

STUDENT NONVIOLEN
SUPPORT
SOUTHERN
STUDENTS
COORDINATING COMMITTEE

NEWARK COMMUNITY
NO
RENT
FOR
RATS

UNION FOR
JOBS OR INCOME

SWAP



COMING AROUND

NEWARK COMMUNITY
LET THE
PEOPLE
DECIDE
UNION PROJECT

NEWARK COMMUNITY
UNION PROJECT

THERE'S
A CHANGE
GONNA
COME
UNION PROJECT

FREE



TO
HELL WITH
BELL TEL

BETTER
SCHOOLS
FREEDOM
STAY-OUT
INTEGRATE
SCHOOL

BRING BACK
5¢
FARE

black
power

WSO

DOWN
WITH
CON EDISON

CONTROL
YOUR
LOCAL
POLICE

I SUPPORT
MFD

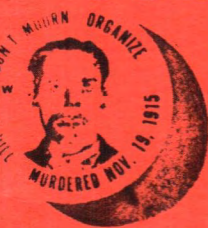
FREEDOM
NOW
CORE



FULL EMPLOYMENT
NOW

COMMUNITY UNION

JOIN



WHERE IT'S AT

JOBS HOUSING
DAY
FOR
CONGRESS

RENT
STRIKE
sds

the bread
is rising
(april 15)

BURN
BABY
BURN!



CHASE
MANHATTAN

PARTNER IN
APARTHEID

WE SHALL
OVERCOME



SUPPORT
CORE
SIT-INS



ONE MAN
SNCC
ONE VOTE

MORE
CONTROL
OVER
RENT



A RESEARCH GUIDE FOR
COMMUNITY ORGANIZING

WHERE IT'S AT

**A RESEARCH GUIDE FOR
COMMUNITY ORGANIZING**



DISTRIBUTED BY:

The Movement Press
449 14th St.,
San Francisco, Calif. 94103

National Conference for a New Politics (NCNP)
250 W. 57th St.
New York, N.Y. 10019

National Council of Churches
Department of Social Justice
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WHERE IT'S AT

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Knowledge For What ?

Community research and the Central Intelligence Agency have one thing common to both -- and it's not foundation money. It's that both require the gathering of information, not for detached academic "research", but instead for "intelligence" purposes . . . that is, the applied use of information.

While the C.I.A. of course utilizes data in very different ways than a community organization, techniques for amassing it may be somewhat similar. The good community researcher finds himself part spy, part journalist and part academician, borrowing methods and style where appropriate.

But techniques are just one small part of the picture. Information itself is neutral -- what gives it political and social content is the choice of material gathered and the use to which it is put. In suggesting the kinds of questions one should ask in doing community research, this guide makes several assumptions:

- it assumes that the community organizations involved see basic social change as necessary to end poverty and achieve a decent society in America;
- it assumes that poverty is a problem which cannot be solved by increased material resources alone;
- it assumes that a major cause and effect of poverty is that the poor, as well as other people, are powerless in the face of massive corporate, welfare, housing, educational and other bureaucracies;
- it assumes, therefore, that the issue of control is crucial, control over small everyday decisions as well as major national and international policies.

Control takes many forms. It can be primarily economic or political; legal or illegal. The key decision-makers in any city -- the "power structure" or "establishment" -- are usually members of the economic and political elite, with influence sometimes reaching regional, national or international proportions.



Research of the "upper levels" of decision making -- who the "big guys" are and how they wield their power -- is usually called power structure research. In the development of long-range strategy, this kind of research is necessary. And if it is available, it is often valuable in understanding why certain decisions are made.

Without it, we are like a swimmer in treacherous waters -- he can see, perhaps, where he wants to get, and that he has to get through these waves, avoiding the sharks, being careful to use his strength well, pushing hard at some times and just staying afloat other times. But he is not aware of the tides and the currents, which really determine where he is going and whether he'll get there. No aware, that is, unless he has good accurate power structure research.

Despite this, the swimmer still has to keep swimming. Another kind of research -- the kind this manual is mostly about -- is how to keep going day-to-day. It is more immediately relevant, for community organizers have to solve problems all the time, now.

The rent-striker with a dispossess notice doesn't really care if the life insurance company holds most of the mortgages in the area -- she

wants to know what to do when the sheriff comes. An industrialist may indeed control people's ultimate destiny, but a victim of police brutality thinks first about the cops, not about the man-behind-the-man-behind-the-man.

The institutions confronted by community organizations -- the welfare and police departments, boards of education, housing authorities, etc. -- are one or two levels removed from the heart of the power elite. The main task for the community researcher -- working day to day with community organizers and people suffering from the outward manifestations of the system -- is to figure out how these institutions exercise control, and what their relationship is to each other and to the centers of power.

