Some factors affecting improvement in Iowa farm family housing

Margaret G. Reid
Iowa State College

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Some Factors Affecting Improvement in Iowa Farm Family Housing

By Margaret G. Reid

Agricultural Experiment Station
Iowa State College of Agriculture
and Mechanic Arts

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Rural Social Science and Economics Section

in cooperation with
Iowa State Planning Board

Ames, Iowa

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FOREWORD

During 1934 and 1935 two housing surveys were made in rural Iowa. One included 18,789 farm dwellings and the other 8,798 dwellings in Iowa towns and villages of less than 2,500 population.¹ The information thus secured has created much interest in housing, and many questions have been asked as to why dwellings are not in better condition, why more of them do not have modern improvements, what can be done to improve them. It is hoped that this analysis and the suggestions herein contained will be helpful in shaping policies and programs which have to do with improved housing. Attention is confined to farm housing. Certain changes stimulating better farm housing will promote improvement in the housing of the village, town and city. Situations peculiar to these are not considered in this bulletin. They are of sufficient importance to warrant special treatment.

This bulletin is addressed primarily to those who are interested not so much in their individual homes as in farm housing in general. The average householder will find in it some practical suggestions. Its principal value to him will lie in developing a fuller understanding of the factors affecting housing in his community.


"I have always felt that the best security for civilization is the dwelling, and that upon properly appointed and becoming dwellings depends more than anything else the improvement of mankind."—Beaconsfield.

"A comfortable house is a great source of happiness. It ranks immediately after health and a good conscience."—Rev. Sydney Smith in a letter to Lord Murray, Sept. 29th, 1843.
Some Factors Affecting Improvement in Iowa Farm Family Housing

By Margaret G. Reid

An attractive farm home is set back from the road, amidst fertile fields. Vigorous healthy trees, lofty elms and wide-spreading maples shade it. Bright flowers bloom at the windows and at the edge of the green lawn. Shrubs give the dwelling an air of cozy retirement from the neighboring barnyard, and the neat fence safely excludes all chickens and pigs and other barnyard visitors so that the lawn in the evening invites the family and friends to assemble there to enjoy its beauty and the cool refreshing breezes. The windmill or the chug, chug of a gasoline engine or perhaps the soft whirl of an electric motor suggests running water to make the work of the housewife more pleasant and bathing more frequent for the men folk after the dust and dirt of the fields. By the farm goes the electric power line delivering to the family its flow of magic so that further comforts and conveniences, the electric washing machine, iron and vacuum cleaner, the radio and other equipment for the farm as well as the house can be fitted into our picture of a comfortable dwelling.

A dwelling such as this radiates the care bestowed on it, the pride taken in its beauty, the joy that comes from living in it. It makes known to all who pass that here lives a family that enjoys working and living on the farm; that the folks in this house are not devoting all their energies to making a fortune so that they may soon retire to a neighboring town or city or perhaps to California. Instead here and now they are enjoying life. Because of their deep-rooted joy in farm living they have built themselves a permanent home, one which later may be

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2 Project 373 of the Iowa Agricultural Experiment Station. The author wishes to express her appreciation to all those who contributed to this study. Funds for some of the clerical work were provided by the Iowa State Planning Board. Miss Eleanor Parkhurst, graduate assistant, helped in assembling many of the data. The author is especially indebted to her colleagues at Iowa State College for their thoughtful, constructive criticism and many suggestions.

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passed on to a son or daughter, one which will continue to resound with the vigor and joy possible only to those who live close to nature, in fresh pure air, who strive and labor hard, yet are satisfied because they also have achieved some of the comforts and beauty that human beings crave.

No pipe dream is this sketched here. Such Iowa homes do exist. But they are all too few in number. It is because many Iowa families desire homes like this that this bulletin is written. In pointing the way to better housing for farm families three questions will be considered: (1) What are Iowa farm homes like at the present time? (2) Why are they not better? (3) What can be done to improve them? The first two questions serve merely as a background. Our main interest is better farm housing throughout Iowa.

PRESENT DWELLINGS OF IOWA FARM FAMILIES

In figs. 1 to 3 are shown by counties the average value of dwellings, and the percentage of farms having piped water in the dwelling and dwellings lighted with electricity as shown in the 1930 census. These give a fairly good picture of differences within the state. The average value of farm dwellings in 1930 as reported by the census was $2,293. The replacement value
of these probably does not average much above $4,000.³ Farm families with a sum of only $4,000 to invest and aspiring to all modern conveniences are painfully aware of its limitations.

³ In a study recently made in Missouri, Mr. Wooley concludes that replacement cost of dwellings on the farms included in the study is 58 percent above present worth. See Wooley, J. C., Farm building studies in northwest Missouri. Mo. Agr. Exp. Sta., Res. Bul. 218. 1934.
Iowa farm dwellings at present are badly in need of repair. Roofs, foundations, doors and windows, and even chimneys need the hand of the carpenter or the mason. New screens and fresh wall paper would add greatly to the cheer and comfort of many families. New homes, in substantial numbers, are needed. Because of age, neglect, or poor original construction many old houses are no longer worth repairing. Fresh paint in abundance needs to be applied if the countryside is to cast off that down-at-the-heel look, that appearance of neglect which for several years has hovered over many communities and greatly added to many families' sense of discouragement.

Conveniences which lighten the burden of housework and add to the comfort and pleasure of the whole family are much too scarce. Sanitary facilities, better sewage disposal and toilet facilities and a purer supply of drinking water are needed if a higher level of health is to be achieved. The conveniences which families especially want are a power line, a new bathroom fully equipped with bath tub, lavatory and flush toilet, additional closet space, hot and cold piped water, a kitchen sink with drain, a septic tank or cess pool, central heating, better lawns, new plantings, walks and drives to keep dirt from being tracked into the house and fences to make possible a good garden and a pleasant lawn.

Some important facts concerning Iowa farm dwellings and improvements which families state that they need are shown in table 1. The figures given here are ample evidence that although Iowa has many farm dwellings well equipped and in good repair, it also has many which are far, very far, from ideal. The homes of tenant families are especially poor; they are much below those of the owners both in condition and facilities.

The relatively high standard of dwellings on Iowa farms can be seen by contrasting Iowa with neighboring states. Such a contrast is presented in table 2. The median value of owner dwellings in Iowa is considerably above that of the other states, and in median value of tenant dwellings it ranks second. Iowa is also second in the proportion of dwellings having piped water and those having electricity. Even though less than one-sixth of the Iowa farm families have water piped to the bathroom, the median value of dwellings in a county is the middle value among the dwellings when they are arranged in order of value.
TABLE 1. PERCENTAGE OF HOUSES OF SPECIFIED AGE, CONDITION, AND HAVING AND NEEDING CERTAIN IMPROVEMENTS, 18,789 FARM HOUSES, 10 IOWA COUNTIES, 1934.*

