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Fear of Falling

Americans fear not having a good job, losing a good job, losing any job, and not having any “real” job at all. The true fear behind job fear is of falling into an underclass and never being able to get out, both for self and family. Business people, professionals, and people with wealth fear of “losing it all” not because they would become merely middle class or have to work like anyone else – many work hard already and do not live a lavish lifestyle - but because they would lose their security and so fall all the way down into the underclass.

When I first wrote this essay, I tried to get across a feel for the fear I but did not have the skill. Think about TV shows since “Dallas”, including shows such as “Revenge” and “Empire”. Think of the fear the characters have despite their apparent wealth, what they will do to others, and what they have to do to themselves. That is mild compared to the fear that lurks in the heart even of your average soccer Mom and fantasy football Dad. We have these shows partly to tell us about our fear indirectly because we cannot face directly what we might do. These shows are not really about rich people – I don’t think rich people really live like that – but are about what middle class people fear they might become.

When I use the term “underclass”, Americans automatically pretend there isn’t one, at least not here. This is not true. America has at least 5% endemic unemployment even among people who have skills and a good attitude, and about 25% of American jobs are “bad jobs” with low wages and few real benefits for retirement and medical care, as in fast food joints. Unemployed people and people with only bad jobs live in bad neighborhoods with bad schools and much crime. The bad schools mean that children get only a bad education and so can hope only for a bad job. Being “bad off” or “trash” is socio-economically hereditary. Once in the underclass, it takes unusual ability and guts to get out. We have to accept the reality of this hard way of life, and the reality of falling into it from higher classes, if we are to understand other aspects of recent American social life and politics.

We cannot solve the problems of the underclass and of fear-of-falling automatically simply by getting richer as a whole nation. It is not true that a bigger pie automatically has big slices for everyone, or a rising tide floats all boats. Some slices remain small, or zero, no matter how big the pie; and some boats have holes and take more water the higher the tide rises. We have to face the problems directly and deal with them through good policy. America has never done this correctly.

When we feel wealthy as a nation, we prefer to throw money at the problems and hope all poor people just go away. Just because we have unemployment, bad jobs, bad education, and an underclass does not mean throwing money will solve problems automatically. Throwing money does not. Not only did throwing money not solve the problems but it created further problems of dependency on the state and

of feeling entitled, not only among individual people but among business firms and business people. It created a culture of personal welfare and corporate welfare. We have to use money to solve problems but money is not the automatic answer by itself. Again, we need good policy based on reality, and we won't do that.

The fact that the underclass did not go away as a result of growing national wealth, throwing money, and expanding programs, and, in fact got worse despite them, adds to the fear. If the problem can actually get worse despite more wealth etc., then we are in even more danger of falling than we had thought.

All Americans notoriously call themselves "middle class" no matter how rich or poor, so it helps to get a few terms clear.

-(a) People with no job or only a bad job are in the lower class or are poor. From now on, I use these terms rather than "underclass".

-(b) Single parents with a job that pays enough to raise their children but no more are in the working class. Sometimes they are in the lower working class, sometimes higher, but the distinction is not important here.

-(c) Manual laborers of all kinds, factory workers, construction workers, and office laborers, all with steady work, some income left over, and some medical and old age benefits, are working class. Usually now one job like this is not enough to raise a family. At least one spouse has to have a job with medical insurance.

-(d) Modest professionals such as grade school teachers, high school teachers, and some professors, are in the middle class. So too are modest business people such as the owner of a car repair shop or a dry cleaners, as long as the business does "alright".

-(e) Tenured well-paid professors, doctors, dentists, lawyers, business people with a large business such as a car dealership or two, and financial professionals such as accountants and bankers, are in the upper middle class. A few derogatory rock songs have been written about them.

-(f) People who live by capital, by investing wealth, are in the upper class. I know there is a difference between Bill Gates versus Mr. Drysdale (the local successful banker) but the difference is not important here. We can include college deans, presidents, and football coaches in the upper class. When star professional athletes do not squander their money, they make the upper class. When George Jefferson had only one dry cleaner store, he was in category (d) but after he developed a chain of stores, he was in (e) working toward (f), and finally arrived in (f).

