

## HOUSING--AN IMPORTANT CONSUMER CONCERN

Housing is an important, complicated on-going consumer concern that affects all consumers.

Each housing experience has a far-reaching impact on the consumer in each of the interrelated aspects of his life--physical, social, psychological, cultural, political-legal, and economic. For example, the physical space acquired, made possible by the economic means of the consumer, will affect his social interactions and his psychological well-being.

Housing is a complicated concern not only because of these implications to the consumer's life, but because most housing-related choices and activities require interaction with government, industry, and community. For example, housing choice involves all of the procedural or legal transactions required for occupancy (e.g. water hook-up, lease, recording of deed). Further, a housing consumer is involved in many on-going stages: a) choice (selection or planning); b) acquisition; c) utilization; d) maintenance (care, upkeep, remodeling, and renovation); and e) unoccupancy and disposal. Each of these stages is complex, and because circumstances change, all households are continually involved with one or more of these stages--often several of them simultaneously. For instance, an individual or family may be trying to buy or rent a housing unit in one location and trying to sell or sublease a unit in another location while trying to maintain their normal routines. Fortunately, most households are only infrequently involved in some of the stages. Housing choice and acquisition are not repeated often by most households. At the present time families tend to move about every four or five years. Smaller housing choices involving other stages are likely to occur more frequently--such as what floor to choose in remodeling a room, or how to make better use of too little activity or storage space precipitated by the addition of a family member.

Probably the most crucial housing decisions made by a consumer fall within the selection and acquisition stages, because of the follow-up stages of use, maintenance and disposal are influenced by the choices made during these two first stages (e.g. whatever housing unit is purchased will influence how the house is maintained, future resale, etc.). Further, the commitments made during the first two stages may be of long duration and of great magnitude, involving large sums of money, and, to a large degree, will determine the future life patterns of the members of the household.

Some of the factors affecting a consumer's choice of housing include a) present preferences, needs and aspirations; b) availability of material and human resources, such as money, energy, mechanical ability; c) costs, including price and anticipated closing, operating, maintenance costs and taxes; d) availability of housing; and e) future expectations, in terms of resources, life style, mobility, etc.

The determining of appropriate housing by each household is influenced not only by size, sex, age, habits, and life styles, but by previous housing experiences and future expectations (e.g. An older couple, faced with a housing decision, has the same basic needs as other people. They may prefer to maintain their independence, but have few money resources, relatively little energy, and little expectation of higher income).

The complexity of housing dictates that special consideration be given to this subject by educators who are concerned with consumer education programs.

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