This means that poverty cannot be treated as an isolated problem. All too often the images of America held by people in the movements for social change resemble the responses of the fabled blind men who were asked to describe an elephant: the five men were each permitted to touch the animal,



america, the elephant

but their descriptions were as varied as the textures of the five parts -- trunk, tusk, ear, leg and tail -- that each respectively was allowed to feel.

Similarly, activist groups view America from their own special vantage points:

- the peace movement sees in America the seeds of a military state which is bent on being the unwanted policeman of the world.
- civil rights and black power advocates see America as a basically racist society devoted to denying freedom to Negroes and other minority groups.
- the poor see America as a hypocritical carrot-and-stick proposition -- with a limited welfare dole and war on poverty on the one hand, and billy clubs and tear gas on the other.
- parts of the labor movement see an automating America producing higher profits and fewer jobs.
- students and young people see an affluent, but authoritarian America in which education and employment produce alienation and disaffection.

Research can help provide some sight, and insight, into the nature of the whole "animal." Through action, an attempt can be made to capture the beast and make it human.

Good luck!

Some General Hints

Most of the information you need is not secret. It's published in books, reports, public documents, statutes, manuals and newspapers usually available to almost everyone. What cannot be combed from the printed page can often, and as reliably, be obtained by talking to people with some knowledge of the situation.

You should carefully consider how you want to approach different kinds of sources. In some cases there is no need to identify yourself at all (e.g. in a library), but to obtain cooperation in most other instances you will probably want to use a "cover" -- i.e. pretending you have a "legitimate" reason for wanting the information you're after.

No matter how you decide to approach your sources, be certain that the community organization with which you're affiliated approves. This is particularly important if you intend to be honest with your sources about who you're gathering the information for. In effect you are then representing the community organization to the outside world -- a couple of tactless questions could cause considerable damage to organizing efforts.

Getting Information

Government Agencies:

Many states and the federal government have laws requiring that most public documents have to

How to Find Out "Who" Someone Is . . .



Let's say you know the name of a slum landlord, a welfare commissioner, a corporation executive or government official -- but you want to know who he really is. The background information you seek might include his address, business and family connection, real estate holdings, life style (church, school and social connections), degree of influence in the power structure, etc. Informal sources are best for getting leads and inside dope on the guy; see the following check-list for directories, public records and other written sources:

	<u>see page</u>
City Directory	8
Newspaper clipping files	7
Court records	54
Poor's Register and Moody's Manuals	69
Who's Who	69
Real estate ownership	18
Public officials	35

The most effective and universal "cover" is to pose as a student doing a term paper or thesis. If you decide to adopt this identity, make sure you act and dress the role.

Although you may know a good deal about a subject already, it's a good idea to start asking the person you're interviewing general questions and casually mention what you're really after. You're likely to be more believable that way and also discover things you didn't know before.

Your cover need not always be as a researcher. For instance, one way to find out about a factory is to say you're a guy looking for a job -- you can actually apply for employment, as well as talk with people in nearby luncheonettes and taverns.

be open for public inspection. These are usually called "Public Information", "Right-to-Know" or "Freedom of Information" laws. Ask a friendly lawyer or law student to get you a copy of your state law and also have him check recent interpretations of it, since many such laws are vague and confusing.

The law will probably cover access to administrative regulations, studies, reports, names and salaries of government employees, official correspondence, minutes of meetings, and other things considered to be "public records." The law may also say something about the right to copy by hand or obtain copies of the records. The federal Freedom of Information Act, which went into effect in July, 1967, covers only files of federal agencies.

Just because you have a legal right to information, it doesn't mean you'll be able to get it. If a government official refuses to release data you can:

- ask to see his superior (low-level government employees might be reluctant to give out information if it's an unusual request or just for arbitrary reasons);
- try to get someone with better "connections" to get what you want (e.g. case workers can smuggle out welfare manuals);
- fight it out in court and/or hold a demonstration if you think you've a right to the information.

Most federal publications are printed and distributed by the United States Government Printing Office (USGPO). The Superintendent of Documents of USGPO issues numerous price lists, grouping by subject all available publications. Each federal agency also releases a list of its own publications.

If you order through USGPO you have to pay in advance and it usually takes a couple of weeks. In general, you can obtain most documents free and faster by writing to your Congressman or Senator, or directly to the agency or congressional committee involved.

It's a good idea to get on the mailing lists of public agencies to receive bulletins, notices of hearings and public meetings, news releases, etc. There is usually no charge for this.

Newspapers:

It's essential that you read at least one local newspaper regularly; if your city has several, try to keep up with all the major ones.