-For convenience, I lump together (b), (c), (d), and (e) in the middle class, as do most Americans. In fact, (e) often is more oriented toward (f) in attitude and behavior, but it is not useful to argue here. When I need to make distinctions, I describe the relevant group or I refer to the categories above. It is possible to get more detailed and make more categories but that is not useful.

To get security, Americans distort socio-economic class, education, the economy, politics, and relations among races, gender, religions, and age groups.

All Americans have a fear of what is going. But they will not bring to the surface the depth and breadth of their fear, and what they are willing to do to get security. The fear is so strong, and Americans will do so much for security, that they have to hide it all from themselves to deal with it. Even self-deception might be livable except that teachers, politicians, ministers, and others who should guide us and make policy, routinely underestimate the fear and so give bad guidance and bad policies. I can't undo the self-deception and make the fear obvious but at least I can say the truth in plain words.

Likely since the invention of horticulture at least 10,000 years ago, people have had an idea of "making it" versus "not making it" or of "winners" versus "losers". With wealth, there is a threshold above which some wealth seems to beget more wealth: "the rich get richer". In the military: "up or out". This effect is not as strong as people believe but it is strong enough to make a difference. You have "made it" when you have enough wealth (or income) so (1) you can cover all normal passing bad problems of life such as a car going bust, burglary, clients who don't pay, illness, small lawsuits, recession, layoff, "the funding dries up", a run of bad business, a "cash flow problem", or your kid getting into trouble; and (2) you have enough left over after any such problems to take advantage of "wealth makes wealth" and so build a comfortable reserve again fairly quickly. You live off profits (interest); you never touch capital. This is the chief difference between the ordinary middle class and the upper middle class: the UMC have made it this way at least for need (1) while the ordinary middle class is not sure. Every family wants to make it this way. If the family does not make it themselves, they want their children to make it. Once families get past the point of worrying about the next meal, making it likely is the single greatest goal of families around the world including in America.

At the same time, people fear the opposite effect: If you have little, even what little you have will be taken from you. Any little real problem automatically wipes out all your savings. Any little real problem in your extended family, your friends, or neighbors, wipes out all your savings. You can never get the savings back again. Listen to the song by Billie Holiday entitled "God Bless the Child (that's got his [her] own)". Even one small hole sinks a whole ship. Once sunk, it can never be floated again. Again: there is no middle, there is only up or down.

This is why Americans insist there is a middle class, almost everybody is middle class, and there is no lower class. If there is no lower class, then we can't sink into it. In the middle class, everybody can get

past a few knocks, even hard knocks, and recover, even if they don't then start getting rich. Nobody has to depend on family or friends, and so endanger them. We can relate to other people like that. If a person is not like that, it is his-her fault, and we don't have to relate to them or help them or worry about them too much. We want everybody to be like that.

Being in danger of falling into the lower class, or actually falling into the lower class, is the greatest fear in not making it. People will do a lot to make sure they make it and-or their children make it.

In good times, families don't have to do a lot to feel they have made it. Usually one good job plus any other job are enough, and two good jobs are more than enough. People worry less about falling into the lower class. People are more willing to help fellows. People don't feel as competitive with each other. In economic jargon, people feel more as if they live in a positive sum game and less as if they are in a zero sum game or negative sum game.

In bad times, people struggle to make it, and attitudes are much different. I don't need to describe bad times here because really bad times are not relevant to America now.

People can act like they are in bad times even when the times are not bad, if they think the times might "go bad" quickly, feel the times might go bad for them personally fairly quickly, feel it is much harder to make it now although on the surface people in general seem comfortable, and feel the success of other people undercuts their own chance. People get this idea into their heads: There are only so many slots near the top in which to "make it"; everyone who makes it really makes it; everyone who doesn't make it stands a good chance of falling even if the nation as a whole is wealthy and people superficially look alright; there is only up or down, there is no middle; people compete keenly for those slots at the top; those slots are the most important thing for our families; we will do anything to make it; we will not help people who might compete with our children to make it; and we will hurt competitors to make sure our children make it – even otherwise decent people or needy people. We have to hide the willingness to hurt competitors from ourselves and so we deny the process, deny the lower class, and pretend we and everybody are middle class; in doing all this, we add a layer of pain beneath the deception. People always feel somewhat in competition with everybody else; that is normal and often healthy. I mean something pernicious that is not normal or healthy.

