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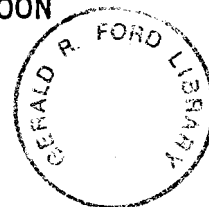
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WOMEN IN COMMUNICATIONS, INC.
LOS ANGELES CHAPTER
WOMEN OF THE PRESS LUNCHEON
MAY 23, 1975

I AM GREATLY HONORED TO BE DESIGNATED AS YOUR 1975 WOMAN IN THE NEWS AND TO HAVE THE OPPORTUNITY TO SPEAK BEFORE THE NATION'S LARGEST CHAPTER OF WOMEN IN COMMUNICATIONS.

IN THE LAST FEW YEARS, WE HAVE BEEN FORCED TO THE REALIZATION THAT WE ARE A WASTEFUL PEOPLE. THE GAS CRISIS TAUGHT US THAT WE WASTED ENERGY. THE ENVIRONMENTALISTS HAVE TAUGHT US THAT WE ARE WASTING THE AIR AND WATER RESOURCES UPON WHICH WE DEPEND FOR SURVIVAL. THE CIVIL DISTURBANCES OF 1968 TAUGHT US THAT WE WASTE HUMAN BEINGS BY CONSIGNING LARGE SEGMENTS OF OUR POPULATION TO A CONTINUING CYCLE OF POVERTY FROM WHICH FAR TOO FEW BREAK FREE.

OUR COLLECTIVE EXISTENCE HAS BEEN ONE OF CONSUMPTION. WE CONSUMED A FRONTIER AND TURNED IT INTO A SERIES OF SPRAWLING CITIES. AND, WE CONSUME OUR RESOURCES AT A FRIGHTENING RATE TO KEEP THOSE GREAT CITIES ALIVE. A LOOK AT THE NEARBY FREEWAY AT 5 O'CLOCK THIS AFTERNOON DEMONSTRATES HOW WE SQUANDER OUR ABUNDANCE.



BUT ABUNDANCE IS BECOMING SCARCITY. THE COST OF OUR NATIONAL OVERINDULGENCE IS RAPIDLY BECOMING UNBEARABLE.

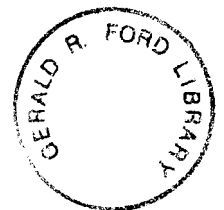
TWO OF OUR WASTING RESOURCES ARE OF PARTICULAR CONCERN TO ME: WOMEN WHO WANT TO DO MORE THAN THEY ARE NOW DOING AND CITIES THAT ARE DECAYING IN FULL VIEW OF US ALL.

IN MY VIEW THE OPPORTUNITIES FOR WOMEN FOR MAKING MEANINGFUL CONTRIBUTIONS HAVE NEVER BEEN RICHER.

MOST OF US ARE AWARE THAT WOMEN ARE A MAJORITY, NOT A MINORITY.

BUT, WE DO NOT OFTEN FOCUS ON THE FACTS THAT 40 PERCENT OF AMERICA'S WORK FORCE ARE WOMEN AND THAT 45 PERCENT OF ALL WOMEN IN AMERICA WORK. INDEED, AMERICAN WOMEN WORK ON THE AVERAGE OF 2 YEARS LONGER THAN THEIR MALE COUNTERPARTS.

TODAY'S WOMEN SERVE AS BANK PRESIDENTS, AIR CONTROL CHIEFS, NEWSPAPER PUBLISHERS, ADMIRALS, GENERALS, FBI AGENTS, CORPORATE EXECUTIVES, BORDER PATROL GUARDS, AGENCY HEADS, UNITED STATES MARSHALS, AND WE COULD GO ON.



IT IS TRUE THAT MORE WOMEN ARE ACCEPTED AT HIGHER LEVELS OF EMPLOYMENT IN BOTH THE PUBLIC AND THE PRIVATE SECTORS THAN EVER BEFORE. MORE MEN AND MORE WOMEN ACKNOWLEDGE AND EVEN ENCOURAGE THIS FACT.