The general news pages will keep you up-to-date on local issues, people in the news, important upcoming meetings and events. There are other sections you should also get into the habit of reading:

- state and local political columns;
- the business section (see also p. 68);
- social news (gives some insight into who knows who in local "high society");
- legal notices (long columns of fine print buried in back pages -- usually contain notices of commission hearings, city council meetings, election information, tax and mortgage foreclosures, transfers of property, etc.)

Keep your own clipping file for reference. Also investigate the possibility of using the newspaper's own library and clipping file. If you can

gain access, it can be an invaluable source of background and history on almost any local individual, issue or institution; if you can't, a sympathetic newspaper reporter may be able to check things out for you.

Libraries:

The main branch of the public library is likely to have a special collection of pictures, books, and newspaper clippings about your city. The librarian in charge of these materials can probably be very helpful in steering you to the information you're looking for.

The library will also have a section or special branch devoted to business periodicals, reference works and other literature in the field (the Chamber of Commerce also may have an extensive business library open to the public).



student posing
as student

You can gain access to important libraries ordinarily closed to the public (including private business collections) if you are a member of the Special Libraries Association, 31 East 10th St., New York, N.Y. Affiliate membership costs \$15 annually, but may be well worth it if you are researching an issue which requires special kinds of information.

The public library is also the place to check for recent books about your city or some aspect of it (e.g. urban renewal, education, politics, society, etc.) -- they are frequently written by journalists, political scientists or "insiders", and may contain interesting tidbits not found elsewhere.

Universities:

Large colleges, universities and associated research institutes have good libraries containing books, pamphlets, doctoral dissertations, reference works and reports about your city and state. In addition, there should be ample background material on specific issues.

By asking around in social science departments, you're likely to find a few professors and graduate students who have researched local issues. They can provide a good overview as well as specific leads.

Directories:

That common household item, the telephone book, should not be overlooked as a research tool. It's the first place to check for such things as slumlords' addresses and phone numbers, names and addresses of local unions and day-labor agencies (yellow pages).

For similar, but more extensive data, consult Polk's City Directory. If your city has an up-to-date one it will be in the local library or business library. The directory commonly lists the name, address, phone number and occupation (and sometimes even place of employment) of almost every family, business and organization in the city, arranged by name, address, and phone number.

Professionals:

In relation to community organization, sympathetic professionals can play several roles -- as sources of information, money, or services. A lawyer, doctor, city planner, social worker or teacher can offer knowledge of his particular field and also an idea of prevailing practices in your area (e.g. lawyers can tell you inside things about the courts, doctors about hospitals, social workers about the welfare department, etc.)

But, most professionals are used to giving advice -- it's part of their jobs. You may want both advice and information, but it's a good idea to learn how to sift out one from the other so you and the community organization know on what basis decisions are to be made.

Informal Sources:

One talkative guy with "inside" information is easily worth his weight in books, reports and documents. Getting such guys to talk is the main problem. Newspaper reporters, labor leaders, present or past politicians and government employees can provide you with important leads and a fairly accurate over-all perspective on what's happening locally.

If you approach them cold you will probably get an icy response (e.g. labor organizers and politicians will think you're a spy from their opposition). Therefore, it is wise to cultivate any "ins" you might have to reach such sources.

People in the Community:

For first-hand knowledge of the ways in which

the forces of authority and power oppress and exploit them, the people of poor communities are unquestionably the best sources. If you are an organizer, you have direct contact with the people and the issues. If you are a researcher, either ask organizers to obtain what information is necessary or arrange to do a formal or informal survey in the neighborhood (see p. 79).

Keeping Information

Write it down. . . information stored in your head doesn't do anyone else any good, and you'll probably forget much of it anyway. It doesn't have to be fancy or elaborate -- just try to keep notes legible and write-ups of interviews understandable. This is especially important if you're just doing research on a short-term basis; it would be a shame if someone duplicated your efforts because they didn't know you had already done the work.

File it in an easy-to-find way. You won't be around all the time, so make sure other people understand your filing system.

Use a card file where appropriate. . . it's much easier to put together bits and pieces of data on individuals (e.g. slumlords, governmental officials, corporation executives) if you use index cards, cross-referencing where necessary.

Using Information

You can't change anything by just knowing about it. Research has to be combined with education and action to have any effect.

It's a good idea to get into the habit of publicizing as fast as possible any information you gather: put notes, signs, newspaper clippings and little write-ups on a bulletin board prominently displayed in the community project office; write articles for the group's newsletter and work information into leaflets; when you have more time and enough information on one issue, help draw up a pamphlet or manual. Decision-making in the community is likely to be more broad-based if information is spread around rather than shared only by a small inner core of activists.

Research can be used in:

- day-to-day organizing work: If you're organizing a rent strike, for example, you might want to know the name and address of the owner of the building, or what constitutes a housing code violation.