This attitude is self-reinforcing; it "feeds on itself"; it is a "self-fulfilling prophecy". Once it gets going, it is hard to stop. The modern version of this snowball likely began rolling in America around 1975 and surely was rolling after Reagan became President. We have lived in it since. To see how the process sustains itself is fun but that topic takes us too far away. People start fearing, they begin competing with each other more than usual, the unnatural competition ratchets up, it spreads from one arena to the other, it never ratchets down, and it never stops. The "dark side" begins in fear. Hopefully you see this is one way to go crazy. Rather than dwell on the mechanism, it is better to look at some arenas. I cover some of these arenas in more detail in particular essays.

-Competition among families in capitalism is more comparative than people admit. It is not a question of doing enough to “make it” according to some objective standard of enough that does not compare between families. It is not enough to have enough to weather most storms. It is not even enough to have enough so you can build up quickly again after storms. People only make it in reference to others. For the UMC: Our family has to be as good as other particular families that have made it; for the middle class: our family has to be better than other particular families that might have made it but not definitely; and for the working class: our family definitely must be better than all other families in the lower class and all working families who have not made it. To be safe, it is best to be richer than all other families around you that are similar to you otherwise.

Comparative competition always tends to ratchet up. When we only try to be even with others, we know when to stop. When we have to exceed them, how do we know some amount more is enough more? Then they have to do the same to us, then we have to do the same to them again, and so on.

=The following series of topics show how some important costs in modern society have risen faster than inflation or salaries, have eaten away at economic gains, and contribute to the new fear of falling. They are part of the modern pattern of fear-of-falling feeding on itself.

-For a long time, education was one good way for a member of a working family to get a good job, the kind of a job that meant security and advancement for yourself and your family. Parents struggled to make sure their children got a high school diploma or college degree.

Now, having a degree (“piece of paper”) does NOT guarantee a good job BUT NOT having a degree DOES guarantee that a person will NOT get a good job. This fact forces people to get a piece of paper even if the supposed education does not confer much character or knowledge. If you don’t get the piece of paper, then you, and your children, start the slide down into the lower class.

So, since the middle 1970s, we have seen “degree inflation” in which people pursue more and more formal education as a way to insure getting at least a modest good job. Parents now have to fund not only high school, and not only college, but at least a few years of graduate school.

The cost of education has risen faster than inflation and faster than wages (adjusted for inflation). I do not explain why this might be so except to say that “degree inflation” and the need for more degrees plays a big part. I do stress that this is a tremendous burden to parents and young people. About 2015, the amount of debt for education exceeded debt for credit cards for the first time in American history, well over a trillion dollars.

In the 1950s through 1970s, to get into a state college, or better, it was enough to have graduated with fairly good grades from a state high school. That level of achievement still can work but it is helpful to

graduate from a high school with a good reputation, that is a prep school or a state school with a name for producing high-quality graduates; and it is helpful to have had enough of the right kinds of additional activities such as band camp, karate, music lessons, dance, Boy Scouts, Girl Scouts, etc. This background is not available to all the high school graduates in the United States. To get this, parents have to get their children into the right schools. To do that, parents and children compete strongly.

In the 1950s through 1970s, to get into graduate school, including law school and medical school, it was enough to have graduated with good grades from a state university. Now it is useful to have graduated from a prestigious state college or prestigious private college. This opportunity cannot be given to all the smart children in the United States; literally, there are only so many slots at the top. To get into a good grad school, parents and children compete to get into a good college. To get into that, parents and children compete to get into a good high school.

Now, in some urban areas, parents compete not only to get their children into good high schools, but into good grade schools and pre-school programs.

Good schools, and good activities outside school, cost money. Parents will invest ever bigger sums to make sure their children get the right grade schools, high schools, programs, and colleges to make sure that their children get whatever piece of paper they need to get a good job and make it.

