

American youth struggle with money woes

WASHINGTON (AP) — Today's young people have a complicated relationship with money, dismissing it as a paramount source of happiness yet conceding its power over them.

Money is nowhere near the top of the list when they are asked what makes them happiest. Friends and family are their chief pleasures, followed by God, pets and pastimes like listening to music.

But money can certainly help, according to an extensive poll by The Associated Press and MTV. And a lack of it — and the pressures it can cause — can sure make their lives unhappy.

The survey of the nation's young people found only 1 percent name money as the thing that gives them the most joy. Twenty percent name spending time with family, and 15 percent cited friends.

Yet financial issues are among several problems atop the pile of things they say make them most unhappy. And while a majority are happy with the amount of money they and their families have, money ranks as

their fourth-highest source of stress, and 55 percent say there are many things they can't afford.

"Our son wasn't planned, and we've basically been scrambling since I got pregnant," said Wendy Hill, 25, an employment coordinator from Worthington, Ohio, where she lives with her husband and son. "It's very frustrating and causes a lot of strain."

Many sense that down the road, money will have a telling impact on their lives. Asked to describe their ideal vision of happiness, the most frequent responses are having no financial worries and a good family, each mentioned by one in five.

"I want to have a family when I grow up and be able to support it," said 18-year-old Theresa Paoletti of Spencerport, N.Y., a college student battling money problems since getting a car two years ago.

"If I don't get rich, I won't complain, but it's always nice to have money."

Further underscoring young people's ambiguity, 49 percent say they would be

happier if they had more money, but the exact same amount say additional money would leave them about as happy as they already are.

By several measures, those in middle-income households express feeling the most financial pressure, even more so than lower-income people.

About one in eight of those earning \$50,000 to \$74,999 a year cite money as the factor that makes them unhappiest, almost double the rate for those making less. They are also likelier than lower-earning people to list it as their chief source of stress.

Money worries increase with age in the survey, with four in 10 of those aged 21 to 24 cite it as their major problem — 20 times more than those aged 13 to 15.

"I know I don't get to have everything I want, but my mom still tries to give it to us," said Madelyn Dancy, 15, of Memphis, Tenn. "If we did get everything, I wouldn't value it as much. I'm okay where we're at."

Five percent of Whites, 8 percent of Blacks and 15 per-

cent of Hispanics put money at the top of their unhappiness list.

Fifty-five percent of males name it as their greatest source of woe, 10 percent more than females.

"I feel pressure," said Rob Carpenter, 20, a college student from Lilburn, Ga. "I want a family and I want to make sure they can have whatever they need. I think about it a lot."

Males are also likelier than females to say they want to be rich. Researchers have long observed that money tends to mean more to men

than women.

"Traditionally, men are supposed to be the breadwinner," said Jerald Bachman, a social psychology professor at the University of Michigan's Institute for Social Research.

"For women that's not as central a part of the self-image. This breadwinner thing dies hard."

Young people from the Northeast seem the most pressured by financial uncertainty. They are likeliest to list it as their chief reason for being unhappy and their main source of stress. The

least financially stressed are those from the West and Midwest.

Young people from the highest income families seem happier with life overall. Eight in 10 of those earning \$75,000 or more annually express happiness with life in general, compared with six in 10 with smaller incomes.

The AP-MTV poll was conducted by Knowledge Networks Inc. from April 16 to 23, and involved online interviews with 1,280 people aged 13 to 24. It had a margin of sampling error of plus or minus 3 percentage points.

LEGAL NOTICES

PUBLIC NOTICE EFFECTIVE MONDAY, AUGUST 27, 2007 UNTIL FURTHER NOTICE

The Housing Authority of the City of Las Vegas (HACL) provides subsidized housing for low-income persons who meet both the Department of Housing and Urban Development's (HUD) and HACL's admission criteria. Our agency also offers self-sufficiency programs to assist its participants in overcoming barriers to become self sufficient, including becoming free of all public assistance. HACL also offers Homeownership options for both its eligible Public Housing and Section 8 Housing Choice Voucher Participants. This homeownership option includes purchasing some of HACL's scattered-site homes to eligible public housing residents or Section 8 participants.

HACL provides free translation and interpretation services for its program eligible clients, who may not read, write or speak English (Limited English Proficiency Persons) to ensure all programs and services are fully accessible to all eligible clients. HACL has bi-lingual staff available as well as services of professional interpreters to ensure language is not a barrier in providing services in a timely and professional manner.

