ADDRESS BY J. STROM THURMOND, GOVERNOR OF SOUTH CAROLINA, TO SOUTH CAROLINA MUNICIPAL ASSOCIATION, COLUMBIA, SOUTH CAROLINA, TUESDAY, FEBRUARY 21, 1950, 12:30 P.M.

The complexity of the world in which we live has brought to our municipalities the most difficult problems they have ever faced. Modern civilization, with its accelerated pace, its growing tensions, and its complicated human relationships, is placing ever-increasing responsibilities upon our public officials.

South Carolina municipal authorities today must find solutions to problems which tax their patience, test their ingenuity, measure their courage, and strain their capacity for human compassion.

Our city officials must deal with questions of juvenile delinquency, health and sanitation, domestic difficulties, proper recreation, expanding communities, fire hazards, crimes of all sorts, adequate taxation, and others too numerous to mention.

Everyone here today knows that there is no easy solution to any one of these problems. No one has yet discovered a "wonder drug" which will cure all the ills of the municipality. All communities face similar problems, but the solutions cannot be the same in every locality. Each community must work out its own answer to its own special difficulties.

- 1 -
As one who deals with somewhat similar problems on another level of government, I realize that there is no magic method by which a municipality may answer the many puzzling questions arising today. In thinking the matter over, however, I have arrived at the conclusion that there is one activity through which any municipality, large or small, may attack all of its problem together and alleviate each of its difficulties to some extent. I want to talk about that activity today for a few minutes, in the hope of contributing something to the solution of the problems that confront us all.

The endeavor to which I refer is by no means a sure-all, and it may appear to some to be an over-simplified way of approaching the questions of the hour. At any rate, it is a matter which is fundamental in our civilization, and which I believe merits our serious consideration.

To put it briefly, I think the most important over-all activity in which a community may engage today is that of encouraging the ownership of homes.

The American home is the "atom" of democracy. It is the smallest organized unit of our Republic.

The individual first realizes his place in society through his membership in the home. He gets his first taste of
democracy, or perhaps the lack of it, from his relationships with the other members of the family. His first ideas of a community existence come from the give-and-take of his home life. His deepest realization of the spiritual values of life come from the simple worship services of the family. In other words, his "basic training" as a citizen begins from the time he utters his first words, and continues until he leaves to make a home for himself.

The home comes first because it is the seed-plot and the nursery of virtue. A noble nation of ignoble households is an impossibility. Should the ideals of the home disappear, the Church would disappear, the school would disappear, and the State would disappear. The poet-philosopher, Josiah Gilbert Holland, once said: "No nation can be destroyed, while it possesses a good home life."

If a nation is to live, the home must be preserved.

If the home is to be all it can be, those who live in it should own it if possible. It is true that the spirit of the family may do very much to convert an apartment, or a rented house, into a home. Many thousands of families must do so. But such a home can never be quite the same as when a family may say: This house is our very own.

The experience of home ownership is the best discipline to which a family can dedicate its energies. For most families,
10 or 15 years are required to complete the deal, but the joys and satisfactions of home ownership last forever.

It has been said that a man will not take much pride in a boarding house. He will not mow its lawn, or plant flowers, or trim the hedge, or pave the street in front of it, or help to hire a policeman or provide a fire department. As a home owner, he will do all these things prudently and willingly.

The glory that was Greece and the grandeur that was Rome crumbled because it was founded upon the unwilling backs and unconcerned spirits of landless slaves. As long as their rulers provided plenty of bread and entertainment, those slaves remained content. But when the invaders came, they could not be coaxed or clubbed into defending a land in which they could not own a home.

Did you ever see a boy on the farm who loved horses, and who had a colt given to him on his birthday? Did you ever notice the pains that such a boy would take to keep his pony clean? He will curry it and brush it and plait its tail and mane, and he will work and work to make its coat shine. You do not need to ask the reason. You know it is the boy's own colt. Much the same is true of the family that owns its home.

Most people are possessed with a deep desire to own their own homes. A United States Department of Commerce survey in 1946 showed that 70% of all veterans seeking housing wanted home
ownership, not tenancy. Market reports by real estate boards show
that the general demand for home ownership considerably outweighs
the demand for rental accommodations.

I believe that, by encouraging this innermost desire
on the part of our people to own a home, we may find our best solution
for the many problems that confront us.