The need to get into good schools is pushed hard by the fact that many schools in the United States now are "failure factories". This issue is mixed up with ethnicity but I don't want to go into the ethnic angle here. Too many local schools are so bad that they guarantee even graduates can't get into any college, and their graduation rate is so bad anyway that parents don't send their kids there if parents want the children to graduate. Even if parents can't fight the escalating battle for a good school, they fight the escalating battle to avoid bad schools. When parents can, they send their children to another better public school in the same association (city or county). When they aren't allowed to do that, they send their children to private schools, at much expense.

If there was one single thing that America could do to most lessen comparative competition and fear, it would be to insure the quality of every public school in the country. This measure would not end the fear and competition but it would help a lot, and it is likely we can't end the fear and competition until we insure the quality of every public school in the country. Insuring quality means a lot more than just throwing money at schools. Most schools all over the country have almost as much money as needed to insure minimum academic quality. The real issue is the character and attitudes of parents and children but of parents even more than children. Americans still don't understand the need for a good attitude toward books (including e-books) and knowledge, for reasons I don't go into here. From what I have seen, there are far too many sub-standard teachers, but the teachers are not the biggest problem, and trying to force schools to get better by squeezing teachers alone will do no good at all. Only when the parents have the right attitude will we be able to assess the real competence of teachers. Then we can get rid of the bad ones. None of this is likely to happen.

-Medical advances have added years to our lives and can improve the quality of our lives but they also force us to face situations that can ruin our lives and that create fear.

Now, about half of what a person spends on medical care in his-her whole life will be spent in the last five years of life. We spend enormous amounts on old people who have no earning potential, and on people who have abused their bodies through smoking, drinking, bad eating, and lack of exercise. All people aged in their forties, with children of their own for whom they have to pay to send to college, have faced, or heard of, old people who get cancer and could drain the bank accounts of all their adult children and of their grandchildren. Who could refuse their old parents even if it would do no good in the long run and even if you had children of your own to send to college? I do not recommend killing old people to lower medical costs, I only point out the dilemma we face, how much it costs, and the fear it causes.

This dilemma is part of a greater problem with medical care for the family already trying to pay for as much school as they can. In the bad old days, if a person of any age got cancer or a serious infection, he-she died. Yes, it cost some money but it didn't bankrupt the whole family. Now, many conditions can be treated but only at great expense. If you have invested a big amount of money in your two children, and one of them gets cancer, what can you do? You spend all on him-her even if it means depriving the other child of education and future. Any major illness can ruin a whole family for a long time, through generations. Yet illness cannot be not-treated.

Of course, what people want in these cases is medical insurance. This is one of the reasons that people want good jobs. To get good jobs with medical insurance, people have to go to good high schools, good colleges, and good graduate schools, and have a good record of out-of-school activities. So the two problems are linked.

If people can't get medical insurance through their jobs, they have to buy it privately. But, because all illnesses now have to be treated, and care costs escalate much faster than salaries or general inflation, the cost of private medical insurance is far too much for any family with mere salaried jobs without job-based benefits. As a result, they don't have health insurance, and, sometimes, they watch grandparents or children die. This is a big part of what keeps the lower class in the lower class. They just can't afford health insurance, and any illness destroys the family finances.

I don't here go into possible solutions such as national health care (more than Obama Care) but merely point out the contribution that health issues make to fear.

-Parents need good houses in good locations to find good schools and to avoid crime. This has been the single biggest force behind the rise in housing prices since the middle 1970s. The price of good housing has gone up much faster than general inflation and faster than salaries.

How do parents get their children into good schools if they can't afford to send their children to a great private school far away in New England or California? They move into the district of the best schools in their area. They buy a house in a good school district. The number of houses in good school districts is necessarily limited. Parents compete viciously for houses in good districts. The need for houses in good districts not only drives up the price of houses in those districts, it drives up the price of all housing except in really bad areas (in 2015, I saw on the news on TV that the city of Gary, Indiana had foreclosed on many abandoned houses and was selling the ones still in good condition for \$1).

Good school districts tend to have low crime. Bad school districts have high crime. Crime and quality of education go together in an opposite way. Parents not only want to get their children into good schools but away from crime. Even if parents can't get their children into a school in the upper 10% or upper 25%, they can still get their children into a school that actually graduates children and into an area with low crime. Parents are willing to pay for that location and compete to get that location.