The following wait lists are currently open, applications are currently being accepted for the following programs:

Designated Housing for the Elderly:
Applicants who are 62 years of age or older (head, spouse or co-head).
The following developments are Designated Units:
Levy Gardens
Conventional Public Housing — 1 Bedroom: 62 years old or older/Handicapped/Disabled only.
Conventional Public Housing — Bedroom sizes: 2, 3, 4, and 5.
Juan Garcia Gardens — Bedroom size — 4.

The Section 8 Project-Based Program: This program provides rental subsidy which is tied directly to 52 units located at 2851 Sunrise - named: Juan Garcia Gardens. Unit sizes are 2, 3 and 4 bedrooms. Applicants must meet the income limit requirements of:

1	2	3	4	5	6	7	8	9
21,050	24,050	27,050	30,050	32,450	34,850	37,250	39,650	42,050

Section 8 - Housing Choice Voucher Wait List is currently closed.

Preference point for all applicants that meet the criteria for each preference shall be assigned to all applicants. HACL provides preference, which will be verified, for:

- Applicants who work or who are enrolled in a training program (including applicants who cannot work because of age or disability);
- Families that live or work within Clark County;
- Disabled veterans; and
- Family of deceased veterans.

Preference points will impact your placement on the waiting list. Further explanations of preferences are printed on the cover of our preliminary application.

Applications are accepted Monday-Thursday from 8am-12noon and 1pm-5pm (except holidays) at HACL's Admissions department located at 380 N. Maryland Parkway, Las Vegas, Nevada 89101. Disabled and out-of-state applicants may call (702) 922-6954 and request an application be mailed. Applicants may also log into our website at: hacv.org and print a preliminary application and return this preliminary application by mail or bring it into our office. For additional information, please call (702) 922-6954 or our TDD (for hearing impaired) number at (702) 386-0789. Please ensure all questions are answered to prevent your application from being returned. If you require communication in a format other than written English, please advise staff as soon as possible.

HACL shall provide reasonable accommodations to all eligible clients with a disability. Please advise staff if you require a reasonable accommodation to access services or programs.

Our goal is to ensure all "eligible" applicants have every opportunity to access our programs. Please advise staff if we can assist you with any concerns.

The Housing Authority of the City of Las Vegas does not discriminate on the basis of Race, Color, Religion, Sex, Disability, Familial Status or National Origin.

The Housing Authority of the City of Las Vegas is an Equal Housing Opportunity provider.

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Poll: Family bonds key to youth finding happiness

NEW YORK (AP) - So you're between the ages of 13 and 24. What makes you happy?

A worried, weary parent might imagine the answer to sound something like this: Sex, drugs, a little rock 'n' roll. Maybe some cash, or at least the car keys.

Turns out the real answer is quite different.

Spending time with family was the top answer to that open-ended question, according to an extensive survey — more than 100 questions asked of 1,280 people ages 13-24 — conducted by The Associated Press and MTV on the nature of happiness among America's young people.

Next was spending time with friends, followed by time with a significant other. And even better for parents: Nearly three-quarters of young people say their relationship with their parents makes them happy.

"They're my foundation," says Kristiana St. John, 17, a high-school student from Queens in New York. "My mom tells me that even if I do something stupid, she's still going to love me no matter what. Just knowing that makes me feel very happy and blessed."

Other results are more disconcerting. While most young people are happy overall with the way their lives are going, there are racial differences: The poll shows Whites to be happier, across economic categories, than Blacks and Hispanics.

A lot of young people feel stress, par-

ticularly those from the middle class, and females more than males.

You might think money would be clearly tied to a general sense of happiness. But almost no one said "money" when asked what makes them happy, though people with the highest family incomes are generally happier with life. However, having highly educated parents is a stronger predictor of happiness than income.

And sex? Yes, we were getting to that. Being sexually active actually leads to less happiness among 13-17 year olds, according to the survey. If you're 18 to 24, sex might lead to more happiness in the moment, but not in general.

From the body to the soul: Close to half say religion and spirituality are very important. And more than half say they believe there is a higher power that has an influence over things that make them happy. Beyond religion, simply belonging to an organized religious group makes people happier.

And parents, here's some more for you: Most young people in school say it makes them happy.

Overwhelmingly, young people think marriage would make them happy and want to be married some day. Most also want to have kids.

Finally, when asked to name their heroes, nearly half of respondents mentioned one or both of their parents.

The winner, by a nose: Mom.