

Editorials

Public Housing Dilemma, Part II

In 1908, a commission appointed by then President Theodore Roosevelt issued its report on housing decay. They said: "A little government aid extended to these unfortunates in the form of a loan to build them habitable dwellings would tend immensely toward their uplifting and improvement...All unsightly and unsanitary property should be condemned and purchased by the government, improved in a uniform manner and inexpensive and healthful habitations erected for the poor, who could rent or purchase their homes on installment plans at low rates of interest."

That report marked the federal government's entrance into the question of how Americans are housed.

In 1937, the nation got its first federal housing law, designed to both get rid of slums and to provide safe and sanitary housing for the poor. But the original idea of public housing, as it has come to be called, was to build temporary "holding centers," where poor people could live for a short period of time. While living in this housing, the poor would pay little or no rent until they could learn more skills, advance themselves on the job, make more money and move on to a better home and a more decent environment.

From the beginning, public housing was seen as a way of priming the pump to get private enterprise to shoulder more of the burden.

In a report by the Southern Regional Council, discussing the 1949 revision of the original housing act, it was noted: "...Title III of the legislation authorized the construction of 810,000 housing units for low income families and provided that private enterprise meet as large a part of the total need as possible. Where feasible, governmental assistance was to be employed to encourage private enterprise to serve more of the total need."

Thus President Reagan's efforts to sell thousands of units of federally subsidized housing to private enterprise, is not inconsistent with the program's original thrust.

Subsidized housing was never designed for permanent residency. It was never anticipated that an apartment in McDougald Terrace, just as one example, would house the third generation of a family.

It was also not anticipated that in 1982 an advocate of public housing would be quoted saying: "...tenants feel it's their right to stay in public housing...We are taxpayers and we have the same rights as people who live in Forest Hills, Emory Woods, or anyplace else."

And so, from 1908, when a federal commission said, "...a little government aid..." we've come to the point that recipients of that aid feel it is their right to get approximately \$1.6 billion of federal money to help pay their housing costs.

This is not only ridiculous, it is extremely unfortunate as well because these people seem not to realize that by accepting the inevitability of their so-called fate, they have doomed themselves to a life of gloom and deprivation.

But it is even sadder that we have also developed in this country an industry that we call "Poor People Management, Inc. (PPMI), a group of so-called "non-profits," who supposedly advocate for the poor. In reality, they do poor people an extreme disservice because instead of explaining to them clearly why they are poor, and how they can stop being poor, they fight to help poor people be just a little more comfortable in their poverty.

And so if public housing as we know it is doomed, it could be a blessing in disguise, because then it might shock some of these people into seeing that he who gives can also take and that their lives should be self-sufficient, rather than subsidized. It will be when they become self-sufficient, and only then, that these people will have the same rights as other taxpayers.

To Be Equal

The Rising Tide of Poverty

By John E. Jacob
Executive Director, National Urban League

Last year, 2.2 million people became poor, continuing a trend that continues to grow stronger. This year it is expected that four million people will be added to the ranks of the poor.

One out of seven Americans is officially poor—that is, their total income is below the official poverty line. Over a third of blacks are poor, and the numbers of the new black poor are rising swiftly.

In 1981, 34.2 per cent of blacks were poor; this year the percentage should go to 36 per cent or more. The last time such a large percentage of blacks were counted among the poor was in 1967.

Throughout the late sixties and early seventies the numbers trended downward. By the time the 1974 recession hit, black poverty rates were down to 30 per cent. Then there was a slow rise, followed by an accelerated push into poverty over the past three years.

The rising tide of poverty disproportionately engulfs black people and urbanites. Central city poverty rates are about 18 per cent, double the rates for outlying areas.

One of the more tragic aspects of this is that even those terrible figures are understated. The so-called "poverty-line" is itself a fiction that obscures the extent of the problem.

Last year the official poverty line was

\$9,287 for an urban family of four. But the poverty line figure is derived from a crude calculation first formulated in the 1960s when researchers tabulated the minimum survival food budget and then made other adjustments to arrive at a total income picture that defined poverty.