<table>
<thead>
<tr>
<th>Items</th>
<th>All</th>
<th>Owners</th>
<th>Tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age of house</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 10 years</td>
<td>5.9</td>
<td>7.1</td>
<td>4.9</td>
</tr>
<tr>
<td>50 years and over</td>
<td>28.5</td>
<td>24.1</td>
<td>32.0</td>
</tr>
<tr>
<td><strong>Good condition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundation</td>
<td>51.2</td>
<td>61.2</td>
<td>43.3</td>
</tr>
<tr>
<td>Roof</td>
<td>60.8</td>
<td>64.2</td>
<td>58.1</td>
</tr>
<tr>
<td>Chimney</td>
<td>79.8</td>
<td>84.4</td>
<td>76.2</td>
</tr>
<tr>
<td>Screens</td>
<td>46.6</td>
<td>54.2</td>
<td>40.6</td>
</tr>
<tr>
<td>Exterior paint</td>
<td>33.0</td>
<td>36.3</td>
<td>30.3</td>
</tr>
<tr>
<td>Interior walls and ceilings</td>
<td>50.0</td>
<td>58.0</td>
<td>43.6</td>
</tr>
<tr>
<td><strong>Facilities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bathroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>21.7</td>
<td>30.6</td>
<td>14.8</td>
</tr>
<tr>
<td>Need</td>
<td>17.6</td>
<td>15.7</td>
<td>19.1</td>
</tr>
<tr>
<td>Water carried</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doing so</td>
<td>77.4</td>
<td>71.2</td>
<td>82.4</td>
</tr>
<tr>
<td>Average distance (feet)</td>
<td><strong>94.1</strong></td>
<td><strong>76.6</strong></td>
<td><strong>106.6</strong></td>
</tr>
<tr>
<td>Piped cold water</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>24.1</td>
<td>31.8</td>
<td>17.9</td>
</tr>
<tr>
<td>Need</td>
<td>14.5</td>
<td>12.6</td>
<td>16.1</td>
</tr>
<tr>
<td>Piped hot water</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>13.6</td>
<td>20.4</td>
<td>8.1</td>
</tr>
<tr>
<td>Need</td>
<td>12.9</td>
<td>11.8</td>
<td>13.8</td>
</tr>
<tr>
<td>Sink with drain</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>53.8</td>
<td>61.1</td>
<td>48.0</td>
</tr>
<tr>
<td>Need</td>
<td>16.0</td>
<td>13.0</td>
<td>18.4</td>
</tr>
<tr>
<td>Septic tank or cess pool</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>27.0</td>
<td>34.3</td>
<td>20.4</td>
</tr>
<tr>
<td>Need</td>
<td>8.9</td>
<td>7.8</td>
<td>9.8</td>
</tr>
<tr>
<td>Home electric plant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>11.7</td>
<td>17.7</td>
<td>6.9</td>
</tr>
<tr>
<td>Need</td>
<td>3.5</td>
<td>3.2</td>
<td>3.7</td>
</tr>
<tr>
<td>Power line</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>15.3</td>
<td>21.0</td>
<td>10.5</td>
</tr>
<tr>
<td>Need</td>
<td>11.6</td>
<td>10.0</td>
<td>13.0</td>
</tr>
<tr>
<td>Piped warm air, steam or water furnace</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>23.7</td>
<td>33.1</td>
<td>16.2</td>
</tr>
<tr>
<td>Need</td>
<td>7.5</td>
<td>6.8</td>
<td>8.1</td>
</tr>
<tr>
<td>New landscaping needed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawn</td>
<td>9.8</td>
<td>7.1</td>
<td>11.9</td>
</tr>
<tr>
<td>Plantings</td>
<td>13.8</td>
<td>11.2</td>
<td>15.9</td>
</tr>
<tr>
<td>Walks and drives</td>
<td>18.2</td>
<td>14.9</td>
<td>20.8</td>
</tr>
<tr>
<td>Fences</td>
<td>14.8</td>
<td>11.0</td>
<td>17.8</td>
</tr>
</tbody>
</table>

*For further details see Iowa Agr. Exp. Sta., Res. Bul. 174. These data are believed to give a very representative picture of Iowa as a whole. Enumerators visited the families. The families themselves stated whether parts of the house were good, fair or poor and whether repairs or new installation were needed or wanted. It is felt that many families did not state that certain facilities, for example, piped cold water, were needed even though they would like very much to have them.
TABLE 2. MEDIAN VALUE OF FARM DWELLINGS AND PERCENT-A GE OF FARMS HAVING DWELLINGS WITH CERTAIN FACILITIES IN 1930 AND RELATIVE INCREASE IN THESE, 1920 TO 1930, IN IOWA AND IN NEIGHBORING STATES.*

<table>
<thead>
<tr>
<th>States</th>
<th>Median value dwelling (dollars)</th>
<th>Water piped into dwelling</th>
<th>Dwelling with electricity</th>
<th>Percentage increase 1920-1930 in proportion on having</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner Tenant</td>
<td>Dwelling Bath- room</td>
<td></td>
<td>Water piped into dwelling Electric light†</td>
</tr>
<tr>
<td>Iowa</td>
<td>2,459 1,829</td>
<td>24.0 14.6</td>
<td>21.4</td>
<td>51 40</td>
</tr>
<tr>
<td>Illinois</td>
<td>1,536 1,535</td>
<td>19.8 11.0</td>
<td>16.0</td>
<td>77 63</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>1,910 1,935</td>
<td>15.7 8.0</td>
<td>25.6</td>
<td>121 191</td>
</tr>
<tr>
<td>Minnesota</td>
<td>1,712 1,597</td>
<td>12.5 6.0</td>
<td>12.6</td>
<td>95 66</td>
</tr>
<tr>
<td>South Dakota</td>
<td>1,448 1,213</td>
<td>14.5 5.6</td>
<td>10.9</td>
<td>18 27</td>
</tr>
<tr>
<td>Nebraska</td>
<td>1,910 1,296</td>
<td>20.6 13.8</td>
<td>16.5</td>
<td>78 70</td>
</tr>
<tr>
<td>Kansas</td>
<td>1,335 933</td>
<td>16.9 9.4</td>
<td>12.5</td>
<td>82 44</td>
</tr>
<tr>
<td>Missouri</td>
<td>1,041 763</td>
<td>8.3 4.3</td>
<td>7.9</td>
<td>84 44</td>
</tr>
<tr>
<td>United States</td>
<td>1,135 Unr 500</td>
<td>15.8 8.4</td>
<td>13.4</td>
<td>58 91</td>
</tr>
</tbody>
</table>

*Source: Fifteenth Census of the United States, 1930, regular and special reports.
†The data for 1920 include gas as well as electric light. Since relatively few farm dwellings are lighted with gas, the comparison is but little affected. In 1934, 3.2 percent of Iowa farm dwellings surveyed were lighted with acetylene or piped gas, in Illinois, 3.7 percent, and in Minnesota, 1.8 percent. Kansas was the highest of the states in this group, with 5.4 percent. As a result of the fact that gas was included with electricity in 1920, the increase shown above is somewhat lower than the actual increase in percentage.

Iowa ranks first in the proportion having this convenience.

Iowa rates relatively high in these facilities. Yet the proportionate increase from 1920 to 1930 in the percentage of families having these is not so great as in the neighboring states. In fact the proportionate increase in Iowa during this period is considerably below that of the United States as a whole.

The relatively high standard already achieved in Iowa should be a challenge to those concerned with better rural communities, and especially to all Iowa farm families now living in dwellings below a desirable standard. Iowa has fertile farm land; in fact many counties have some of the most fertile land in the United States. Why should not more families have a comfort and convenience standard?
Go the length and breadth of the state from north to south and from east to west. Acquaint yourself thoroughly with the dwellings of Iowa farm families. The verdict will be: Many dwellings are good. Few are extremely poor. Probably the majority might be much better. And the outstanding needs are repairs, better sanitation, more conveniences and comforts and greater beauty.

