

# Affordable Housing Dwindles As Need Grows

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Funding for low-income housing has been falling for years. And nationwide, many public housing units have been torn down. The wait for housing vouchers in some cities can now last a decade, just as the recession has left more Americans struggling to pay the rent.

## Guests

**Dean Faust**, Adjunct Professor Of Journalism, Emory University

**Linda Couch**, Senior Vice President For Policy, National Low Income Housing Coalition

*NEAL CONAN, host:*

This is TALK OF THE NATION. I'm Neal Conan in Washington.

Last week, some 30,000 people stood on line in the heat in East Point, Georgia, hoping to land a federal housing voucher. The vouchers guarantee the local housing authority will pay a percentage of a tenant's rent. It's one of the ways to make housing available to people with low incomes.

But funding has decreased in recent years, and there are fewer public housing units, too. In most major cities, waiting lists for rent vouchers are closed. Those on the list may have to wait for up to 10 years.

Today, the challenges of low-income housing in a struggling economy. Later in the hour, Congressman Frank Wolf of Virginia joins us on the Opinion Page, where he argues it's time for a presidential study group to reconsider policy in Afghanistan and Pakistan.

But first, low-income housing. The situation varies from city to city, sometimes neighborhood to neighborhood. If you have experience with low-income housing, call and tell us your story. Our phone number, 800-989-8255. Email us, [talk@npr.org](mailto:talk@npr.org). You can also join the conversation on our website. That's at [npr.org](http://npr.org). Click on TALK OF THE NATION.

And we begin with Dean Faust, adjunct professor at Emory University. He reports on business and economic issues and joins us from member station WABE in Atlanta. And Dean, nice to have you back on the program.

*Mr. DEAN FAUST (Adjunct Professor of Journalism, Emory University):* Oh, nice to be here, Neal.

*CONAN:* And we saw images of a big and restless crowd in East Point last week, just outside of Atlanta. What happened there?

*Mr. FAUST:* It really is a commentary on the desperate cry or need for affordable housing for low-income members of society.

The city of East Point, small community south, between downtown Atlanta and the airport, had about 650 slots that came available for affordable housing, either for Section 8 vouchers or for spots in public housing units.

They had more than 30,000 people who heard about it and flooded the scene. It was quite a spectacle. But you know, it's not the first time that something like this has happened in the U.S.

There were something like 40,000 people that turned out in Detroit, earlier this year in a similar situation, and I think Birmingham, Alabama, had a similar problem last year.

*CONAN:* And obviously, it does vary from place to place, but this speaks to, well, pent-up demand seems hardly to describe it.

*Mr. FAUST:* You have many low-income individuals who are you know, in Atlanta, it's very common for low-income residents of Atlanta to be paying well more than half their income for housing.

And so you have an opportunity to either get into a public housing unit or to get a Section 8 voucher, where the government will subsidize your rent to a private homeowner, private developer of apartment buildings or such, so that you pay no more than 30 percent of your income.

And given that, just the possibility that you could get in, creates these kind of mob scenes.

*CONAN:* We've there doesn't seem to be any shortage of supply. We keep hearing about all these houses that have been foreclosed on, and they're lying empty.

*Mr. FAUST:* It's interesting, because the foreclosure phenomenon, it's cut both ways for low-income individuals. The negative side has been that you've had many accounts of where individuals, where someone, a property owner is foreclosed on, and the next thing that an individual who is renting in an apartment complex knows is they're being kicked out.

Or someone comes in - a property owner is foreclosed on, a new buyer, an opportunist comes in and snaps up the property, and you could have individuals living in some of those units who are receiving this Section 8 subsidy from the federal government to help them with their rent, and the next thing they know, they're being kicked out, which is illegal. You cannot kick someone out through a change of ownership. But there are a lot of ploys and tricks that these individuals use.

Now, on the flip side, this whole foreclosure crisis is creating opportunity, because there are some developers who are now sitting on a glut of homes that they can't move at any price. And they are, for the first time, agreeing to participate in the Section 8 program.

I just read an account the other day, of a single mother with, I think, three or four children in St. Louis, who had was in a bad situation, lived in really rough part of town in a place where the owner, the landlord wouldn't fix it up.