AT THE SAME TIME WE MUST RECOGNIZE THAT WOMEN STILL DO NOT HAVE THE SAME OPPORTUNITIES AS MEN.

WOMEN TOO OFTEN ARE NOT PAID AS MUCH AS MEN FOR THE SAME WORK. WOMEN WITH 4 YEARS OF COLLEGE EARN ON THE AVERAGE LESS THAN MEN WITH NO COLLEGE TRAINING WHATSOEVER.

OF THE 435 MEMBERS OF THE HOUSE OF REPRESENTATIVES ONLY 19 ARE WOMEN AND THERE ARE NO WOMEN AMONG THE 100 MEMBERS OF THE UNITED STATES SENATE.

SOME OF THESE ADVERSE COMPARISONS STEM FROM HISTORIC DISCRIMINATION; SOME STEM FROM LACK OF TRAINED WOMEN FOR OPEN POSITIONS OF RESPONSIBILITY.



YOUR GROUP IS MAKING IMPORTANT CONTRIBUTIONS IN BOTH AREAS. YOUR PROGRAM SHARPENS AWARENESS OF THE AVAILABILITY OF COMPETENT WOMEN FOR WORK OF EVERY DESCRIPTION AND ENCOURAGES WOMEN TO STRETCH THEIR ASPIRATIONS AND TO IGNORE ARTIFICIAL BARRIERS TO THEIR ADVANCEMENT.

THE EQUAL RIGHTS AMENDMENT WILL ALSO ASSIST IN BOTH AREAS.

HENCE, I BELIEVE ALONG WITH PRESIDENT AND MRS. FORD AND YOUR GROUP, THAT RATIFICATION OF THE EQUAL RIGHTS AMENDMENT IS A MUST.

THIRTY-FOUR OF THE REQUIRED 38 STATES HAVE PASSED IT THUS FAR. BUT FINAL PASSAGE APPEARS UNLIKELY THIS YEAR. SO WE HAVE UNTIL 1979, THE CUT OFF DATE, TO OBTAIN THE ADDITIONAL 4 STATES. ILLINOIS AND MISSOURI WILL BE CONSIDERING THE AMENDMENT SHORTLY, AND I UNDERSTAND THERE IS A GOOD CHANCE THAT MISSOURI MAY PASS IT.



THERE ARE A NUMBER OF OTHER EQUALIZING LAWS. AMONG THE MOST IMPORTANT ARE THOSE THAT PROHIBIT DISCRIMINATION IN THE GRANTING OF CREDIT ON THE BASIS OF SEX OR MARITAL STATUS.

IN THE LAST SEVERAL YEARS, OVER HALF OF THE STATES HAVE EITHER IMPLEMENTED OR ARE IN THE PROCESS OF ENACTING SUCH LAWS.

BUT, THE MOST FAR-REACHING LEGISLATION TO REMEDY DISCRIMINATORY CREDIT PRACTICES HAS BEEN ENACTED AT THE NATIONAL LEVEL.

LAST AUGUST, THE 1974 HOUSING AND COMMUNITY DEVELOPMENT ACT WAS SIGNED BY PRESIDENT FORD. BY AMENDING EARLIER LAWS, THIS ACT PROHIBITS DISCRIMINATION ON THE BASIS OF SEX IN THE GRANTING OF FEDERALLY-RELATED MORTGAGE LOANS, OR IN THE SALE, RENTAL OR FINANCING OF HOUSING.



THE EQUAL CREDIT OPPORTUNITY ACT WHICH BECOMES EFFECTIVE IN OCTOBER 1975 WILL DIRECTLY AND PROFOUNDLY AFFECT WOMEN. THAT ACT OUTLAWES DISCRIMINATION BASED ON SEX OR MARITAL STATUS IN CREDIT LENDING.