For greater health and safety all Iowa farm families should have pure and abundant water supply, good surface drainage, improved toilet facilities and the disposal of all waste at such distance from the house that it will not be a nuisance. Many families lack these things. In many cases better construction of chimneys would reduce fire hazard. For greater convenience and comfort there is need for more facilities such as, piped cold and hot water, a bathroom, a washroom near the back entry, a septic tank, electricity and insulation against summer heat and winter cold. In addition, houses should be more carefully planned so that the various rooms are suited to their special purposes and the house as a whole easily cared for. For greater beauty Iowa homes should be designed with greater care, giving more thought to their function, their surroundings, their place in the farmstead unit. And with a well-designed house should go a carefully planned yard.

SOME FACTS AND OPINIONS CONCERNING OBSTACLES TO BETTER FARM HOUSING AND WAYS TO IMPROVEMENT

INCOME

A sound program of housing improvement cannot ignore either present or probable future income. Many families feel that if only they had a reasonably good income they would have a well-designed, well-built, fully-equipped, well-cared for house. Many landlords also state that if and when farm income improves, repairs and improvements wanted by tenants will be possible. But even among owners everyone knows of farm families with high incomes whose housing standard is very low. One sometimes sees a farmstead which gives the impression
that the house is its least important part. Perhaps the parents are looking forward to retiring soon and the children, to whom farming may mean only hard work, have escaped to urban work and living. Or the money income, although high, may be going to barns and other farm equipment, or is being invested in other farms, or town real estate, or it may be spent to maintain an unusually high standard of clothing or automobiles, or educational opportunities for the children. Higher incomes for farm families would in some cases lead to improvement of dwellings, but high farm income does not automatically bring a high standard of housing. Nor is low income the only reason for much of the poor housing which occurs among farm families, both owners and tenants.

The value of farm land and buildings reflects to a large ex-

![Graph](image-url)
tent their income producing possibilities. In fig. 4 is a scatter diagram showing by counties in 1930 the relationship between the average value of farm land and buildings and the median value of owner buildings. The higher the average value of land and buildings per farm in the county the higher is the median value of buildings. The relationship is more consistent for the lower than for the higher values. Note that Scott County, having the highest median value of dwellings, namely $3,610, has farm land and buildings not far from average.

The relationship between the average value of farm land and buildings per farm in the various counties and the median value of tenant dwellings is shown in fig. 5. The wide scatter shows that the investment in tenant dwellings is not so much

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5 The term average refers to arithmetic average and the median to the middle value.
affected by average value of farm land and buildings as is that of owner dwellings.6

TENANCY

Tenant dwellings present a varied picture. Some have only recently been vacated by owners, many of whom took a great pride in their homes. At the other extreme are those which have been occupied by tenants for twenty years or more and neglected by tenant and landlord alike.

The landlord’s interest in the condition of the house and its facilities varies greatly. In a considerable number of cases his son and son’s family are living on the farm. When this happens the landlord is likely to be just as interested in the dwelling as if he himself occupied it.7 Even where the tenant family is not related to him, the landlord, because of pride in the farm or a sense of social responsibility, or a belief that good housing and satisfied tenants lead to greater returns, may maintain a dwelling of a very high standard. In other instances the landlord may live so far away that he loses all interest in the tenant family whose dwelling is his responsibility, or he may feel that he greatly needs all the income which he can possibly get from the farm in order to meet his own consumption needs or for other purposes. So he begrudges every cent which must go back into the farm and only its direst needs are met. Some people feel that corporate owners and absentee landlords are more likely to neglect repairs than where the landlord lives nearby and is acquainted with the farmer operating the farm. Such a difference in attitude seems plausible.

This lack of interest or the landlord’s need for funds for other purposes has a very direct effect on the farm dwelling. Repairs are neglected, the house and fences become rundown, new improvements are not installed. Neglect by the landlord is often matched by neglect by the tenant so that the house eventually may fall far below a minimum health and decency standard.

6 The correlation apparent in both figs. 4 and 5 is to some extent spurious in that the average value of farm land and buildings includes the value of a dwelling. This inclusion, however, probably affects the correlation but little. Census data are not available to correlate the average value of dwelling on owner and tenant-operated farms with the value of farm land and buildings for these separate groups. Nor is it possible to secure a satisfactory figure for the value of farm land and buildings other than dwelling.

7 In these cases the tenants are also interested in the condition of the house. Many are to be the future owners of the farms they operate.
Tenants themselves contribute to poor housing by putting up with it, by failing to take care of property to the extent which they might and finally, in some cases, by being actually destructive. In some cases this destructive attitude is the result of the general run-down condition of the houses in which a family year after year has had to live. Thus a vicious circle is established. Tenants may put up with poor housing because they feel that the situation is only temporary, that they can quite easily move to another farm or that they will shortly be buying a farm of their own. Or they may merely be resigned to their fate and cease to aspire to anything better. They get what joys and pleasure they can in other ways.

The dwelling is the landlord's property. He may feel that he has nothing to gain by a larger investment in the dwelling; and he may be correct in this judgment. On the other hand, he may be wrong. No systematic study has been made of the extent to which tenants actually consider the status of housing in bargaining with the landlord concerning their contract. It undoubtedly is a factor of some importance. It seems probable that some tenants are willing to pay more rent for a farm with a good dwelling than for a farm with a poor one. Holmes in discussing what affects a fair division between landlord and tenant in crop-share and stock-share renting mentions the condition of farm improvements. He says: "The landlord fur-
nishing the better buildings should receive additional compensation for them. In examples given (see bulletin) house rent, figured as interest and depreciation on the appraised value of the dwellings, is put in as part of the tenant's returns.\textsuperscript{10} There is no evidence that this practice is followed in arranging the terms of the lease. Reference to the house, however, in Iowa leases is not common. Occasionally in a lease a landlord agrees to make certain repairs and improvements. The advantage of the better house may commonly lead the tenant to make certain concessions to the landlord, but they are not stated so that their connection with the status of the house is apparent. It is probable, however, that tenants who are most ambitious for good housing are also those most desirous of becoming owners so that as tenants they are primarily interested in maximum income from the farm which they rent in order that they may accumulate funds with which to make the needed down payment. They are thus unwilling to pay more than enough to secure a minimum standard of housing. At the present time it seems likely that a landlord with a dwelling much above the average would find it difficult over even a long period of years to get compensation for it, equivalent to interest and depreciation of its appraised value.

Some improvements call for little expenditure by the landlord. Perhaps all that is needed, or especially desired by the tenants, is a new fence or fresh paper for the living room. They feel that the landlord should provide these. Small expenditures such as these probably more than pay for themselves. Dissatisfied tenants, those who feel that they are being forced to live in a house below what they consider to be a decent standard or lacking in what they look upon as essential conveniences, who feel that the landlord has not played fair with them, are seldom as efficient in their work and as careful of property as those who are satisfied with their dwelling. In one way or another tenants, because of the poor dwelling provided, may bring additional costs which eventually fall on the landlord.

A recent study of farm housing in Iowa indicates that the higher the proportion of tenancy the lower will be the standard of farm housing. To this general observation might be

\textsuperscript{10} Holmes, C. L. Drawing up the farm lease. Iowa Agr. Exp. Sta., Cir. 87. 1923.
added another: The longer the period during which a house is occupied by a succession of tenant families, the poorer will be its condition and the less likely it is to have modern improvements. Iowa appears to be facing (1) a larger proportion of farms operated by tenants and (2) more farms with a long history of tenancy.

During the years 1900 to 1934 the proportion of tenant-operated farms has increased steadily. (See fig. 6.) In 1900, 35 percent of the farms were in this group, and in 1933, 51 percent. The trend is toward more tenancy. What should be done? Attempt to develop attitudes and customs which make possible good housing in spite of tenancy?