She saw news reports that there were properties available in Las Vegas. She's now living in one of these McMansions. I think she pays \$400 a month, the government pays \$1,400 a month, and she is living in a McMansion with, you know, the built-in barbecue and the great room and such. Because, again, this you know, it depends upon the part of the country, but there are some opportunities.

*CONAN:* Well, that's got to be an anomaly. I mean, it can't be happening too often.

*Mr. FAUST:* It's admittedly at the extreme edge, but there is now there are websites. I think one is called gosection8.com, where these websites are, you know, offering property owners across the country or developers who are sitting on a glut of homes the chance to market their properties and then give people who have Section 8 vouchers the chance to go there. And, you know, you so it is an effort. There are some efforts to try and match this supply with demand.

You know, the other side of it is that there are a number of property owners, homeowners across the country who are now sitting in a neighborhood where one-third or 40 percent of the houses have been foreclosed on, and they're sitting there collecting weeds and such, and the people who the banks are now bringing, you know, accepting Section 8 vouchers and bringing in low-income individuals to occupy these homes, and the surrounding neighbors are going nuts over it, claiming that it's bringing down the neighborhood.

You know, there's a little bit, a tinge of racism there, but it's happening.

*CONAN:* That's Dean Faust, who's with us from WABE in Atlanta. He's a professor at Emory University. We want to hear from those of you with experience with low-income housing, 800-989-8255. Or email us, [talk@npr.org](mailto:talk@npr.org). Let's go to Tracy(ph), Tracy with us on the line from Waycross, Georgia.

*TRACY (Caller):* Hello, how are you doing?

*CONAN:* Very well, thanks.

*TRACY:* I was in we were me and my wife were receiving HUD. And I was actually, at the time, was on disability and was kicked off of HUD. And the problem that I have with that is that, with no type of steady income and with no type of help, I wasn't able to get any other government assistance.

You know, I was kicked off of HUD, and I had to make it on my own, and it was rough, and I thought that's what, you know, when you work and pay taxes, you know, if you needed help, that's what you were supposed to get.

But in a sense, I was disappointed because I see other people that were working and was able to get, you know, government assistance such as food stamps or Section 8 in the same apartment complex that we live in. And that's why I had to move out.

*CONAN:* You had to move out because to make room for them?

*TRACY:* Right, right.

*CONAN:* Wow. And were you able to work your way out of this?

*TRACY:* Yes, now I work for CSA, and we are really on our way. I didn't give up. I didn't give up. I didn't give up the fight. I just kept applying myself and kept looking at the options that were out there. I finished school and now, you know, things are going better for me.

*CONAN:* Well, I'm glad to hear that, Tracy, but thanks very much for your story, appreciate it.

*TRACY:* Okay.

*CONAN:* Joining us now, is Linda Couch, senior vice president for policy at the National Low Income Housing Coalition. She's been kind enough to join us today here in Studio 3A. Nice to have you with us, as well.

*Ms. LINDA COUCH (Senior Vice President For Policy, National Low Income Housing Coalition):* Good afternoon, thank you.

*CONAN:* Give us a bit of a primer, if you will. I was just I'm a little confused. How does low-income housing work. The Section 8 is a federal subsidy?

*Ms. COUCH:* The Section 8 voucher program is a federal subsidy. It's traditionally usually administered by local public housing authorities, which also administer public housing.

Across the nation, we have about 1.1 million public housing units and about two million vouchers, also known as Section 8 vouchers or tenant-based Section 8.

And the programs work the same in some ways. So they're both administered by local housing authority, which is why in East Point, you had them opening up the waiting list for both programs.

In both programs, families pay about 30 percent of their income, whatever their household income is, toward their rent. And then the subsidy picks up the balance.

What's different about the voucher program from public housing, is that whereas public housing units are in one or several properties, one development or several properties of the housing authority, vouchers are tenant-based.

So they stick to the family, and you can go out and find a landlord willing to accept the voucher. And as long as the rent is within HUD's limits and the unit meets housing quality standards, you can live where you want to live. So it provides a lot of mobility and choice to the family.

*CONAN:* At the same time, when developers want to initiate projects, usually they're required to provide a percentage of low-income housing.