One of our greatest national problems is that of
juvenile delinquency. The trend toward the commission of crimes
by young people has lessened somewhat since the war, but it is still
a matter of national concern. The latest report of the Department
of Justice, during the first six months of 1949, shows that among
those arrested for all types of crimes over 15% were less than 21
years old and about 32% were less than 25 years of age.

Most sociologists agree that few crimes are committed
by young people who have the proper home environment. I believe an
investigation would show that almost no crimes are committed by young
people brought up in a home that is owned by their families.

Crimes of all sorts appear to be on the increase across
the nation. Criminals are malfunctioning personalities, and the
malfunctioning personality usually comes from a malfunctioning home.
The security of a good family environment is the best preventive of
crime.
The same thing may be said of another great national problem that of divorce. Our municipal courts are constantly filled with litigation over domestic difficulties. Such cases of broken homes seldom arise when a man and his wife are working together toward the ownership of their own home. The common pride they feel in the building of a permanent home is one of the best ties between man and wife.

Every city official knows that the problem of community health and sanitation is lessened in areas which are largely made up of home owners. The man who owns his house will seldom permit unsightly or unsanitary conditions to prevail around it.

By the same token, the home owner will exercise care in matters of safety, such as the elimination of fire hazards on and around his property.

The home owner will do his share to promote community recreation facilities, out of his desire to build a good environment around the property in which he has invested.

The home owner will help to solve the problem of expanding communities, by contributing his share for the building of streets and sidewalks and the installation of other needed facilities.

Finally, the home owner will help to alleviate the
community's problem of adequate taxation, by assuming a just share
of the burden. As a property owner, he is always a better tax source
for the community, and as a rule he will pay his taxes promptly and
in full in order to protect his own investment.

The best way to attack all the problems of the
community, therefore, is to encourage the most satisfactory type of
home, which is a home owned by its occupants.

Unfortunately, the complexities of our modern existence
do not contribute to the desire or the ability to own one's own home.

In earlier years, there was almost no national housing
problem because the home was always regarded as the greatest of all
values. As long as the home was put first, and other values second,
the ownership of homes received the attention it deserved from the
families of America. In later years, however, other values crowded
in upon the minds of Americans. The development of countless new
types of machines, including the automobile, caused many families to
give up thought of home ownership, in order to acquire other things.

The proportion of families in the United States owning
their homes declined from about 48% in 1890 to about 43% in 1940, in
spite of the fact that average wealth increased. The average value
of a single family house in 1925 was $4,593. By 1944 it had dropped
to $3,292. The family home had moved down in the scale of values.
Many families were willing to sacrifice housing standards for the sake of owning an automobile. In 1936, the U. S. Department of Agriculture discovered that families having incomes ranging from $1,250 to $2,000 were spending more on their automobiles than for their homes. In 1941, the U. S. Department of Labor survey showed that among families whose total annual income was $500 or less, 25% owned cars. Among families whose income ranged from $500 to $1,000 more than 44% owned cars.

The increasing divorce rate, the weakening of family ties, and the movement of families to large centers of population, all contributed to make families concentrate on transient values, rather than on the permanent values of home ownership.

In recent years, however, there have been some indications that this tendency is slackening off, and that Americans are turning once again to the spiritual values which have made our people what they are today. The sober aftermath of war has compelled Americans to seek a new adjustment of values. It has enabled us to realize the true value of things that are permanent rather than trivial.

Between 1940 and 1947 home ownership increased by 40%, with the addition of about six million new home-owning families. In 1947, the number of home owners had grown to 55% of all our families.
Nevertheless, the remaining 45% who do not own their homes are still being subjected to all the tensions, uncertainties, and rapid changes of modern life. There is little reason to believe that they will follow the path to home ownership without extra encouragement of some kind.

I believe it is within the power of the community, through its municipal organizations, to provide the encouragement that is needed to extend and enlarge the present desirable trend to home ownership. There are a number of ways in which the municipality may concentrate this effort.

Perhaps the first thing necessary is to learn the facts about the community — determine the number of perspective home owners, and find out why they have not purchased permanent homes. Such a survey will provide many of the answers to the question of what the community can do to encourage them.