One important legal change in the tenant-landlord relationship ought to lead to considerable improvement. The tenant might be allowed to make repairs and minor improvements in the house and yard with the assurance that he, the tenant, will be compensated for these if and when he leaves the farm. The compensation might come from the incoming tenant or from the landlord. In this way the tenant might have new screens, piped water, bathroom fixtures, new fences and other such items and yet be assured that if he and his family are not able fully to utilize these when they leave the farm they would be compensated for their remaining value. Through such a system as this the tenant family would probably develop a much

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11 A landlord-tenant relationship similar to that suggested here has been established in England under the Agricultural Holdings Act, 1923. The tenant on the termination of his tenancy or the quitting of his holding is entitled to compensation for certain types of improvements, many of which may be made without the consent of the landlord. Under this act "Such compensation is to be measured by the value of the improvement to an incoming tenant." See Spencer, A. J., "Agricultural Holdings Act, 1923," London, 1931. The improvements for which compensation may be claimed under this act appear to be limited to the productive powers of the farm. It seems possible, however, that a similar arrangement might also be developed for minor improvements of the dwelling.
stronger sense of proprietorship, take better care of facilities provided by the landlord and stay longer on the farm.

It is also possible to develop a form of lease in which the tenant agrees to take good care of the premises, repair certain parts at his own expense and to deliver up the premises in good condition except perhaps for structural repairs due to normal depreciation and damages by the elements. Under such conditions landlords would probably be more willing to improve dwellings on their farms than is the case where tenants have no specified obligations.\(^{12}\)

Improvements such as these in the form of lease are likely to come only when the tenant group becomes somewhat more stable than it is at the present time. Just now many tenants are interested in better housing later on when they become owners, and in improvements which they can move from farm to farm.

**COST OF MATERIALS\(^{13}\)**

The price of building materials is high. This fact is especially apparent when the present prices of materials is contrasted (1) with farm incomes and (2) with the price of materials when the majority of Iowa farm dwellings were constructed. (About three in four farm houses now occupied were built prior to 1910.)

In fig. 7 is shown the relative power of farm products to purchase building materials from 1913 to February, 1935. With the proceeds from the sale of a group of farm products the farmers in 1913 were able, for example, to purchase 100 units of building materials, in 1918 they were able to purchase 119 units, in 1928 they were able to purchase only 89 units. By 1933

\(^{12}\) See for example, Flapan, Isreal. Real Estate, Questions and Answers. Prentice-Hall, New York. 1929.

\(^{13}\) For details concerning the cost of finished houses see Department of Agriculture, Farmers' Bulletin 1738, "Farmhouse Plans," 1935. On the basis of unit prices and wages prevailing in the spring of 1934, estimates have been made of the square foot cost of cellars, superstructures and porches. Another study of special interest is that reported by Deane Carter, "Farm Housing in Arkansas," *Jour. of H. Econ.*, 1921, pp. 616-22. On the basis of 34 houses the costs of which were carefully analyzed he estimates the per cubic foot cost of houses of various sizes, materials and types of construction. His figures are low for Iowa since more substantial construction is needed here than in Arkansas.

From facts available it seems likely that in Iowa a fully modern house with three bedrooms would cost from $4,500 to $5,000. With present farm incomes and prices what they are, probably only a very small proportion of Iowa farm families feel that they can afford such an investment in a house.
the purchasing power of this group of farm products in terms of building materials had fallen to 53 units; in other words the relative purchasing power of farm products in securing building materials in 1933 was only slightly more than half of what it was in 1913. Is it any wonder that farmers in 1933, for example, looked at their prices which had fallen and at building materials the prices of which had fallen much less and felt that repairs and needed new buildings were just out of the question? By 1934 the purchasing power of farm products in terms of building materials improved somewhat.\(^{14}\)

The increase, from 1899 to 1929, in the mill price per 1,000 feet board measure of certain types of lumber is shown in fig. 8. Yellow pine, for example, per 1,000 feet at the mill in 1899 was $8.46, and in 1929 it was $25.66. A similar increase oc-

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\(^{14}\) It should be borne in mind that the change in the price of farm products does not altogether measure change in the money income of the farm. New methods have brought increased output per worker or relatively lower per unit costs of production so that farm family purchasing power, especially on owner farms, is probably somewhat higher than is indicated here by the price index of farm products.
curred in the price of other types of lumber.\textsuperscript{15} This increase has been accompanied by a marked change in the per capita consumption of lumber. In 1910 it was 465 feet, board measure, in 1925 it was 325 and in 1930 only 210.\textsuperscript{16} Farmers, among others, have been turning from customary practices, have been learning to use other materials for their building.

The prices of building materials did decline somewhat from 1929 to 1932. In 1933, however, they rose rapidly. This change in prices is shown in fig. 9. The index given here measures the change in prices charged to contractors by retail lumber and supply dealers. Of the separate items included, lumber, the commodity on which Iowa farm families have largely depended, showed a greater increase than any other item. (See fig. 10.) For example, from June, 1932, to June, 1934, Douglas fir prices per 1,000 feet increased 72 percent. By March, 1935, they had fallen somewhat and were only 36 percent above the low of June, 1932.

Undoubtedly the marked rise in 1933 in certain prices was

\textsuperscript{15} Yellow pine and Douglas fir were selected because they in 1923 made up about 68 percent of the total softwood lumber used. Oak lumber includes about one-third of the total hardwood and is the most important type in this group.

\textsuperscript{16} U. S. Dept. of Agr. Yearbook, 1933, p. 748.
due in large measure to NRA codes. The recent court decision concerning the constitutionality of the NRA as a whole may result in a downward movement of prices. The increase in demand following the revival of the building trades will help maintain a fairly high level of prices. It may be that trade associations of certain, if not all, of the building materials industries have learned a new few tricks from their NRA experience which will lead to a continuation of certain price-fixing practices even though governmental permission to fix prices may be abolished. Tariffs are partly responsible for the high price of lumber. Up until 1922 lumber came into the United States duty free. At that time a duty of $1 per thousand feet board measure was imposed. In 1932 it was increased by $3 per thousand. Douglas Fir retail prices rose during the period June, 1932, to June, 1933, from $27.15 to $30.10, an increase of $2.95. (See fig. 10.) In the same period short leaf yellow pine rose from $25.85 to $28.80, an increase of $2.95 per 1,000 board feet. By the recent trade agreement with Canada, November, 1936, on lumber, rough or planed or dressed on one or more sides,
except flooring made of maple, birch or beech, the tariff rate is reduced to $1.50 per 1,000 board feet. One further restriction applies. From and after the time that the aggregate quantity of Douglas fir and western hemlock timber or lumber entered or withdrawn from warehouse, for consumption in any calendar year exceeds 250 million feet, board measure, the lowered rate shall no longer be in effect.

Freight rates constitute a large part of the price which the local builder pays for such building materials as lumber. The distance lumber has been shipped has become increasingly greater. In 1914 the average rail haul from mill to market was estimated to be 360 miles, by 1924 it had increased to 725 miles. In Iowa freight rates probably make up approximately one-third of the retail prices of this important building material. Freight rates on carload shipments of lumber are

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18 Two local lumber merchants were consulted concerning the freight charges on Douglas fir shipped from a point in the Pacific region.
now about 24 percent higher than in 1910. They are, however, 15 percent lower than in 1920.\(^{19}\)

**LABOR COSTS**

On the farm, labor costs are not such a large part of the total cost of the dwelling as in the city. The workers who do the building live for the most part in small towns and villages and usually work for much less than union rates.\(^{20}\) In some communities and for some families, however, high labor rates definitely check building improvements. They may also force the farm family to do much more of the work themselves. For some types of work and for those families where one or more members have considerable skill at such work the standard of work may not be adversely affected. Many families at the present time are, for example, learning how to install water systems. Major building can seldom be done, however, without the help of skilled workmen.