*Ms. COUCH:* Only occasionally, actually, and there are some communities where landlords can't discriminate on a family based on how they're paying their rent. So they can't say just because you have a voucher, we're not going to let you live here.

But in most communities, that's not the case, and landlords can decide whether or not to take a voucher for payment of rent.

And the issue that I think has come up in East Point, is not so much how well the vouchers work, but how many vouchers there really are. And that's really the crux of the nation's problem.

*CONAN:* And is it common that you could have that many people turn up? As Dean was telling us, this has happened in other places, as well. And is it common for waiting lists to be as long as 10 years?

*Ms. COUCH:* It is common in large cities and in medium-sized cities, for the waiting list to be six to 10 years long. I know that if today I went to the D.C. Housing Authority and got on the waiting list for our federal housing safety net, that I could count on waiting eight to 10 years.

The problem, I think, what East Point showed and what's so shocking, is something that is often hidden from the public's view is how many people are so desperate for affordable housing. I've been told that there were people from way outside the Atlanta metro area who went to East Point - people from New York and Philadelphia area - simply because it's such a rarity: A, that a housing authority will open its list; and B, I think people are really quite desperate at this point.

*CONAN:* And well, we have to go to a break shortly, but in the meantime, what do you do if you're waiting? Do you have to spend 50, 60 percent of your income on housing?

*Ms. COUCH:* Well, and that's what people are doing. You know, nationally, 71 percent of very, very poor households are spending more than half of their already meager incomes on housing costs, and

when your income is \$20,000 a year, and you're spending 80 percent of that on housing costs, you don't have a lot leftover.

So people are either way overspending for housing costs, or they're living in substandard conditions, and of course in worst-case situations, people are becoming homeless.

*CONAN:* Linda Couch of the National Low Income Housing Coalition. Also with us, Dean Faust of Emory University. We'd like to hear from those of you with experience of low-income housing, as well, 800-989-8255. Email us, [talk@npr.org](mailto:talk@npr.org). Stay with us. I'm Neal Conan. It's the TALK OF THE NATION from NPR News.

*(Soundbite of music)*

*CONAN:* This is TALK OF THE NATION. I'm Neal Conan in Washington.

When the city of Chicago opened the waiting list for low-income housing voucher this summer, it got almost 100,000 applicants in one day. Tens of thousands lined up in Detroit. Roanoke, Virginia, saw more applications than they expected, too, over 2,000.

We're talking about low-income housing today, the rising demand, falling supply and the challenges of finding housing assistance. If you have experience with low-income housing, call and tell us your story. Our phone number is 800-989-8255. Email us, [talk@npr.org](mailto:talk@npr.org). You can also join the conversation on our website, at [npr.org](http://npr.org). Click on TALK OF THE NATION.

Our guests are Dean Faust, adjunct professor at Emory University, who covers business and economic issues. And he joins us from Atlanta. With us here in the studio in Washington, D.C., is Linda Couch, senior vice president for policy at the National Low Income Housing Coalition.

And let's see if we can get another caller on the line. John(ph) is on the line from Des Moines.

*JOHN (Caller):* Yes, Neal, great subject. Everything starts with affordable housing in this country. The gap between the haves and the have-nots is getting wider and wider. We all know that. I've been on Section 8 for five and a half years. It's the most beautiful program there is for somebody in my situation.

*CONAN:* And your situation is?

*JOHN:* Well, I'm a disabled veteran. I get by on less than \$1,000 a month. My rent is \$256 a month. So that leaves me enough to at least buy food and some clothes, and some gas in the car.

*CONAN:* And do you know of others in your situation?

*JOHN:* Oh, yeah, tons. But it was a similar situation when I got on the program. I just happened to catch a newscast one night, saying that the waiting list was opening up. And I went to this mall in Des Moines, and there was just thousands of people waiting.

And the people took your application, and lo and behold, two or three months later, they called me. I think I don't know how they sort that out, but because I'm a disabled veteran, I don't know if that helped or...

*CONAN:* You may have gotten preferential...

*JOHN:* Well, I don't want to look at it as preferential. I want it to be the income level, because, you know, somebody making \$3,000 a month with enough dependents might very well qualify for Section 8 housing, but somebody at \$1,000 a month is going to definitely need the help more.

*CONAN:* Linda Couch, is he right, or is it...?

