

SOCIETY

The Housing Game

"Towards a Permanent Housing Problem" by Peter Salins, in *The Public Interest* (Oct. 1986), 10 East 53rd St., New York, N.Y. 10022.

In 1949, the Truman administration pledged to make "a decent home and a suitable living environment for every American family." Since then, Washington has spent roughly \$35 billion on housing, subsidizing 1.2 million new units for the poor, 800,000 apartments for moderate-income families, and 700,000 units for the elderly.

Why, then, is there still talk of a "housing crisis?"

Salins, an Urban Affairs specialist at Hunter College, offers a "moving target" theory: Once one problem is solved, bureaucrats go after another. Thus overcrowding, big news during the 1930s, gave way to inadequate plumbing during the 1940s. Dilapidation became the official priority during the 1960s. Today, "neighborhood quality" and "affordability" top the Department of Housing and Urban Development's list.

Government standards are too "subjective," says Salins. For example, families spending more than 30 percent of their income for rent are officially considered to be in trouble. Of course, as Salins points out, such spending might simply reflect a desire for good living, rather than unreasonable rent inflation.

Moreover, the government's ever-broadening "eligibility base" for housing aid is creating "expectations that can never be fulfilled." Before 1960, housing programs were geared to the poor. Then, during the Great Society era, Washington deemed it vital to help "moderate income" families as well. The unintended consequences were numerous and striking: Less aid went to poorer folk, the always-fragile private low-cost housing market shrank, and older neighborhoods crumbled as upwardly mobile lower-middle-class families moved out.

Housing aid has always been "a lottery," Salins asserts. Today, among 100 eligible households, 85 will get no help at all, three may get a luxury apartment in a new neighborhood, four may get a modest unit in a decrepit area, and eight may end up with a slight rent reduction.

The bureaucratic impulse to create "a permanent housing problem," Salins argues, is ripe for restraint. A cool look at aid programs might even reveal that the poor do not want "their meager allotment of subsidy crumbs from the public banquet table to take the form of housing assistance at all."

Charting Charity

"Who Gives to Charity?" by Brad Edmondson, in *American Demographics* (Nov. 1986), 127 West State St., Ithaca, N.Y. 14850.

During 1985, U.S. individuals, firms, and foundations gave nearly \$80 billion to charity—more than twice the amount of only seven years ago.

Moreover, the rise in giving has outpaced inflation every year since 1981, and has exceeded personal income growth since 1982. The all-time peak year of generosity remains 1960, when taxpayers donated 2.2 percent of their net income, but 1985's 2.0 percent was the highest since