Not getting a house in a decent location contributes to fear. To get a house in a good location requires a good job, which requires a good school, and requires safety from other expenses such as a catastrophic illness. So again it all goes together.

Most parents won't need much evidence to back up this argument but to give it requires going into the details of statistics. It is not hard to find other evidence if you know what to look for. If you have access to Google or Google Maps, locate Auburn, Alabama and compare it to its nearest neighbors in Alabama and Georgia. Particularly compare it to the famous nearby town of Tuskegee, AL and to its "twin city" of Opelika, AL. Auburn has one of the best school systems in the Southeast, its housing prices are at least twice the prices of nearby areas, it is crowded, to buy a house here is hard, and the situation has gotten steadily worse. People come to live here from as far away as Columbus, GA and Montgomery, AL.

-Legal expenses as such are not usually a big expense for a middle class family but they do set up a situation that contributes to fear. Americans did not sue each other willy-nilly until about the 1970s – although see the Jack Lemmon and Walter Matthau comedy "xxxxxxxxxxxxxx". Although America has a reputation for being maybe the most litigious ("suing") country in the world, lawsuits and lawyers were not a big part of American life until the middle 1970s. Most people never sued, got sued, had a lawyer, or had to worry about it. Now lawsuits and lawyers are everywhere. The best sign of the big change is that lawyers now routinely advertise on TV.

While most Americans still don't get "tangled up in the law" much, if it happens, a lawsuit can be as bad as a serious illness and most Americans have a nagging fear of it in their guts. The response to the new way of life is not only to get a lawyer but to get a lot of insurance too. Americans now must have a lot of insurance on homes and businesses. In the 1950s, women, often old ladies routinely ran cheap "day care" in their homes and backyards. This is how their working class neighbors could afford to have kids and still work. But now women and old ladies wouldn't dream of it because of the potential lawsuits and the need for liability insurance at the cost of at least a thousand dollars a month. So not only do

women and old ladies lose out on income, but working class parents have to pay at least twice what they used to pay for the privilege of going to work. Little ice cream stores with ice cream handmade by the owners (delicious) were driven out of business because they can't afford insurance. Home buyers must extensive liability insurance before they can get a mortgage. The price of a doctor has gone up by maybe 20% simply because of the need for insurance.

Not only is the insurance a financial burden but it is a symptom of the fear that now underlies what used to be personal relations and business relations based on trust and decency.

-Debt among Americans has risen increasingly since about 1980, faster even than inflation and faster than wages. Credit card debt, education debt, and mortgage debt are now on the same order as the crazy national debt.

Elizabeth Warren wrote gracefully and persuasively about the source of this debt. The sources show the peril of middle class life now and the source of fear. Americans have fallen into debt to pay for medical costs and education. They have fallen into debt partially to pay for houses but the reason that they buy big nice houses in nice areas is that those areas also have the best schools. Alternative neighborhoods have schools that might have been good enough in 1950 but are not good enough now. The danger of getting trapped by a nice-but-not-good-enough school, or of being trapped by a bad school, is so great that parents feel they have to take on whatever debt needed to buy a good house in a good school district.

(Business people should stop being angry at Elizabeth Warren, and fearing her, and instead should pay attention to what she says. By following some of her advice, and coming to an accord with her ideas, business people could radically improve the general climate of America and the business climate as well. A decent work force on solid financial ground is an asset to American business.)

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=The following points comment on what people do because the lower class is real and because of fear of falling. I refer to race but do not give race, gender, and religion particular attention. Blacks are over-represented in the lower class and under-represented in the middle class. But Whites in the lower class now act like all modern lower class people, like Blacks, Latinos, or Asians in the lower class. Blacks in the middle class act like Whites, Latinos, and Asians in the middle class except when Blacks use political correctness to blame Whites. So, to focus on class and overlook other categories makes sense in a short essay. This part is not a general treatise on socio-economic-ethnic-religious class in the United States. I hope to say more on class in other essays. This part says only what is needed for this essay.

-The lower class resents the hell out of the rest of society and is angry as hell at the rest of society.