*Ms. COUCH:* It depends.

*CONAN:* Do veterans get preferences?

*Ms. COUCH:* Sometimes they do. There are about 3,200 local public housing authorities, and they can decide on their own, whether or not to give preferences. The federal government basically says at least 75 percent of the vouchers the agency hands out in any given year have to go to extremely low-income people who meet the income thresholds. But the housing authority - each housing authority can decide to give to a preference to people who are disabled, seniors, veterans, teachers, that sort of thing.

*JOHN:* Well, my point I'd like to make, is that more federal tax dollars should go into these type programs, where if you have a bottom line, you know you have a reasonable amount of rent to pay, your food, your clothing, your transportation, all becomes in line with affordable housing. And it's the most beautiful program there is. And we should be fighting less wars, and taking care of more of our people.

*CONAN:* John, thanks very much for the call. And good luck to you. Dean Faust, I wanted to bring you back in. Obviously, the economic situation in the country has really changed for a lot of people in the last few years. Has government spending changed to reflect that?

*Mr. FAUST:* It has not, and in fact, what we've seen here, is that over the past 10, 15 years - going back to the Clinton administration - there was a real shift in Washington.

Clinton started with the home ownership, wanted - talking of creating a home-ownership society. President Bush continued that philosophy. And what you saw was this belief that if we can put people into their own homes, it'll create more stable communities, there'll be that pride of ownership, they'll take pride and, you know, maintain the property. It'll help them get the financial footing. They'll see, you know, the home is the best investment you ever make. Remember that line?

And what we did see, is that the percentage of households that owned their own home went from about roughly 63 percent, the historic level, to about 66, 67. So it moved up about three or four percentage points.

However, as we've seen on the downside here, that is a group - we saw an awful lot of foreclosures among those buyers at the margins, and, you know, there are a lot of there's a debate why did that happen.

You know, the representatives with low-income say we're being stigmatized. You know, we were often put into mortgages by unscrupulous brokers that but the bottom line is there is now a rethink going on within the Obama administration, about did we put so much did Washington put so much time and financial resources into these ownership programs that at the expense of these rental programs like Section 8.

And I they're Obama is wanting to start a debate now and maybe strike a little bit more balance, so that more money starts going back into Section 8 programs and such, affordable housing programs.

*CONAN:* Dean Faust mentioned pride of ownership. Leslie(ph) in Las Vegas writes an email. I am not opposed to low-income housing and/or Section 8. I believe everyone should have an opportunity to live in a safe neighborhood.

My only issue is that there should be some mechanism in place that requires these individuals to take good care of the property. The investors get their rent, no problem, but here in Las Vegas, too many of them simply ignore the property, let their residents do as they please.

I have two such houses on the same block. You can clearly see which are Section 8 and which are not. We are equally cursed by the fact that there is no homeowners association in this development. Why can't these investors be required by the government to make sure that tenants don't damage and destroy the property and bring down the values of the entire neighborhood in the process?

And Linda Couch, you were talking about requirement for landlords to provide, well, suitable housing.

*Ms. COUCH:* Well, I would imagine that landlords would want to be good stewards of their investments. And every Section-8-voucher-holding family is, you know, has a lease has, you know, similar, exactly the same as a non-subsidized household lease. And they are required to abide by that lease. And if they are not maintaining their property as the lease requires, then the landlord can take whatever action is available to them.

So it's unfortunate that, you know, the caller, the emailer - sees that happening in her neighborhood. But the mechanisms are in place for landlords, through their leases, and certainly the housing authority relies on landlords participating in this program and for communities not fighting back against voucher holders living in their neighborhoods and really needs this program to work as well as it can.

There certainly need to be more vouchers, and the same time that we have seen this foreclosure crisis hit, it's really only exacerbated the situation of the lack of affordable housing in this country. There simply aren't enough units that are affordable to people with low incomes, and the voucher program helps bridge that gap between what people are earning and what the rents actually are. So...

*CONAN:* Let's get Jan(ph) on the line. Jan's calling us from Oakland.

*JAN (Caller):* Hey, I just called because I actually was able to get on Section 8 many, many years ago when I was a single parent. My child's day school let me know that the list was opening up, and this was in California.