THE PROBLEMS WOMEN FACE IN APPLYING FOR CREDIT HAVE BEEN WELL-DOCUMENTED BY THE NATIONAL COMMISSION ON CONSUMER FINANCE, BY CONGRESSIONAL HEARINGS, AND BY LEADING LEGAL AND FINANCIAL EXPERTS IN THE FIELD.

SINGLE, WIDOWED, AND DIVORCED WOMEN OFTEN ARE UNABLE TO ESTABLISH CREDIT. ALL TOO FREQUENTLY THE INCOME OF A WORKING WIFE IS NOT COUNTED IN COMPUTING TOTAL FAMILY INCOME, NOTWITHSTANDING THE FACT THAT IN 45 PERCENT OF THE FAMILIES IN THIS COUNTRY BOTH HUSBAND AND WIFE CONTRIBUTE TO THE FAMILY INCOME. IN THE CASE OF MINORITY COUPLES, WHERE THE WIFE'S INCOME OFTEN REPRESENTS A SUBSTANTIAL PORTION OF THE FAMILY INCOME, SEX BIAS IS PARTICULARLY PREJUDICIAL.



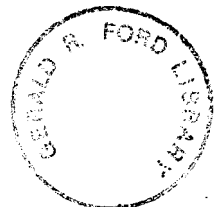
A RECENT FEDERAL HOME LOAN BANK BOARD SURVEY INDICATED THAT OVER 80 PERCENT OF THE SAVINGS AND LOAN ASSOCIATIONS CONSIDER MARITAL STATUS A SIGNIFICANT FACTOR IN REVIEWING AN APPLICANT'S ELIGIBILITY FOR A MORTGAGE.

WHILE THERE ARE 5.5 MILLION SEPARATED, WIDOWED, AND DIVORCED MEN, OVER 15.5 MILLION WOMEN FALL INTO THOSE SAME CATEGORIES. SINCE THE COURTS ARE APT TO AWARD CUSTODY OF CHILDREN TO THE MOTHER, CURRENT CREDIT PRACTICES SEVERELY AFFECT THESE WOMEN.

THE RECENT FEDERAL LEGISLATION WILL DO MUCH TO ASSURE EQUAL ACCESS TO CREDIT TO WOMEN WHO WOULD QUALIFY FOR CREDIT BUT FOR THEIR SEX OR MARITAL STATUS.

MUCH HAS BEEN DONE. BUT, MUCH REMAINS TO BE DONE TO CONSERVE VALUABLE HUMAN RESOURCES.

AND, WHAT CAN WE SAY ABOUT OUR CITIES?



THE STARK FACT IS MANY OF OUR GREATEST CITIES ARE BEING SACRIFICED TO OBSOLESCENCE AND DECAY. IN TOO MANY, BLOCK UPON BLOCK OF ABANDONED, BOARDED UP HOUSES SERVE AS HOMES FOR THE FLOTSAM OF HUMANITY.

NEAR THESE ABANDONED NEIGHBORHOODS AND, PERHAPS, SOON TO FOLLOW THEIR EXAMPLE, ARE THE SLUMS, WHICH ARE THE BANE OF OUR COLLECTIVE CONSCIENCE. THESE ARE NOT THE HOMES OF A LOWER INCOME GROUP BUT RATHER AN "UNDER CLASS", WHO ARE NOT JUST POOR BUT IMPOVERISHED.

TYPICALLY, THE DECLINE OF A NEIGHBORHOOD STARTS WHEN THE EASY AVAILABILITY OF NEW HOUSING IN THE SUBURBS ENTICES FAMILIES TO LEAVE THEIR URBAN HOMES. AS THE HOUSING STOCK BEGINS TO FILTER DOWN, THESE FAMILIES ARE GRADUALLY REPLACED BY POORER FAMILIES WHO LACK THE ABILITY TO MAINTAIN A HEALTHY COMMUNITY, AND THE COMPOSITION OF THE NEIGHBORHOOD BECOMES LESS STABLE.