For reasons that I can't explain here, the lower class has the following wrong ideas about the economy and society:

>There are enough good jobs "out there". There is no unemployment and bad jobs are not necessary. All jobs could be good jobs. In particular, there are enough good factory jobs out there, for which you need only a grade-school education.

>The only reason we don't get good jobs is prejudice by race, gender, or ethnicity. All people not like us are viciously prejudiced against us, and take it out on us by, among other ways, by not giving us decent jobs.

>Because of this prejudice, the state (government) and the rest of society owe us.

>We have a right to a nasty bad attitude. We have a right to perform crimes. We have a right to make noise and trash our neighborhoods. We have a right to hurt people not like us.

>We don't have to compete in degree inflation. We don't have to graduate from high school or college. If there weren't prejudice, we would get good jobs with only minimal education.

>We won't get good jobs even if we do get a piece of paper, so we won't try. Not trying in school is a way to act out against the prejudice against us.

>Success through school is a "White thing" or a "Chinese thing". (Soon it will be an "Indian" thing, as in South Asians.) Because of prejudice, we can't compete against them in school, so we won't try. We can harass them if we want. We can make fun of any of our people who try to do well in school.

>We don't have to understand how society and the economy really work. We don't have to work to learn the truth. All we have to know is who gives us more.

>Our leaders don't have to explain the truth to us. They should not explain the truth to us because that just confuses us. They just have to spur us to get more, to follow the politicians who get us more, and to hate the people not like us.

-So, other classes have a double reason to fear the lower class and falling into the lower class. Poverty is hard enough on its own but falling is many times harder when the lower class hates you, and it is many times harder to get along when we start with hate and fear.

-Now, lower class hatred and other-class fear mutually support themselves more strongly. The more other classes fear the lower class, the more the lower class hates them, and the more the lower class

hates them, the more the other classes fear the lower class; the fear of other classes of falling into the lower class soon turns into hatred of the lower class; and so on.

-Not surprisingly, the greatest antagonism is between the lower class and the working class, both blue (men) and pink (women) "collar", including the army of office and clinic workers.

The working class has the shortest to fall. Its schools are not usually best and often only tolerable. The neighborhoods usually don't have a lot of crime but have enough crime to worry about; and the crime has to be suppressed. It is easy for a working class kid to go "off track" through bad schooling, drugs, sex, bad friends, or crime, and so to undo the life work of parents and maybe drag down a whole set of siblings and cousins. The lower class has the least to give to programs to help the poor such as welfare and medical care. It is hurt hard by taxes, especially such as the sales tax.

If a lower class person is to rise, usually he-she has to rise first into the secure working class (although, now, many lower class kids hope to go directly to college).

While contrary to economic theory, in fact, when a lower class person rises into the secure working class by getting a good job, usually a working class person has lost the job. Regardless of how true, working class people believe this substitution to be true, and act on this basis.

Working class people show enough "class solidarity" to act in general to resist the rise of lower class people and the taking of working class jobs by lower class people. They do what they can to keep the jobs, houses, and neighborhoods within their groups and to exclude other groups. They do what they can to keep "them" down and to keep "us" up. This action can be bias based on race, sex, or religion but it is also rational.

Working class people support laws that hurt the lower class more than the working class, and that help the working class more than the lower class. Working class people support strong anti-drug laws. They support athletic, vocational, and some science programs in school. They support some sex education but not all sex education and not free contraception. They resist abortion but selectively allow their daughters to get abortions when they can keep the whole matter quiet. They want harsh penalties for even small crimes but they support giving judges a lot of discretion so that judges can use discretion in ways that support the classes. They dislike welfare and other entitlement programs. They want to hurt homosexuals except when homosexuals are very discrete.

When two racial groups both straddle the line of the lower class and working class, conflict between them is often constant and too often violent: Blacks and Hispanics in Los Angeles, Blacks and Asians in Los Angeles, Blacks and Hispanics in Florida, and Blacks and Hispanics in Atlanta.

-The working class does not support programs that help the secure middle class and the upper middle class but do not help the working class, such as, in high school, advancement placement programs and programs to send children to study abroad.

-The insecure middle class often acts like the working class. The working class and the insecure middle class were new converts to the Republican Party in the 1970s.

