

OUR NEIGHBORS' KEEPER – March 2006

— By Richard L. Kiniry

We, meaning most human beings, usually relate to social problems from a distance. How effected you are by the plight of the downtrodden depends on your level of empathy, but their problems are still not your problems. Well, the evolving economic situation may bring social problems closer to home. Much of the middle-class lifestyle is actually dependent on government support that we take for granted. With the government stepping back from financial responsibility for parts of our social system - education, public transportation, pension support, health care, environmental problems, etc. - more of that responsibility falls on the backs of local and individual resources.

Financial security is becoming the province of the few and although we may have done our own planning for the future, our nest egg may have to stretch to include family, and friends in tight financial spots.

City folk seem to talk constantly about property values but I guess it isn't just city folk. Anyone of a certain age who owns property is confronted with a possible bonanza. Like children before the winter holidays, we talk with disbelief of the possible profits as we dream of pleasures down the road. While this day-dreaming is in progress, others in the room sit quietly since they are not owners and are not likely to ever own. Many young people have chosen creative careers that are not well paid and some mature folks have built adult lives that precluded home ownership.

As we all participate in a semi-middle-class life style, it is easy to forget that some have little to fall back on in a crisis. Of course a medical disaster or other crisis could put us all in the poor house, but it is not only those we identify as poor who are in financially precarious places. While property values have soared in the last thirty years, income has remained level, and the average property owner has become part of the widening divergence between the haves and have-nots.

I bring this up out of a sense of foreboding. As jobs are outsourced overseas, people are forced to downsize their lifestyles. The national debt rises as more and more money is shifted from social services to the military. Pensions and Social Security aren't what they use to be, and rising medical cost are passed on to individuals. It will take decades to reverse the damage done to the community life of this country. Things are probably going to get worse for all of us. And although we work to raise the minimum wage, to increase spending on social programs, to save Social Security and to stop tax cuts directed to the rich, the situation may call for more personal action.

During Katrina, my cousins in Louisiana lost almost everything. Besides a wrecked house, their jobs are gone and insurance isn't going far enough. The entire extended family has been shocked into giving what they could. It wasn't a great deal of money and my cousins are now living in a FEMA trailer. Katrina was an unusual situation but I think we are going to be seeing more of that kind of difficulty. I believe we are all going to be called on to redirect our giving to more local problems. So, start saving, your niece or your neighbor's child may need help with college and clean up the guest room, some old friend may need a place to crash.