THEN, LENDING INSTITUTIONS BECOME NERVOUS, AND LENDING POLICIES BECOME MORE STRIDENT. NEW OWNERS ARE FORCED TO MAKE HIGHER DOWNPAYMENTS AND HAVE SHORTER-TERM LOANS. HOME IMPROVEMENT LOANS BECOME UNAVAILABLE.

THUS, FAMILIES ARE LESS ABLE TO MAINTAIN OR TO IMPROVE THEIR PROPERTY. OFTEN THE PROPERTIES BECOME VIABLE ONLY AS RENTAL UNITS, AND THE ECONOMIC LEVEL OF THE INHABITANTS TENDS TO DECREASE FURTHER.

CRIME INCREASES AND NEIGHBORHOOD SERVICES DECREASE. ACCELERATED ABANDONMENT FOLLOWS.

IN NEW YORK CITY ALONE 25,000 UNITS ARE ABANDONED EACH YEAR.

THE 1974 HOUSING AND COMMUNITY DEVELOPMENT ACT ADDRESSES THESE PROBLEMS IN TWO INNOVATIVE WAYS.



FIRST, THE 1974 ACT INITIATED A RENTAL SUBSIDY PROGRAM FOR HOUSING LOW AND MODERATE INCOME FAMILIES. THE COMMUNITIES MUST DECIDE WHETHER TO USE EXISTING, REHABILITATED OR NEWLY CONSTRUCTED HOUSING IN CONNECTION WITH THE NEW RENTAL SUBSIDY PROGRAM.

BY ALLOWING A CITY TO UTILIZE ITS EXISTING HOUSING STOCK, IT ENCOURAGES THE PRESERVATION OF URBAN NEIGHBORHOODS.

SECOND, THE 1974 ACT GIVES FUNDS DIRECTLY TO UNITS OF LOCAL GOVERNMENT AND AFFORDS LOCAL OFFICIALS WIDE LATITUDE IN UTILIZING THE FUNDS IN THEIR COMMUNITIES FOR THE NEEDS THEY IDENTIFY.

UNDER THE NEW PROGRAM COMMUNITIES HAVE EARMARKED FOR REHABILITATION LOANS MORE THAN TWICE THE AMOUNT PREVIOUSLY PROVIDED BY THE FEDERAL GOVERNMENT FOR THIS PURPOSE.

AS JOAN MENTIONED, YESTERDAY I WAS PLEASED TO ANNOUNCE APPROVAL OF A GRANT OF \$38.5 MILLION DOLLARS TO LOS ANGELES FOR COMMUNITY DEVELOPMENT.



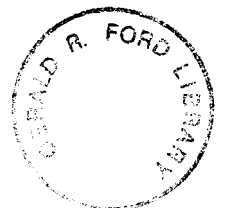
LOS ANGELES WILL SPEND OVER \$8 MILLION DOLLARS OF IT FOR NEIGHBORHOOD PRESERVATION ACTIVITIES. IT PLANS TO REHABILITATE 2100 EXISTING UNITS OF HOUSING, AND IT HAS EARMARKED \$2.7 MILLION DOLLARS OF ITS GRANT FUNDS FOR A LOCAL REHABILITATION LOAN PROGRAM.

YESTERDAY, I ALSO ANNOUNCED A NEW DEMONSTRATION PROGRAM WHICH WILL PROVIDE FEDERAL SUPPORT FOR LOCAL URBAN HOMESTEADING PROGRAMS. HUD WILL SUPPLY HOUSES; THE CITIES WILL DESIGN AND ADMINISTER THE PROGRAMS.

OUR BEST HOPE FOR SAVING OUR CITIES IS FOR FEDERAL GOVERNMENT TO WORK WITH LOCAL GOVERNMENTS. BOTH COMMUNITY DEVELOPMENT GRANTS AND URBAN HOMESTEADING ARE STEPS IN THE RIGHT DIRECTION.

AGAIN, MUCH HAS BEEN DONE; BUT MUCH REMAINS TO BE DONE.