Ready-cut houses, such as are sold by mail order houses, have helped many farmers to reduce building costs, one reason for this being that they have made it possible for family members to do more of the building themselves. At the present time an attempt is being made to carry construction in the factory even farther, to have more of the labor carried on under mass production. Two companies recently announced that they would shortly be prepared to ship prefabricated houses. These would be accompanied by a corps of workers who in a very short time would have the house ready for use. So far these companies have not interested themselves in farm dwellings. If and when the prefabricated houses prove feasible for town use they will doubtless also be developed for farms.

**TAX ON DWELLINGS**

Farm lands and buildings are assessed together so that the extent to which the tax actually falls on the dwelling is not

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\(^{19}\) The Board of Railroad Commissioners at Des Moines, Iowa, reports the following rate per hundred weight on carload lots of fir lumber from Tacoma, Wash., to Ames, Iowa: 1910, 55 cents; 1918, 60 cents; 1920, 80 cents; 1922, 72 cents; 1926, 68 cents. No change has been made since 1926.

\(^{20}\) U. S. Bureau of Agricultural Engineering found that costs are generally relatively high near cities and in thickly settled sections. See Farmers' Bulletin 1728, already referred to.
known. The law requires that improvements as well as the land itself shall be assessed at their actual value. It is a well-known fact, however, that the assessed value of farm property in most cases is below, and often considerably below, the actual value. There is a tendency for the assessment to be relatively high on farms where value per acre is low. This results in the burden of real estate taxes being unduly high on those farms which, on the average, have the poorest dwellings.

In those cases where the farm family has an unusually expensive dwelling the assessment on it may be relatively low. There seems to be some likelihood that the assessor in making the evaluation of farm property considers probable sale value of property. In that case the assessment on the house is likely to be relatively low. It is generally accepted that an expensive house in many cases does not add to the value of the farm to the full extent of its cost.

It may be that the assessor tends to ignore improvements somewhat, especially those pertaining to the dwelling. He has, however, no legal authority to do so. If the land and improvements are equally taxed in relation to their value, as reported in the census, the direct property tax on farm dwellings in Iowa in 1930 amounted to approximately $4,800,000. This

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21 The customary practice with respect to farm real estate is to assess low value property more nearly at its full value than high value property. Taxes in relation to farm property have been studied in some detail from certain data secured in the 1930 census. In six Iowa counties it was found that the higher the average value of land per acre the lower the real estate tax per $100 of the value of the land and buildings. Where the average value of the land and buildings was under $63 an acre the tax was 1.95 percent. Where the average value of the land and buildings was $263 and over the tax was 0.95 percent. See Fifteenth Census of the United States, "Taxes on Farm Property in the United States," 1933, p. 37. The data given in this study of taxes seem to indicate that the higher the value of the dwelling the lower is the assessed value in relation to the actual. See also Brindley, J. E., The Tax System of Iowa, Iowa Ext. Bul. 159, 1929.

22 At a group discussion during Farm and Home Week at Iowa State College, 1935, one woman reported that a family that she knew had the assessed value of its property increased because the yard had been cleaned up and shrubs planted. The expressed opinion of the group was that assessors do take into account new bathrooms, porches and other housing improvements. He is authorized by the law to do so.

23 In 1930 in Iowa, 214,928 farms reported dwellings having a total value of $475,937,844. These farms constituted 96.56 percent of the total farms of the state. It is thus estimated that the total value of farm dwellings in Iowa in 1930 was likely to be about $492,385,100. (See Fifteenth Census of the United States, "Agriculture," First series, County table 3.) The ratio of real estate taxes to value of farm land and buildings in Iowa in 1930 is estimated to be 0.98 percent. (See Fifteenth Census of the United States, "Taxes on Farm Property in the United States," 1933, p. 24.) On this basis it would appear that taxes on the value of dwellings amounted to $4,825,374. This estimate assumes that the relation of assessed value to value reported in the census is the same for both dwelling and other farm property. The extent to which this is true is not known. The fact remains, however, that the law calls for equal assessment of land and building in relation to their value.
is an average of about $22 a year per farm or about $2 a month. To the extent that farmers pay attention to the fact that improvements in the dwelling may lead to increased taxes, they will tend to restrict improvements.

A state wishing to promote better farm housing might do so by exempting from taxation the dwelling or certain improvements which it especially wanted to encourage. In place of complete exemption there might be a minimum exemption or a lower tax rate. For example a start might be made by exempting from taxation all improvements made to house and yard after a certain date, for example, Dec. 31, 1936. Nor is such a step without precedent in the state of Iowa. Section 7110 of the Iowa Code reads: "Forest reservations fulfilling the conditions of sections 2605 to 2617, inclusive, shall be assessed at a taxable valuation of four dollars an acre. Fruit tree reservations shall be assessed on a taxable valuation of four dollars per acre for a period of eight years from the time of planting. In all other cases where trees are planted on any tract of land without regard to area, for forest, fruit, shade or ornamental purposes, or for windbreaks, the assessor shall not increase the valuation of such property because of such improvements."

Lowering the rate on improvements or allowing some exemption should be a stimulant to improvements, particularly on owner farms. Its effect on dwellings on tenant farms is not so clear. Tenant families in towns and cities finally pay the tax on dwelling improvements since such taxes constitute a cost to the landlord which affects the supply of houses available and hence the rent charges. Farm tenant families live in the house which goes with the farm. It has already been pointed out that in many cases the landlord is unable to get a return from the dwelling large enough to pay him interest on the investment. In such a case any reduction in taxation on the dwelling would probably go into the landlord's pocket and would not provide a stimulant for dwelling improvement. It is

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24 This suggestion should not be confused with the Homestead Exemption Bill which was much discussed in the Iowa legislature during the winter of 1925. This called for exemption from taxation of owner-occupied property up to $2,500 of the assessed value. This amount is, in the great majority of cases, very much more than the value of the house. And it should be noted that the lowering of tax on improvements has a very different effect from lowering the tax on land. The supply of land is limited. Lowering taxes on it merely leads to a rise in the value of land. Lowering the tax on improvements tends to increase the supply of improvements.
probable, however, that as tenancy increases and farms over a long period of time are occupied by tenants, and as houses occupied by tenants are built especially for them, improvements will be made by the landlord only when the tenant is willing to pay both for the improvements and the taxes on them. When such a situation exists a lowering of taxes will tend to promote improvements in housing on tenant as well as owner farms.

The advantage to farm families of a reduced tax on their dwellings depends, however, on what new taxes are introduced or what existing taxes are increased. It would be possible to lower the tax on dwellings and raise revenue from other sources which, though it did not bear directly on dwellings, might lower the scale of living of the great bulk of families even more than the tax on housing improvements. For example, the present sales tax may have as great a retarding effect on the improvement of the houses of low income farm families as has the present tax on dwellings.

Before leaving this subject of taxes on dwellings it should, perhaps, be emphasized that ignorance of assessment practices makes it impossible to do more than speculate concerning the possible relation of taxes to farm dwelling improvement. If these taxes are to be continued, it is important that the dwelling be assessed separately from other farm property. Then the consequences of the tax on the dwelling will be more clearly seen.