And it helped me to be able to put myself through the university, as a single mother by providing that, you know, the subsidy. And what I wanted to say was is that when I left California - and I could have taken the Section 8 with me to a different state when I went to graduate school - and so I decided to give it up because I figured, you know, it had really saved me to have provided this great opportunity, and I figured it was better to let somebody else have that opportunity.

And what I've seen over the last 20 years, is that a lot of folks, when they do make it, they will they're afraid to ever let it go. And as a result, the lists never open up because nobody ever lets go of their Section 8.

And I think that, you know, there should be some kind of an incentive plan to help people when they need it and then when we don't need it to, you know, provide some kind of transition so that other people can get it.

*CONAN:* Isn't it based on income, Linda Couch? If you start making more money, are you then unqualified for it?

*Ms. COUCH:* You're not unqualified, but because your income, your rent is based on your income, as your income goes up, your rent goes up, and at a certain point, it doesn't matter whether or not you're in a subsidized unit or not, because your rent will effectively become market-rate rent.

But what's interesting - what Jan brings up is the fact that there aren't time limits in federal housing programs. First of all, the program is not an entitlement. And as we saw in East Point, just because you're eligible for it doesn't mean you get it. So those 30,000 people lined up for a hope.

But because there aren't time limits, people can stay in for as long as they believe they need the program. And nationally, about 55 percent of households cycle out of public housing and the voucher program within five years.

And it's also true that, nationally, more than half of the households are households with a head of household is either someone who is elderly or someone who is disabled or both. And I think those are households who are on fixed incomes who we can't reasonably expect to go out into the marketplace and all of a sudden, with an SSI income, be able to afford market-rate housing. And so...

*CONAN:* Or our caller who is a disabled veteran, for example.

*Ms. COUCH:* Right. That's right. And so, you know, John is in a situation where he needs that voucher. And if he was time limited out of that voucher - and, you know, most proponents of time limiting would exclude people with disabilities. But even for those people who aren't elderly or aren't disabled, there's no real data backing for a time limit, because people do typically cycle in and out within five years.

*CONAN:* Jan, congratulations on getting out. Things going better for you?

*JAN:* Well, I'd like to say that, you know, I guess. I mean, it seems like the economy has just been bad forever, but - and I can tell you that my family has experienced long periods of time where we definitely could have spent way more on our income, because live in the Bay Area.

But the reality is there are lots of people that I know that I've worked with that will keep themselves, you know, economically - they will make sure that that's what they can afford, and that that's what people do.

Single people that have no children will not let go of that housing. And I just don't think it's fair to all the other single parents and disabled folks that could really use it. I just think there needs to be more controls on that.

*CONAN:* All right, Jan. Thanks very much for the call. I appreciate it.

*JAN:* Uh-huh. Bye.

*CONAN:* Bye-bye. Let's go next to Jack, Jack is with us from Philadelphia.

Jack, are you there?

*JACK (Caller):* Yeah, hello.

*CONAN:* Hi. You're on the air, Jack.

*JACK:* Hello. Yeah, I've been listening to your speakers. I - my experience in Philadelphia certainly has to do with what they're talking about on your show here. About eight or 10 years ago, the city of Philadelphia started dismantling its high-rise housing, where people had been stockpiled since the '50s.

*CONAN:* That's happened in many places around the country, not just Philadelphia. But go ahead.

*JACK:* Yeah. But then what happened was they - what they did is they decided to do scattered housing, and they granted the Section 8 vouchers, and they deluged my particular neighborhood. It was a big, hot issue in the city of Philadelphia with the Section 8 people.

And we wound up with hundreds of people who had never owned a home, who would never had to mow their own lawn, suddenly in our neighborhood. And it was devastating to the properties in the area when you suddenly have people who have never mowed their lawn, have no idea how to take care of their place, they have no concept of what they're supposed to be doing, moving into our neighborhood. And it was - and actually, what it caused was it caused flight. And now, I've been in the neighborhood for 40 years, I still have my house, but it caused many, many people to move out because of the Section 8 problem.

*CONAN:* And I wonder, Linda, I know you're an advocate for low-income housing, but nevertheless, Jack's situation, I don't think he'd be the only person to have that view. There are - if his neighborhood was adversely affected, he's got a complaint here.

