

Unbundling House and Home

by

Thomas Fisher

We commonly confuse house and home. The house – the physical structure in which we live – is necessary, but not sufficient for us to feel at home. Having a home goes far beyond having a place to call our own; it means having a sense of security, comfort, and belonging, of having a history and a foreseeable future in a particular location. As Robert Frost put it, “Home is the place where, when you have to go there, they have to take you in.” This distinction between house and home has more than academic interest. In this period of record foreclosures and rising homelessness, we need to see that fourfold nature of the problem, and respond in ways different from the recent past.

Home, Homeless

Most of us have the good fortune of having both a house and home, with our sense of place reinforced daily through our having a house of some kind to go home to and to see ourselves reflected in the choices we have made and the belongings we keep there. At the other extreme, a growing number of us have neither a house or home, with no permanent residence, few belongings, little security, and scant comfort, living in a shelter or in car, under a bridge or on a friend’s couch.

We have systems in place to deal with both of these conditions: mortgage loans and tax deductions to aid homeowners and public shelters and charitable gifts to help the homeless. The two conditions, however, have also become unfortunately intertwined. As lenders pushed subprime mortgages, with balloon payments that many borrowers could not afford, too many new homeowners have become newly homeless – a social as well as a financial disaster we have only begun to comprehend.

A House with No Home

While the foreclosure crisis has received the most attention, other predicaments also occur in the relationship between house and home. Too many of the houses contractors have built and consumers have bought in recent decades have given people a roof over their head, but with little sense of belonging and connection to a place. It’s hard to get to know neighbors when closed garage doors line a street or to have a sense of our own identity when every house has essentially the same design.

Some people, of course, want it that way, which is fine. But in uniform developments, even a few foreclosures can drive the value of every other identical house down to that of the lowest sale price. What looked like a secure investment as prices rose has, in fact, made many of us more vulnerable, with record numbers of homeowners underwater, owing more on their mortgage than their house is now worth.

At Home with or without a House

One answer to these dilemmas lies with those who learn to feel at home whether or not they have a house. As Maya Angelou writes, “I long, as does every human being, to be at home wherever I find myself.” That may sound odd because of how we see house and home as almost interchangeable, but humans, as Angelou observes, have longed for a home wherever they are. We can feel connected to a place not only with what we own there, but also through

the time and attention we invest there. And we can feel secure not only with the locks we put on our doors, but also through the friends, family, and community that surround us.

Once we unbundle house and home and understand the complex relationship between the two, we may finally come to see that home is what matters most. Having a house can make that easier, although it can also make it harder, depending upon its cost, design, or location. But with the bursting of the housing bubble, we have arrived at the real question before us, one that the humbled have always asked: how can we achieve the most home with the least house?

[Thomas Fisher](#) is Dean of the College of Design at the University of Minnesota.