CREDIT FOR DWELLING IMPROVEMENT

Faced with uncertainty as to future income and still having the memory of past hardships because of debt burdens, many farm families are little interested in borrowing in order to improve their dwellings. A few, however, want credit and are thus concerned about the sources of credit for home improvement and the interest rate which they must pay for it. During recent years important changes have occurred in credit for home building and improvement.

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25 Comish, Alison, scholar, Department of Economics, Iowa State College, assisted in the preparation of this section.

26 It is of interest that research studies conducted by the Federal Land Bank of Springfield, Mass., show that farms having good dwellings are more desirable for loan purposes than those without and that a good dwelling is more important than a good barn. President's Conference on Home Building and Home Ownership, Vol. VII, p. 142.
The National Housing Act, passed in the summer of 1934, has made credit more readily available for building improvement and modernization. Farm, as well as urban, buildings are included in its scope. Under this act national, state, savings and industrial banks, building and loan associations, production credit associations and other financial institutions will make loans on an unsecured promissory note for the purpose of improving buildings. They are willing to lend freely for building improvements because the government insures the credit to the financial institution making the loan.

Several important terms governing these loans are of interest.

1. They are made only to farm owners with a good credit record. The annual gross income of the signers of the note must be at least five times the annual payments on the notes.

2. The loan must be used solely for improvements of real property.

3. The loan must not exceed $2,000 and may run from 1 to 5 years. At least one payment a year is required although more frequent payments are preferred.

4. Charges and discounts for this money are not to exceed a total of $5 a year per $100 of the loan. This makes the maximum effective rate of interest 9.1766 percent a year on the average outstanding balance of the loan. The loan made may bear a smaller, but not a greater interest charge than this.

When contrasted with long term first mortgage loans or regular commercial loans the interest rate may appear rather high. The rate is, however, probably a little lower than the interest rate charged by Industrial or Morris Banks which specialize in fairly small personal and commercial loans which may be paid back on the installment plan. Installment payments usually

27 See Federal Housing Administration, "Farm Property Improvement," FHA, 136; and Farm Credit Administration, "Loans for Farm Home Improvement," Cir. No. 11, 1934.

28 These are the terms for loans under the National Housing Act. Production credit associations may prescribe different terms. Sometimes these associations require the borrower to own stock in the organization before a housing loan will be made. Sometimes the loan must be secured with a mortgage, and the term of the loan may be limited to a year and a half rather than 5 years.

A production credit association is a cooperative organization of farmers organized under the Farm Credit Act of 1933 for the purpose of providing its members with short term and intermediate credit for general agricultural purposes. There are more than 600 of these associations in the United States.
have certain advantages to the small borrower. They necessi-
tate, however, a higher cost in handling the loan.

Families contemplating borrowing for housing improvements
need to consider carefully the cost of credit from various
sources. This is not always easy to determine. There may be
special charges in addition to the stated discount or interest
rate. The entire cost needs to be compared with the actual
credit provided. When the sum borrowed is to be paid back
by installments the rate is often twice that stated. When the
credit terms were announced by the Federal Housing Adminis-
tration some people were under the impression that the maxi-
mum rate was 5 percent. They confused the rate which ap-
plied to the total initial sum which was borrowed and which
was to be repaid by installments with the actual charge on the
average amount which the person actually had the use of.

Before borrowing at 9 percent it would be well for most fami-
lies to investigate other sources of credit, to weigh very care-
fully the urgency of the need for the improvement and the de-
sirability of waiting until improvements can be made out of
income.

**ELECTRICITY**

Electricity calls for special mention because it is an improve-
ment having certain unique features. A farm family wanting
the comfort and conveniences which go with electricity can, act-
ing independently, have a home plant. Electricity from a
power line is only possible if many families in the community
cooperate. In the survey of farm housing made in 1934 it was
learned that more than one in five farmers on owner-operated
farms and one in ten on tenant farms reported the use of elec-
tricity from power lines. Over 10 percent of the families re-
ported that they needed or wanted such electricity. Except in
counties where families were, on the average, a very long dis-
tance from a line there was little interest expressed in home
electric plants even though 12 percent of the farms included
in the survey were equipped with them.

Seldom does a farm family feel that it can afford electricity
from a power line unless it can profitably be used in certain
farm operations. With the present attention which is being
given to rural electrification farm families need to study more carefully various uses of electricity, possible effect on net farm income and on household operating costs, how much the family is willing to pay for the additional comfort and convenience which electricity affords. Minimum charge is often the greatest stumbling block. A writer in 1935 (Iowa State Planning Board Report) stated: "By building up the individual's consumption to that point at which he would get beyond the first step in his rate or minimum charge . . . much of the present dissatisfaction on the part of the farmer and the utility, would be a thing of the past."

A tenant family is in a very different position from a family living on its own farm. An owner operator will take into account the increased comfort and convenience from electricity in his home and the reduction in energy required for farm tasks even if no increase in net farm income occurs. But a landlord will be willing to pay the cost of wiring the dwelling and the other buildings only if he considers that his money income from the farm is likely to be increased thereby. The large proportion of tenancy in Iowa may constitute a real barrier to extensive rural electrification. It may be difficult in counties with a high proportion of tenancy to get a large enough group using electricity to get the rates down to a reasonable level.

Rates charged are a matter of great concern. Because of the smaller number of families using electricity for each mile of rural line, distribution costs per unit of power to farm families are always likely to be somewhat higher than in the neighboring towns. This occurs even though farm families using electricity may have a relatively high kilowatt-hour consumption. An important question to be decided is how much of the plant costs should be charged to the rural lines. The farm community is usually served by the town plant. This plant has relatively high fixed costs, many of which do not increase with the larger output which becomes possible when lines are extended to farms nearby. It is a sound economic policy for a plant to continue to charge the town customers all the fixed costs which are necessary to its basic operation at the capacity needed for the town group. They will have to pay these even if there were no rural lines. The rate to farms would then be based only on
the additional costs, including plant, distribution and other costs incurred in providing them with electric power. Some plant costs may increase with the addition of rural lines. This would occur if, for example, the extension of rural lines necessitates an increase in plant capacity, owing to new high peak loads.

Real benefits may accrue later to town families from the addition of rural lines. The lower the rate to farm families the more rapidly will lines be extended and the higher will be the kilowatt-hour consumption. Since electric power plants have high fixed costs, increased consumption of electricity leads to lower per unit costs and rates based on cost can then be lowered. Thus the extension of electricity to farm homes holds in it possible long-time benefits to town families.

A recent report on the cost of distributing electricity presents a very optimistic outlook on the possibilities of lower cost and hence of further electrification. In the summary of their findings with reference to rural electrification, the committee states:

"Analysis of two public plants serving rural homes and farms in the surrounding territory as well as the area within the city limits, reveals that while the cost of rural distribution is higher because of the lower density than the corresponding urban cost, nevertheless service can be provided for the combined areas at a distribution cost only slightly above that of the city proper. As the average consumption of electricity by home and farms in the combined area increases, the differential per kilowatt hour of such service shrinks to negligible proportions. Farm customers in extensive areas surrounding municipalities can be included under a single city rate schedule without materially affecting the charges to urban customers." (See page 9.)

It is possible, of course, that these findings are true for certain communities in New York State and do not apply in any large measure to Iowa. New York State probably has more farms hooked up per mile of rural line than Iowa is likely to have for a long time to come. Profitable uses of electricity may be more numerous there so that the average kilowatt hour consumption is relatively high.