*Ms. COUCH:* Well, I think that the reality is is that, you know, the period when Jack is talking about, 10 to 15 years ago, is when the U.S. government decided that it was going to allow the demolition of - you know, large-scale demolition of a lot of public housing units, and people were given vouchers that may or may not have been worth enough to live in neighborhoods where they wanted to move, where the transportation was. And they probably weren't given a lot of counseling about how to maintain their unit, how to, you know, how to be a good tenant.

I think we've learned a lot in the last 10 or 15 years. But I also think that, you know, you can't just wholesale empty out tens of thousands of units in a city. And this is, you know, similar, to, I think, part of Atlanta's problem in East Point, is that there has to be a broad program for people who, not just on their first move and when you get into that first unit with your voucher, but how do you move successfully from unit to unit. These are, on whole, people with extremely low incomes. In East Point, it's about \$11,000 a year annual income. And so what are the skills that that family needs to be able to live in an unsubsidized apartment?

*CONAN:* Jack, thanks very much for the call.

*JACK:* Thank you.

*CONAN:* We're talking about low-income housing today. You're listening to TALK OF THE NATION, from NPR News.

And let me reintroduce our guests. You just heard Linda Couch, senior vice president for policy at the National Low Income Housing Coalition. Also with us, Dean Faust, adjunct professor at Emory University. Dean, an email question. Dean Faust mentioned race as an issue. Isn't it more about class, if anything, seeing as Section 8 vouchers are based on income? Class, not race?

*Prof. FAUST:* Class, not race is probably the better way to put it.

*CONAN:* Okay.

Here's an email from Desiree in Portland. Hello. I'm a single mother who's visually impaired with two daughters. One is blind. The other has a seizure disorder. I live in Portland, Oregon. I've been waiting for our Section 8 list to open for over five years just to even apply. I've been paying over half my fixed income just in rent alone. I live in a small, one-bedroom apartment. My landlord won't fix things when they break. I've had to get the city involved to get repairs done. Needless to say, the apartment's management company and I are not in good relations. They have also kept raising my rent. I can't afford to move to get out of my situation. I'm sure I'm not the only one. Are there any ideas for plans for the Housing Authority just to help people like me? And, Linda, are there?

*Ms. COUCH:* Well, actually, no, not at this point. I would say the federal government's focus right now is on preserving the units we have. There's some focus on getting new funds to produce new units through a national affordable housing trust fund, but as far as vouchers in public housing, you know, the waits remain long.

And we have an issue that's - as a nation, Congress hasn't approved a significant number of new vouchers since 2002. And it's, you know, it's very, very hard to get one of those units to turn over. The people in the East Point, they weren't applying for housing. They were applying for a chance to get into a lottery to maybe get housing. It was, you know, quite a long way toward a voucher.

*CONAN:* And, Dean, you mentioned earlier that you thought the Obama administration was beginning to rethink this issue, but it's a long way between the administration rethinking and Congress passing legislation.

*Prof. FAUST:* It is, but they're trying to start the discussion. Another initiative that they've talked about - and Linda could comment on this - but -is to - because around the country, there's a lot of public housing stock that, again, is in disrepair. And the housing agencies across the country will tell you that is because Congress underfunded these programs for the maintenance and repair.

The Obama administration is starting to raise the question: Should we shift these units - transfer ownership of these public housing units to private ownership, to private developers who can then, with the equity, can then borrow against it with banks to do the maintenance and repair? So, it's a way to it's a way for the Obama administration to avoid writing a massive check to bring these back up to code. But it's controversial.

*CONAN:* All right. Dean Faust, thanks always for your time.

*Prof. FAUST:* My pleasure.

*CONAN:* Dean Faust, adjunct professor at Emory University, with us today from the studios of member station in Atlanta, WABE. And Linda Couch, thank you for your time.

*Ms. COUCH:* Thank you.

*CONAN*: Linda joined us here in Studio 3A. She's senior vice president for policy at the National Low Income Housing Coalition.

Coming up on the Opinion Page, a call for the president to reevaluate the war in Afghanistan and Pakistan from an influential Republican congressman. Representative Frank Wolf of Virginia will join us next. Stay with us. I'm Neal Conan. It's the TALK OF THE NATION, from NPR News.

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