But that survival budget was clearly intended to be a temporary measurement—a rule-of-thumb figure based on just enough food to see a family through a few tough weeks, not a permanent budget.

So when we talk about the "poverty line" we are really talking about the survival line—the absolute minimum budget for a short period of time. That's why the government also has separate budgets for "minimum" moderate and higher level standards of living.

That "minimum" low income budget is considerably higher than the poverty level—in 1981 it was just over \$15,000—actually more than the median black family income. By that standard half of all blacks are poor.

It has become commonplace to blame black poverty on the large numbers of female-headed households whose low incomes push the average down. But that doesn't make sense.

Black intact husband-wife families earn less than 80 per cent of similar white families. And if being a female-headed

household makes you poor, it should also make white female-headed households poor. But again, the black family headed by a woman earns only 62 per cent of similar white families.

There are some who claim social programs provide benefits for the poor so the dollar figures for poverty no longer hold much meaning. But that is just a cruel myth, since the government itself admits that two-fifths of poor people get no such benefits.

Of those that do, most get only one kind of benefit. So a family may get Medicaid but not subsidized housing or food stamps. Millions fell through the cracks in the safety net even before this Administration's demolition job on it.

Some people even claim that generous social welfare benefits help cause unemployment since people don't have incentives to get out and find a job. That kind of fantasy is incredible when we realize that less than half the jobless get unemployment compensation benefits, and none of the jobless get benefits anywhere near their earnings when they worked.

With poverty rising and conditions for minorities deteriorating rapidly, it becomes unconscionable for the Administration and the Congress to even think of further cuts in the surviving programs that help the poor.

Coping

Confidence

By Dr. Charles W. Faulkner



A. Jane wanted to ask her boss for a pay raise. The next day she walked into his office and asked for it.

B. Fran wanted to ask her boss for a pay raise. She debated the issue in her mind for many weeks. She feared that the boss would be angry with her for asking for the pay raise. She was so nervous that she could not sleep. She feared that she would be embarrassed and hurt if he refused her request. But, after weeks of deliberation with herself and advice from her friends, she went into her boss' office and finally asked for the raise.

C. Jack wanted to have a date with Susan. That evening he asked Susan for a date.

D. Frank wanted to have a date with Alice. He debated the issue in his mind: would she refuse to date him? Would she embarrass him? Would she tell others about how silly he was? He had a difficult time sleeping during the six nervous weeks that he struggled with the issue. Finally, after building up sufficient nerve, he asked for the date.

These cases represent confidence and the lack of confidence. In the earlier cases (Jane and Jack), an individual had an idea and immediately followed up on it. In the

latter instances (Fran and Frank), an individual had an idea but failed to follow up on it immediately due to a fear of rejection or failure. Nevertheless, after weeks of inner turmoil and deliberation, even these people did what they wanted to do.

What is confidence? Confidence is the belief that one will be successful and that failure in any endeavor does not reflect upon an individual's character or competence. In other words, the confident person does not spend hours fearing failure and feeling the stress that is caused by those fears. The confident person accepts failure as a learning experience and determines to try and try again until success occurs. The confident person never says: "If I am refused or rejected there must be something wrong with me that other people notice. Therefore, I will never, never try again because I am certain that I will be rejected again—just as I was previously."

The confident person says: "I will probably be successful but, if I am not successful, I won't be bothered by it. I realize that I am a competent, intelligent individual who has had more successes than failures in life and therefore, there must

be something good about me. I will continue to persevere in spite of setbacks because, eventually, I will be successful."

In the case found at the beginning of this column Jane and Jack displayed confidence. Fran and Frank displayed a lack of confidence. Yet, each of the individuals obtained the same result—pursuing their goals. In a strictly pragmatic sense the results are the same for both confident and non-confident people.