29 The Power Authority of the State of New York, "Report on the Cost of Distribution of Electricity," to the President of the United States, the Governor of New York, the Chairman of the Federal Power Commission, Nov. 10, 1934.
A special effort is being made by the federal government at
the present time to bring electricity to more rural communities
and to establish rates no higher than are necessary. The
avowed purpose of the Rural Electrification Administration is
"to initiate, formulate, administer, and supervise a program of
approved projects with respect to the generation, transmission,
and distribution of electric energy in rural areas." President
Roosevelt in his letter appointing the Power Policy committee
in July, 1934, emphasized the need for cheaper rates to indus­
try, to domestic and particularly to agricultural consumers.
Some progress in lowering rates has already been made. Because
of the electric rates established by TVA and the financial
aid given to municipal plants through the PWA, the rates of
private electrical companies in several centers have been low­
ered. In many cases the companies found an increased con­
sumption greater than had been expected. So much greater
was it that in some places lower rates brought increased
profits. The lower rates were to some extent a step into the
unknown which an industry with high fixed costs would be very
reluctant to take. Many companies had a long-term plan for
progressively lowering rates. Recent events have hastened
their coming. Further demonstrations are needed concerning
the possibilities of reduced rates.

Lower rates depend somewhat on greater kilowatt hour con­
sumption, and lower prices of electrical appliances would un­
doubtedly lead to greater power consumption.

To help break the vicious circle of high rates causing low
consumption and vice versa is a special function of the Electric
Home and Farm Authority, an agency established by the fed­
eral government. "The purpose of the Authority, as stated in
its certificate of incorporation, is 'to aid in the distribution,
sale, and installation of electric apparatus, equipment, and ap­
pliances (together with plumbing and other apparatus, equip­
ment, and appliances operated thereby or in connection there­
with)' in such a manner as to make practicable the use in homes
and on farms of high quality, low-cost, time-and-labor-saving

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This purpose is to be accomplished through: (a) Facilities which make credit available for the consumer to purchase electrical appliances, (b) reduction in electrical rates obtained by agreement with the utilities, both those publicly as well as privately owned, so as to make less costly the use of the equipment whose purchase the Authority finances, (c) cooperation with manufacturers to lower the cost of electrical equipment and to make it better adapted to the needs of the average home and farm. The Electric Home and Farm Authority has power to operate throughout the United States. So far, however, it has functioned mainly in the Tennessee Valley. The service it is able to render might well be extended to other communities.

LEGISLATION

Up to the present time legislation as a means of improving housing in Iowa has been used only in urban communities of 15,000 population or more. Here families live in close proximity. Consequently, it is very apparent that the housing status of one family may have a direct bearing on the health and morals of neighboring families. Here, too, is a relatively high proportion of low income families that are especially in danger of being exploited by certain landlords. To maintain minimum health and decency standards, certain legislative rulings have been enacted which apply both to occupants and landlords.

When Iowa’s housing code is examined, it becomes apparent that it was largely designed to combat wrong standards of urban housing. Many items do not in any way apply to the farm situation, for example, the height of dwellings in relation to the street, width and depth of the lot, size of rooms, requiring a water closet in the dwelling.

Two rulings have been selected, however, which it is felt have no special reference to urban conditions. Instead they refer to universal housing needs and have as much application to farm as to urban situation. These are as follows:33

33 See Code of Iowa, 1931, Housing Law, Chapter 323, numbers 6355, 6392, and 6395, respectively.
Basement or Cellar Under Entrance Floor

Every dwelling hereafter erected shall have a basement, cellar, or evacuated space under the entire entrance floor, at least three feet in depth, or shall be elevated above the ground so that there is a clear air space of at least eighteen inches between the top of the ground and the floor joints so as to insure ventilation and protection from dampness; provided, however, that cement floors may be laid on the ground level if desired.

Repair of Dwelling

Every dwelling and all parts thereof shall be kept in good repair by the owner, and the roof shall be kept so as not to leak, and all rain water shall be so drained and conveyed therefrom as not to cause dampness in the walls or the ceilings.

Farm dwellings and facilities have, however, certain unique problems of their own. Although it may not be considered necessary for a minimum health standard that every family have piped water in the dwelling, yet it is imperative that the source of drinking water used should be free from harmful contamination. To bring this about, certain rulings pertaining to location and construction of wells are perhaps needed. A sanitary privy is highly desirable, if not even absolutely necessary for minimum health standards. The disposal of sewage so that underground streams are not polluted is exceedingly important from the standpoint of the community as well as of individual families. It may be that the time will soon come when minimum community standards will be set up for sanitation in farm as well as in urban communities.

FACTORS AFFECTING HOUSING

Farm family welfare has come to be bound up in the network of a vast, far-reaching economic system of markets, government policies, customs and conventions. No longer do the members of the family with help of neighbors and with materials from their own farm build a dwelling for themselves. Rather they seek money income through the sale of products whose price is for the most part beyond their determination. And they seek their housing materials and equipment in a market where prices are little affected by their demand and where much confusion concerning quality exists.
The major factors responsible for present defects in housing are summarized in the following outline. In considerable detail are listed possible lines of action for families and organized groups of institutions in order to effect a change. The suggestions given here are far from exhaustive, nor it is possible to evaluate fully the relative importance of the various factors and the achievement possible along the lines of suggested changes. The main effort here is to see as fully as possible the nature of the farm housing problem in its entirety.

Why Is Housing Poor and What Can be Done About It

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<th>Reasons for housing being below desirable standard</th>
<th>What families, organized groups or institutions can do about it</th>
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<td>(1) Low money income</td>
<td>Increase income by better management of present farm.</td>
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<td></td>
<td>Acquire more acres or a farm where income will be sufficient for an adequate standard of living.</td>
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<td>Raise more food on the farm and make, rather than buy, so that money income is reserved more fully for those things which only money will buy.</td>
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<td>Promote economic changes such as (1) more efficient marketing methods and (2) production more in accordance with consumption needs.</td>
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<td>Adjust the farm tax burden so that it is more nearly based on ability to pay.</td>
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<tr>
<td>(2) High proportion of tenancy</td>
<td>Have landlords discover the extent to which superior housing does attract and hold good tenants or make for greater efficiency in their farm management and labor. (It may be that a special study of tenant attitudes and practices should be made).</td>
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<td>Develop a greater sense of social responsibility among landlords concerning the status of the housing which they provide their tenants.</td>
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<td>Work for longer leases or a higher degree of stability among tenants and in this way develop a greater sense of responsibility for rented property and a willingness on the part of the tenant to put at least his labor into improvements.</td>
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Reasons for housing being below desirable standard | What families, organized groups or institutions can do about it
---|---
Establish leases whereby the tenant may make minor improvements and be compensated on leaving the farm on the basis of reasonable cost less depreciation.

Raise the tenants' standard of housing so that the condition of the house and its facilities will become more important in choosing a farm on which to live and work.

Reduce tenancy by farm credit so that families, for whom farm ownership is feasible, may more easily purchase farms.

Set up certain legal minimum standards especially those pertaining to health and elementary comfort and have these enforced by a housing inspector. (See p. 354 for discussion of legislation).

(3) **High costs**

**Materials**

Get bids from several dealers in local and neighboring towns on different qualities of materials and equipment, and consult mail order catalogs.

Get acquainted with grades and qualities of materials and equipment and learn to recognize them so that the extra cost is not incurred by purchasing a better grade of material than is needed.

Buy direct from wholesale dealers through cooperative organizations or by group buying.

Establish and maintain competitive prices through eliminating the effects of the NRA codes and enforcing anti-trust laws.

Promote further standardization and mass construction of parts so that manufacturing costs may be reduced, e.g., of doors and windows.