Secondly, it will be necessary to make the community as attractive as possible so that people will want to build or buy homes in it. A clean-up, paint-up campaign can do wonders if it extends to the residential areas as well as the business sections. No town or community will be beautiful until its homes are made attractive. The rose climbing the porch, the vine decorating the bower, flowers lining the walks, and trees furnishing grateful shade — all these
things make people yearn to own their own homes.

I think another most important thing is to furnish adequate enforcement of the laws. Nothing discourages a prospective home owner more than a community disregard for law enforcement. People must feel a sense of security in this respect before they become willing to invest their savings. Strict law enforcement is a basic fundamental of the good community.

In order to own a home, the family must have an adequate income. Our cities may help to provide that income by offering every possible encouragement to new industry and new business. South Carolina today is enjoying the greatest era of industrial and business advancement in its history. During the last three years, more than $330,000,000 in new industries have begun operation, started construction, or been announced in South Carolina. This tremendous investment in our State means approximately 38,000 new jobs for our people, with new payrolls amounting to more than $92,000,000. It is easy to see how such new wealth can help to build and purchase new homes.

Another important way in which the community can encourage home ownership is to set up proper safety regulations, and to enforce them. The elimination of fire hazards, unsafe street crossings, and other traffic hazards, and the setting up of adequate
building codes which protect the community's safety, will tend to
stimulate investment in home property.

Adequate recreation and entertainment facilities are
also a vital necessity, if home ownership is to grow. Most South
Carolina communities already have recreation projects, in varying
degress. A recent survey by the University of South Carolina showed
that all of our incorporated municipalities of more than 5,000
population sponsor public recreation activities. The same situation
applies in all but a few of our communities in the 2,500-5,000
population group. Many of these municipalities find that they can
sponsor good recreation programs without a heavy expenditure of
public funds.

One of the most direct ways to encourage investment
by home owners is to maintain reasonable realty taxes. Such taxes should
be kept as low as possible. Once they become oppressive, the incentive
to home ownership is greatly lessened.

Another factor I would like to mention is this: A
balanced city budget is an absolute necessity if home ownership is
to be encouraged. Those who plan to invest their savings in a
permanent home must be assured that their investment will not later
be dissipated by the demands of taxation needed to make up a long-
standing municipal deficit. A sound, business-like city administration
is one of the greatest of comforts to a prospective investor. The same thing is true, of course, on the State level. South Carolina in recent years has adhered strictly to the rule of the balanced budget. I have constantly said that I would not sign an appropriation bill that was out of balance. I reiterate that stand today, because I am convinced that it is just as important for a State to operate on a business-like basis as it is for an individual. Any other course will lead to financial breakdown or bankruptcy.

Finally, among the most important ways in which home ownership may be encouraged is through good churches and adequate schools. Every home owner wants to be located in a community which provides his children with progressive schools, and where his family can find the spiritual values it needs in nearby churches. No community should be lacking in these respects.

Perhaps there are many other ways in which an alert, progressive community can encourage and stimulate home building and home ownership. Those I have mentioned, I believe, are the fundamental steps. Other means may be undertaken by a community which recognizes the importance of the home, and undertakes to do something about it.

I can think of no project that would reach closer to the fundamental needs of America today than that of encouraging home
ownership. We live in a day when our people are being beguiled by false promises of security by the advocates of a centralized government. The truth is that real security is to be found in the energy, brains and effort of the individual himself. Individual enterprise finds its noblest expression in the building of a permanent home.

Almost a century ago, an American died in Tunis, North Africa, and they buried him in that foreign soil. Thirty years later, a company of Americans stood by his grave, dug up his body, wrapped it in the Stars and Stripes, and brought it back to his native land. Then, they took his bones to Washington, and marched down Pennsylvania Avenue, headed by the Marine band.

Out came the President, the Vice-President, and the members of the Cabinet; Congress and the Supreme Court adjourned for the occasion, and many great men of the nation assembled at the Capitol to honor this hero.

This man had fought no great battles in his country's name. He had painted no great masterpieces, and carved no great statues. He had given no great invention to the world. But he had written a little song, a song that touched the hearts of all people everywhere. He was John Howard Payne, and the song he had written was that simple little melody, "Home, sweet home -- be it ever so humble, there's no place like home"
A simple melody, a simple song; but its chords are
not the chords of the hearts of humanity, and of the greatness of this
great land of ours.

The great and universal appeal.