or two children or will move to poorer quarters in less desirable neighborhoods and have more children. In a community where economic status is highly prized, and is judged to a considerable extent by the housing one uses, it

is inevitable that many, perhaps most, people will choose to maintain their housing status at the expense of curtailing their families.

Now it is perhaps generally the case that the people who have attained some measure of success by diligent effort are good stock—often even of superior stock—and they are just the people who are most likely to be compelled to make the choice between a stationary or even lower standard, both of housing and of living, with more children and a higher standard with few or no children. If this is the case it is clear that a housing situation such as we have today may be a dysgenic factor of considerable importance; it places one more economic penalty on the rearing of children by many couples of sound stock.

In view of the fact that when housing is mentioned today most people think at once of apartment housing in the cities, it may be well to call attention again to the city-village-rural differentials in reproduction mentioned above. Even if housing in cities is greatly improved and cheapened for the moderate-sized family, it is not certain whether this alone will have any very marked effect on the birth rate of the urban population. Certainly the most sanguine person can hardly assume that cheap and satisfactory housing for fair-sized and large families would of itself raise the urban birth rate to the maintenance level. This does not mean that better and cheaper housing for the larger families is not needed, it only means that we should not expect too much from a change in this one factor. Furthermore, we should face the fact that no appreciable improvement in the housing available to fair-sized and large families is to be expected without large government subsidies, either to housing directly or to these families in the form of family allowances. Such families are handicapped by the very nature of our system of compensation for work performance. Only a radical change in our notions of the value of children to the nation is likely to have any effect on our attitudes toward public assistance to these families through reduced rentals or allowances to those which

have enough children to insure the maintenance of our population.

But when we recall the fact that at present the rural population reproduces itself with a substantial gain, the suggestion inevitably arises whether, if it is desirable to maintain our present numbers, it would not be wise to consider housing some of our city workers in rural or semi-rural environments. Some of our studies of ratios of children to women in the areas surrounding cities indicate that the people living on the fringes of certain cities have a significantly larger number of children than those in the cities. This is probably due more to the selection of rural areas in which to live by the parents of the larger families than to the effect of rural environment on the size of these particular families. However, the effect of this environment on the size of the family should not be ignored. Many parents find it easier, both economically and as regards personal effort, to rear children in the country than in the city.

If more thorough investigation into the motives of family limitation should prove that the differential in the birth rates of urban and rural communities is due chiefly to the differences in living conditions, because of their differing densities, then the very maintenance of our population may depend on making rural living conditions available to a larger part of our population. This would certainly mean that much of our present housing program would have to undergo a radical change (assuming that national survival is a worth while end). At present most of our public housing effort is concerned only with providing better living quarters in our large cities. In the future, housing programs may also need to take account of needs for population growth as well as of individual comfort. They may have to consider a variety of social factors which have not entered much into such programs hitherto. As one type of consideration which the populationist thinks important, I would cite the point just made, namely, the possibility that the maintenance of a birth rate high enough to insure even a stationary population may be dependent on providing living quarters in rural

or semi-rural areas for an increasing proportion of our people who now live in highly congested urban areas. Whereas we now have an occasional "Radburn" or "Greenhills" development, we may find it necessary to have many similar projects if we are not to dwindle in numbers more than most of us would consider advisable at the present time.

A second consideration to which many students of the family attach great importance is the psychological effect on the members of the family of living in small crowded quarters. They find that the causes of irritation are multiplied when there is little opportunity for privacy, as is the case in crowded homes. Also, the health of the family is affected when overcrowding is prevalent. Furthermore, in so far as the cost of adequate housing is a reason for limiting the family to one or two children, it may be said that unsatisfactory housing is one cause of the unhappy and abnormal relations which psychiatrists often find in these small families. Indeed many psychologists do not hesitate to assert that the single child in particular is more likely to suffer from mental maladjustments, due both to the parents and to the environment generally, than the child in families having three or more children. This is merely to assert that the family of several children has always been the normal social unit for the rearing of children and that any considerable departure from this norm is likely to issue in some unusual development which will handicap the child in making its way in life. Just how true this is we shall not know until we have far more information on the subject than we now have. The point I would make here is that costly and unsatisfactory housing may have important effects, not only on individual development but also on the size of the family and the social attitudes which grow out of family life.

The populationist is also interested in knowing whether the housing units now being constructed are properly adjusted to the size of the families actually being reared in the country today. This

point can be made concrete in the following way. In 1929-1931, in the birth registration area (excluding Maine, Massachusetts, and California), 29.9 per cent of the native white women living through the childbearing age would have had no children if the birth rates, marriage rates, and death rates of that period were to have continued for a generation; 17.5 per cent would have had one child; 17.6 per cent would have had two children; 11.3 per cent would have had three children; 7.2 per cent would have had four; 4.7 per cent five; and 11.8 per cent six or more. Are housing units being planned and built in somewhat similar proportions? It must be recognized, of course, that the number of children a woman bears does not invariably determine the needs of that particular family for housing, but there is unquestionably a high degree of correlation between these two factors. If it should turn out that the needs for different types of housing units, as indicated by the proportion of families having different numbers of children, are not being met, it can hardly be a matter of indifference from the standpoint of the maintenance or growth of the nation's population. With the proportions of families as given above and the continuance of 1929-1931 death rates, the population as a whole was just slightly more than reproducing itself. It would take but very little discouragement of births in the families of three and over to reduce the birth rate below the maintenance level, and this level had been passed by 1935-1937. I do not mean to imply that housing is the only important factor in discouraging fair-sized and large families, but I wonder whether there is not too large a proportion of one, two, and three-room apartments among the housing units being constructed now in our cities.

These figures showing the proportions of women living through the childbearing period who would bear different numbers of children are interesting in several ways. There were practically six times as many women who would not bear any children as there were who would bear five children. Thus if all but one-fifth of these

sterile women had had one child they would have had somewhat more children than the 4.7 per cent who would bear five children. One more child in the one child families would have added four-fifths as many children to the population as all the women with six children (3.4 per cent), and one more in the two child families would have added somewhat more to our numbers than all the women with seven children (2.3 per cent).

I want to say in conclusion that I do not see how we can have a socially sound housing program which is not based on the qualitative and quantitative population needs of the nation. This probably cannot be done without an increasing measure of public participation in housing, for there appears to be no way in which private enterprise can be induced to provide the housing units suited to a sound population of optimum size.