Develop cheaper materials to replace those which have become relatively scarce, e.g., lumber; and inform families, local sellers and contractors of their merits and ways of using them.

Lower tariffs on important building materials.

Lower freight rates on important building materials and adjust rates so that economy in transportation of materials is promoted.
<table>
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<th>Reasons for housing being below desirable standard</th>
<th>What families, organized groups or institutions can do about it</th>
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| Labor                                            | Have family members do more of the construction and repair work.  
|                                                  | Plan to use skilled builders and other workmen during slack periods when the hourly rate of pay in many cases is lower than at the peak of the building season, e.g., in the late fall and winter.  
|                                                  | Plan simple design.  
|                                                  | Have construction of the parts of the house carried even farther in the factory than at the present time so that the economies of mass production may be more fully utilized, e.g., ready-cut houses.  |
| Fire Insurance                                   | Use more fireproof materials, e.g., roofs.  
|                                                  | Use more fireproof construction, e.g., chimneys, electric wiring.  |
| Credit                                           | Establish more credit unions or farm credit associations.  
|                                                  | Work for lower interest rates in existing credit institutions.  |
| Taxes on housing improvements                    | Raise revenue from other sources so that taxes do not bear on housing improvements, especially those now below a health and comfort standard.  |
| (4) Lack of adequate facilities                  | Make more careful analysis of distribution costs in order to determine the feasibility of further rural electrification in various communities.  
| Electricity                                      | Reduce costs, both real and fictitious, of power companies and have no more than a “fair rate.”  
|                                                  | Interest more families in the use of electricity.  
|                                                  | Bring down the cost of electric equipment so that increased consumption of electricity is likely to occur. This increased consumption in turn will tend to lower the per unit cost of power.  
|                                                  | Improve home electric plants in the interest of those families who for a very long time will probably be out of reach of power lines.  
|                                                  | Until such time as electricity is available to a larger proportion of the farm people, better lighting and power facilities other than electricity should be developed and made known.  |
Reasons for housing being below desirable standard | What families, organized groups or institutions can do about it
---|---
Architectural service | Develop an architect's plan service at low cost for dwellings of farm families.
Sources of information | Make available at low cost the service of a landscape architect.

(5) Attitude of the family to and their knowledge of what good housing is like and how to acquire it.

Other family needs appear so important that little money is left for housing.

Lack knowledge of good housing, as a consequence of which the family does not aspire to good housing, or when housing improvements are made they are far from satisfactory.

Savings invested go to improvement other than dwelling, these being considered more important than a better house.

House is so old that it is not worth repairing yet will do fairly well for some time.

Family plans to retire from the farm and the children are not interested in farm life.

Family tolerates poor housing now so that savings may be accumulated to build a fine house later.

Develop a greater appreciation of the benefits to be derived, here and now, from good housing, from beauty of dwelling and environs, the convenience and comfort of modern facilities and good arrangement.

Bring about a saner balance between an interest in production to acquire income and an interest in living or leisure activities.

Promote more rational thinking concerning the satisfactions of rural as contrasted with urban living. Good roads, automobiles, electricity and radios are factors likely to result in fewer farmers retiring to neighboring villages and towns than has been the custom in the past.

Disseminate information about good housing and how to acquire it.
Reasons for housing being below desirable standard | What families, organized groups or institutions can do about it
---|---
Family is ignorant of the fact that marked improvements could be made with little expenditure.
Discouraged by low income, reverses, or failure of earlier efforts. So amidst many things which might be done with little money or effort, the family says, “What is the use?”

Promote changes which will bring about greater economic security in agriculture and a more adequate income.

Complex and varied are the factors affecting housing and many are the changes which would bring about some improvement. In what direction does the greatest hope lie? Leaders with social vision, with an interest in finer farm living can do much in various ways. But better housing for Iowa depends largely on individual family and community action. If and when a community insists on better housing, its standard will be raised. Outside sources can furnish information and some stimulation, but these will be of little avail unless there is within the community a vision of better things and a vigor and vitality which press forward to secure them.

**EDUCATION FOR HOUSING IMPROVEMENT**

Education, especially adult education, has an important part to play in a program of housing improvement. A broad program has many phases. (1) It presents the facts concerning present status of housing in Iowa communities in order to interest families and develop group action where needed. (2) It helps people to understand the basic factors responsible for good and poor housing so that more than temporary remedies are effected. (3) It develops a well-balanced appreciation of the convenience, comfort and satisfaction to be achieved through good housing. (4) It trains the family members so that they can analyze their own needs and more intelligently plan their house and farmstead in relation to them and to income. (5)
It informs them as to materials best for a given purpose and best for the price which they have to pay and how to recognize qualities of materials in the market. (6) It develops judgment with respect to suitable types of construction, arrangement and finish in order to get safety, sanitation, economy and beauty. (7) It helps people evaluate their need for credit and the merits of various sources where credit may be secured. (8) It helps families appraise the services of an architect, for example, and assists them in the technique of such matters as specifications, the letting of contracts. (9) It teaches people how to do things for themselves so that even if little money is available for housing improvement, greater beauty and convenience are none the less possible.

Education in housing might well be carried on through existing channels. The Extension Service is our most important medium of rural adult education. Many phases of housing improvement have a place in the programs of both men and women as well as 4-H groups. "Better Homes of America" has for many years had better housing as its main objective. This organization should perhaps give increased attention to farm homes. Through Garden Clubs much can be accomplished in beautifying homes, making them more attractive. Many other local organizations might well give housing a place on their programs of work, for example, schools, women's clubs, parent-teacher associations, visiting nurses' associations, chambers of commerce, local newspapers.

Demonstrations of good housing by posters, pictures and, better still, by good housing in the community are very important. Better homes of America uses the latter as one of its principal means of raising the standard of housing. Enterprising committees each spring get families with convenient, comfortable, well-designed houses and gardens to open their houses to visitors, to provide, as it were, a demonstration of the benefits to be derived from time, thought and money being devoted to better housing. In some towns local newspapers with the help of other groups sponsor clean-up campaigns when yards are tidied, trees, shrubs and flowers planted.
SOME FREE OR LOW-COST PUBLICATIONS

General, Iowa:


Department of Landscape Architecture, The general landscape plan. Price 10 cents.


Midwest Farm Building Service, Iowa Ext. Ser. (also other mid west states). This publication is temporarily out of print. Price when published probably $2.00 or less.


Electricity, Iowa:


Federal Government:

Beautifying the farmstead, Farmers' Bul. No. 1087, 5 cents.

Farmhouse plans, Farmers' Bul. 1738, 5 cents.

Farmstead water supply, Farmers' Bul. 1448, 5 cents.

Good water for farm homes, Public Health Bul. No. 70, free.

How lumber is graded, Cir. No. 64, 1933, 5 cents.

Insulation on the farm, National Committee on Wood Utilization, 10 cents.

Loans by Production Credit Associations, Cir. No. 3, free.

Modernizing farmhouses, Farmers' Bul. 1749, 5 cents.

Rural Electrification Administration, Light and power on farm, 1935, free.

When and how to paint farm buildings, R. 962, 1931, free.

Other Sources:

Wickers, H. E. Modernizing the Kansas home, Kansas State College Bul., No. 5, June, 1934.


34 Iowa bulletins listed are free to citizens of state except when price is noted. These may be obtained from Iowa State College, Ames.

35 Only a few bulletins bearing on farm housing can be listed here. For a complete list see publication “Services of the Federal Government to Home Owners and Tenants,” issued by the U. S. Information Service. All bulletins listed can be secured from the Superintendent of Documents, Government Printing office, Washington, D. C.