

# The Des Moines Register

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## THE REGISTER'S EDITORIALS

### Crisis in rural housing

The humanitarian concern for those struggling with too little of everything becomes particularly poignant when the temperature falls below zero and the wind-chill drops out of sight.

In an emergency a meal can usually be found for a hungry person. But cold can come on more abruptly than hunger, turning quickly

the inflexibility of the housing market. You don't jump up and move when you find a place where the rent is \$5 cheaper. If you do move, you don't jump back when you find a worse set of problems at the new place.

Further, decent housing at a price the poor can afford simply doesn't exist.

Under the federal Low Rent Housing Authority program in Des Moines, for instance, 2,171 families pay only 25 percent of their incomes, after certain deductions, for rent; the federal government picks up the rest of the bill and acts as intermediary between landlord and tenant. But if you're not one of the lucky 2,171, you could be spending half or two-thirds of your meager income for housing, as well as fighting your own battles with the landlord. (The waiting list for subsidized housing in Des Moines has more than 1,000 names, and more than that are eligible but have not applied.)

The center's study showed that 1.2 million rural American families renting housing had annual incomes under \$5,000 in 1985. But there were fewer than half that many rental housing units available at 30 percent of that amount, HUD's suggested maximum rent. That means most of the rural poor had little left to spend for food, clothing and transportation.

Actually, according to center figures, more than half of the poor rural renters put at least half their incomes into housing, and almost one-third paid 70 percent or more for housing.

Housing represents the most critical portion of the poor family's budget. Unlike other welfare programs, housing assistance is not a legal entitlement of the poor. Those enjoying rent subsidies in Des Moines owe their good luck to having put in sufficient time on the waiting list and the fact that federal appropriations to the program have allowed for its gradual expansion. Those tossed on the open real-estate market to find their own roof find the pickings slim, and preference given the elderly; no landlord wants a family with kids if he can avoid them.

The all-or-nothing nature of subsidized housing is obviously and grossly unfair. At the least, the limited money available for housing subsidies should be evenly distributed — perhaps in the form of "housing stamps," similar to food stamps, that would enable the poor to buy more housing than their limited finances can afford.

At best, federal financing should be increased to the point that subsidized housing is available to all those eligible. Benefits based on luck rather than need have no place in assistance programs.

### Housing problems are especially acute in rural America

from uncomfortable to unbearable. And even temporary shelter may not be close at hand, particularly for a family.

Because housing cannot be built overnight or moved where it's needed, housing problems are among the toughest of those faced by the poor. It's particularly tough for the rural poor, the least visible among the have-nots of the nation.

A study released this month by the Center on Budget and Policy Priorities, a foundation-financed research group in Washington, D.C., showed that tough as life is for the ill-housed of America's inner cities, things are even more bleak in rural America.

If the housing of the urban poor is bad, that of the rural poor is worse. The U.S. Department of Housing and Urban Development assumes that a family can afford to pay no more than 30 percent of its income for housing. But three-fourths of the rural poor pay more than that.

The center's study is based largely on 1985 figures, and things were getting tougher by the year up to then. There's no reason to think the trend has reversed. Bushels of statistics document the growing housing plight of the rural poor. Among them:

- Some 65 percent of homeowners classified as rural poor paid as much or more than the HUD-calculated maximum 30 percent of their incomes for housing — and a full 79 percent of rural-poor renters did so.

- In 1985, 41 percent of rural black households lived in substandard housing (91 percent of rural black households are in the South, where three-fourths of rural housing is substandard). Only 7 percent of white rural households lived in substandard housing.

- In 1970, there were a half-million more low-rent housing units in rural areas than there were low-income families to rent them. By 1985, the figures were exactly reversed; the half-million-unit surplus had been replaced by a half-million-unit shortage.

What makes housing problems particularly tough for the poor is