YOU MAY WELL ASK WHAT GOOD WILL THESE COMMUNITY DEVELOPMENT GRANTS OR URBAN HOMESTEADING PROGRAMS DO FOR PEOPLE WHO HAVE NO JOBS.



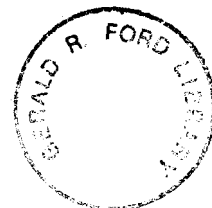
SIMILARLY, EQUALITY OF OPPORTUNITY FOR WOMEN IS A HOLLOW VICTORY WHEN THERE ARE FEW OPPORTUNITIES FOR EITHER MEN OR WOMEN.

MANY IN CONGRESS AND IN INDUSTRY ASK THE ADMINISTRATION TO SPEND BILLIONS OF DOLLARS TO GET THE ECONOMY AND, IN PARTICULAR, THE HOUSING INDUSTRY TURNED AROUND.

OBVIOUSLY, HOUSING IS IN A TERRIBLE SLUMP AND HAS BEEN FOR TOO LONG. BUT, THIS ADMINISTRATION IS STRONGLY RESISTING BOTH THE PRESSURE AND THE TEMPTATION TO SPEND ITS WAY INTO ANOTHER INFLATIONARY SPIRAL.

WE SEE THE KEY TO IMPROVED HOUSING AND TO AN IMPROVED ECONOMY AS IMPROVED CONSUMER CONFIDENCE. CONFIDENCE THAT INFLATION IS UNDER CONTROL; CONFIDENCE THAT THE JOBLESS RATE WILL DECLINE; AND, MOST OF ALL, CONFIDENCE THAT OUR ECONOMY IS UNDER STRONG AND INTELLIGENT DIRECTION.

WE EXPECT THE HOUSING INDUSTRY TO IMPROVE AHEAD OF GENERAL ECONOMIC IMPROVEMENT, BUT HOUSING WILL NOT CONTINUE TO IMPROVE IF THE OVERALL ECONOMY DOES NOT IMPROVE BEHIND IT.

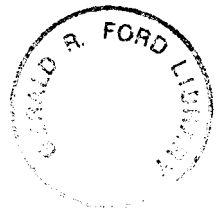


WE ARE ENCOURAGED TO LEARN THIS WEEK THAT THE SAVINGS AND LOAN ASSOCIATIONS OF THE COUNTRY HAVE FOR THE FIRST TIME SINCE LAST NOVEMBER LOANED OUT MORE MONEY FOR HOUSING THAN THEY TOOK IN FOR SAVINGS. AND, ALSO THAT THERE HAS BEEN SOME INCREASE IN BUILDING PERMITS FOR APRIL. TRUE, THESE ARE NOT ENOUGH TO BE CERTAIN THAT RECOVERY IS HERE --- BUT, THEY ARE HOPEFUL SIGNS.

AS RECOVERY DOES COME, HUD WILL CONTINUE TO PROVIDE PROGRAMS GENERALLY TO GUIDE THE HOUSING INDUSTRY TO A MORE STABLE FUTURE AND SPECIFICALLY TO SEEK TO CURB THE WASTAGE OF OUR RESOURCES.

WE ARE TODAY, AS WE HAVE BEEN BEFORE, AT A CROSSROADS.

WHETHER OUR FOCUS BE ON GREATER OPPORTUNITIES FOR WOMEN, ON REJUVENATION OF OUR CITIES, OR MORE BROADLY, ON IMPROVEMENT OF OUR ECONOMY, REAL PROGRESS DEPENDS FIRST ON STRONG AND RESPONSIBLE LEADERSHIP, AND SECOND, AND JUST AS IMPORTANT, ON BROAD AND FULL COMMUNICATION OF THE PROBLEMS TO OUR PEOPLE.



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FOR YOUR GREAT ACCOMPLISHMENTS IN COMMUNICATIONS,
AND MORE PARTICULARLY FOR SINGLING ME OUT TODAY, I THANK
YOU.