-The secure middle class and the upper middle class ("secure middle class") do not feel in direct conflict with the lower class, and sometimes feel toward the working class as it feels toward the lower class, so sometimes they side with (their distorted view of) the lower class and against (their distorted view of) the working class.

The secure middle class gains from public programs such as police, parks, fire suppression, recreation, scholarships and other support to college, development projects, urban beautification, urban renewal, "downtown revitalization", and even development such as strip malls. They pay less of their taxes as a portion of their income than the working class and insecure middle class. They are better able to take advantage of tax laws. Middle class people will not support extensive tax reform in which various socio-economic classes pay their fair share. Instead, middle class people tolerate generous tax laws for the rich and make up for any income loss to the nation, state, or local area through highly regressive taxes that hurt the poor such as the sales tax. In fact, the working class and insecure middle class pay by far the high ratio of their income in taxes and rarely benefit from tax laws except sometimes writing off mortgage interest on their income taxes.

The laws and programs that the secure middle class support have the effect of keeping the lower class and working class at odds with each other without helping the lower class to rise very much. The SMC support welfare and other programs. They support liberalization of abortion but do not fund it. They support relaxation of drug laws, and support judicial discretion except when it hurts the middle and upper middle class. They do want programs in high school such as advancement placement and study abroad. They support gay and lesbians even when they are public.

People of the SMC do support some programs that help the poor such as welfare, food stamps, and community centers with athletic programs. But SMC people do not fund these programs at a level that really makes a difference and that allows many poor people to move into the middle class. Instead, SMC people fund these programs at a level that "keeps the lid on" some of the worse problems of poverty and allows middle class people to manage the poor. When the programs get expensive, SMC people cut down on the programs.

The working class and insecure middle class often resent the secure middle class and upper middle class as elitists with an unrealistic and impractical view of the world.

-Not just in Alabama, but all over the South and now all over the United States, I have seen the same scene over-and-over: Blacks kids are bussed to a public school that was White. Or some Black families move into a school district that soon will be formerly White. At first, things don't go badly. Then some of the Black kids get involved in scuffles or crime. Some Black girls get pregnant young. Friends and kin of the first Black families pressure them to take some children into their homes so that the "outside" children can have the benefits of a good White middle class education. This kind of fosterage is usually illegal but happens all the time. People falsify addresses so their children can attend the good middle class White school. Suddenly the number of Black children doubles or goes up more. Then Black kids don't mix with the White kids but stay by themselves. More Black kids get involved in crime and sex. The Black kids stop getting any benefit from going to a formerly-middle-class formerly-White school. White middle class parents pull their kids out of the school. They move. If they can't get their kids into a good public school elsewhere, they start a private school, often with a religious basis or on a religious pretext. Then Black families move into the formerly White neighborhood, often to get the benefits of the formerly White school and neighborhood. Then quickly the entire neighborhood and school "goes Black". Even if a good share of the Black families are middle class, the school drops in quality, and crime and sex issues go up well beyond the previous levels.

I don't blame the Black pioneers and I don't blame the Whites who move away. You can assign blame as you see fit. I only note what happens.

In the end, public schools are de facto segregated. Public schools are Black and crappy. Private schools are White and Asian, and are much better, and much more expensive. American schools are still de facto segregated because poor schools are so crappy and Black people tolerate crappy schools in their own neighborhoods.

If Americans want to have better schools all around, they have to work on making public schools better in their present location pretty much with the money now available. They cannot make public schools better by busing Black kids.

Rather than fight within their own school districts to make their neighborhoods safer and their schools better, poor people (Blacks) would rather run away to middle class (White) school districts. So it is hard to blame middle class people (Whites) if, when poor people move in, they run away instead of staying to fight to make the school better for all. Middle class (White) people would rather seek an enclave of people very much like themselves than try to fight through the problems of making poor people and poor children act middle class and perform up to middle class standards.

By running away, eventually middle class people are forced into enclaves. In enclaves, good schools are even more obvious and more targets of poor people who get in any way they can. To protect their schools and their neighborhoods, middle class people (Whites) do whatever they can to keep poor people out. The easiest way, even if not consciously intended, is to raise house prices and property

taxes. The high taxes are not needed to maintain good schools but they are useful in driving up house prices and in keeping out poor people.