

In ghetto areas in the cities, about 10 to 15 percent of the adult men and about 40 to 50 percent of out-of-school teenagers (including an estimate of those usually not counted by the Labor Department) are unemployed. In addition, a Labor Department survey of slum areas in November 1966 found that nearly 7 percent of those with jobs were employed only part time although they wanted full-time work, and 20 percent of those working full time earned less than \$60 a week. This same Labor Department survey found that nearly 40 percent of the families and unrelated individuals in big city slum areas earn less than \$3,000 a year.

However, it costs about \$9,200 at present prices, to maintain a modest standard of living, including some amenities and a few luxuries, for a family of four in America's metropolitan areas—more for a larger family and less for a smaller family. Elimination of the amenities and luxuries would result in a cost of about \$5,000 to maintain a minimum decent standard of living for a family of four in our urban areas—scaled up and down for different family sizes.

Yet Government reports indicate that probably 20 percent of the families within city limits earn less than the amount necessary for a minimum decent standard of living. Within ghetto areas, perhaps 60 to 70 percent or more of the families are in that category. The result is badly overcrowded housing, inadequate diet, poor medical care, few books and magazines for about 20 percent of city families and about 60 to 70 percent of those who live in ghetto slums.

The hard-core slum areas continue to deteriorate. People with jobs, some skills and some regular incomes have been moving out. They are replaced with new migrants from the rural South—adding to the remaining lowest income families, the jobless, the aged and fatherless families.

A large proportion of these slum residents depend on welfare payments, often to mothers with dependent children and no father present. The Labor Department survey of November 1966 found that 30 percent of the population in East Harlem, 30 percent of the Watts population, 40 percent of the Bedford-Stuyvesant children and 25 percent of the adults receive welfare payments. Moreover, the lack of adequate child-care facilities in slum areas is a barrier to employment for women with children.

Trapped by a history of degradation and the recent impact of automation, these new migrants to the city are also trapped by the unavailability of low- and moderate-cost housing, as well as by discrimination against colored people.

The peak home construction year, before World War II, was 1925. From 1926 to 1945, a period of 20 years, homebuilding was in a slump.

It wasn't until 1946 that the 1925 level of housing starts was reached. Since 1945, the ups and downs of residential construction have followed conditions in the money market—interest rates and availability of money. Normal business operations and Government programs have provided housing for families in the middle-income range and above (at present, about \$8,000 annual income and more).

The residential construction of the postwar period, however, has essentially ignored housing for the entire bottom half of our income distribution—for the lower middle-income group as well as the poor.