The important point is to do what you want to do or dream of doing in spite of the odds. If you conduct yourself as a confident person, even if it is an act, you will eventually become the confident person you want to be. Confidence involves action, confidence involves "giving it a try." Confidence involves climbing upon the stage and giving one of the best performances that you can. If you act out the role of a shy, retreating person, you will eventually become in reality, a shy, retreating person.

On the other hand, if you act out the role of the most confident person you can think of, you will eventually become that very person. So, even if you do not think that you should do it, do it anyhow. You will be a better person as the result of the experience.

An Independent View From Capitol Hill
Presidential Veto of
Supplemental Appropriations

By Gus Savage
Member of Congress

When Congress reconvened after Labor Day, we had to settle with President Reagan's veto of the supplemental appropriations bill we passed just before our recess.

We had to settle that issue last week in order to avoid temporary shutdowns of many federal agencies and payless pay days for federal employees.

In announcing his veto, Reagan argued that "This bill would bust the budget by merely a billion dollars."

However, the truth is that he busted the budget earlier this year and by a much bigger deficit (\$155 billion) when he persuaded Congress to approve \$263 billion for war.

But he did not persuade me then. I

voted against his earlier budget craziness.

And he did not persuade me to uphold his veto. I voted last week to override his veto, and also I voted against reducing Congress' supplemental appropriations for domestic needs and increasing those for war.

Last week's dispute was really over budget priorities.

Reagan vetoed the bill because it provided a relatively small additional amount (\$918 million) for employment of the elderly, education of the handicapped, unemployment compensation, and student loans.

He vetoed it also because it provided \$2 billion less than he had requested for the military.

S. Security Overpayments To Be Collected

People who have received overpayment from Social Security can expect to hear from Social Security promptly about the need for repayment, according to John Peraza, District Manager of the Durham Social Security Office. Under a new policy, money owed to Social Security will be more aggressively collected.

The tougher policy is a result of standards established jointly by the General Accounting Office, which is an agency of the Congress, and the Department of Justice. The standards are expected to result in recovery of a higher percentage of money owed to the Federal Government.

In general, money owed to Social Security results from overpayments—payments people receive to which

they are not entitled. The law requires that Social Security overpayments be paid back. This is usually done through a lump-sum payment or by withholding portions of future checks due the beneficiary.

Overpayments generally occur when people fail to report a change in circumstances that affects their entitlement to benefits. Marriage of a widow dependent, earnings over the annual limit, or stopping school while receiving students benefits, are typical examples of events that affect entitlement to benefits.

The most common cause of overpayments is failure to promptly notify Social Security when a person expects to earn over the annual limit for people receiving Social Security benefits. In 1982, the limit is

\$6,000 for beneficiaries 65 to 72 and \$4,440 for people under 65. Earnings over the limit cause the benefit to be reduced by \$1 for every \$2 of earnings over the limit.


The Social Security Administration has a policy of helping beneficiaries avoid overpayments to the extent possible. When people are awarded benefits, we send them a special leaflet explaining what they need to report to Social Security if a change in circumstances could affect their eligibility or the amount of their monthly checks. A number of booklets are available in detail changes in circumstances that should be reported to make sure an overpayment is avoided. They may be obtained by writing or calling Social Security Office.

If there is no struggle, there is no progress. Those who propose to favor freedom and yet depreciate agitation are men who want crops without plowing up the ground. They want rain without thunder and lightning. They want the ocean's majestic waves without the awful roar of its waters.

Frederick Douglass

Things You Should Know

Joshua R. GIDDINGS



THE FIRST MILITANT ABOLITIONIST IN CONGRESS, KNOWN FOR HIS FAMOUS DEFIANT ANTI-SLAVERY SPEECH IN WASHINGTON IN 1841, HIS EFFORTS DID MUCH TO OPPOSE THE WORK OF JOHN C. CALHOUN, THE PRO-SLAVERY LEADER WHO SAID, IN 1836, "ABOLITION AND THE UNION CANNOT CO-EXIST...!"

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