- education of organizers and people in the community: Use information to develop charts, posters, pamphlets, short "textbooks", filmstrips and other materials for use in general organizing, meetings, seminars, etc.

- planning strategy: Knowledge of the power

Related Research Manuals

Overall Community Research:

- Roland L. Warren, Studying Your Community, Russell Sage Foundation, 1955; The Free Press (paperback) 1965 (only introduction new, \$2.45): dated, lengthy, but comprehensive survey of community issues; oriented mostly toward social work types.
- Robert K. Lamb, Suggestions for a Study of Your Hometown, article in Summer, 1952 issue of Human Organization; mimeo reprints available from Radical Education Project, 510 E. William St., Ann Arbor, Mich.: short discussion of techniques used in getting an overview of a small-ish city.
- Jack Minnis, The Care and Feeding of Power Structures (see →)

Defense Industry:

- Blood Money or How President Johnson Builds the Great Society, prepared and distributed by National Coordinating Committee to End the War in Vietnam, 107 State St., Madison, Wisc. 25¢; includes "a look at the aerospace industry, who gets defense contracts, how you can find out who is making blood money in your community".
- Chemical and Biological Warfare Research and the Universities, available from Committee for Academic Integrity, 124 E. 40th St., suite 203, New York, N.Y. 10016: lists sources of information.

Agri-business:

- How to Research a Rural Community by Ken Blum, appeared in Oct. 1966 issue of The Movement; also articles on California Agri-business by Brooks Penney in July and Feb. 1966 issues -- write The Movement, 449 14th st., San Francisco, Calif.

The Draft

- Selective Service or the Manpower Channelers by Peter Henig in Jan. 20, 1967 issues of New Left Notes (p. 80); reprints available from SDS New York Regional Office, 41 Union Square West, New York, N.Y.: how to find out the jurisdiction of your draft board, its classification picture, and the names of its members.

structure, what government levels are responsible for what, and existing laws and regulations are all helpful in figuring out where your opponent is vulnerable. Census data and other population and economic trends come in handy in making an initial choice of an area in which to organize.

● formulating demands: In drawing up a list of demands you will need to know what exists already, for instance, number of children per class, average monthly welfare payment, etc.

● muckraking: People in poor communities already sense that things are pretty bad, but middle-class suburbanites are not as convinced. The object of most exposure and muckraking is to gain allies among liberals who would be horrified if scandalous goings-on were brought to light.

Power Structure Research

For several years now the only decent thing available on power structure research has been The Care and Feeding of Power Structures, a short paper by Jack Minnis. It has become such a classic in the field that such research is often called "Minnis-type research."

A revised and expanded version of Care and Feeding has recently been published and is available from the Southern Conference Education Fund, 3210 W. Broadway, Louisville, Ky. for 50¢. Minnis puts his knowledge of the power structure and politics to work in a weekly piece called "Life with Lyndon in the Great Society" which appears in the National Guardian (p. 80).

A good example of how power structure research can be put to use on the local level is a "Life-With-Lyndon" type newsletter put out each week by Gren Whitman. The newsletter, called "A View From Here", focuses on Baltimore and Maryland issues and power structure, while bringing in national concerns where appropriate. Subscription is free; write to "A View From Here", 2809 N. Calvert St., Baltimore, Md. 21218.

Excerpted below is part of the beginning of a study of the Nashville power structure. It provides a good framework for such research almost anywhere:

"...a group from the North Nashville Project of the Southern Student Organizing Committee are engaged in a study of the power structure of Nashville, Tennessee. This is a preliminary report on the study, which is still in progress. We will present the procedures used in determining the power structure and use some of the Nashville results to illustrate the value as well as the limitations of such a study.

"What is meant by the term 'power structure?' We mean by it that there exists a relatively small group of men who make the decisions that crucially determine the nature and quality of life in a local community. These people are only rarely elected governmental officials; usually they are the men who control the economy of the community.

"Social scientists will argue about whether there

exists a single power structure that makes all the important community decisions, and there is much literature on this subject. For this kind of study, we must make an initial hypothesis that such a power structure exists, and then show that our facts bear this out.

"Given this, there are three basic techniques for determining the composition and influence of the power structure.

"(1) The first and most widely used technique involves interviewing a large number of people prominent in various community activities and groups and asking who they consider the decision makers.

"(2) Another approach is to decide from an initial study which are the important groups and businesses in the community and then designate the leaders of these as members of the power structure.

"(3) Yet another approach is to focus on recent decisions which were vital to the life of the community and then choose the power structure from members of the groups which appear to play a major role in making these decisions, such as Mayor's Committee, Chamber of Commerce Committees, etc.

"The first approach, involving direct interviews was out of the question for us, as it will be for all who do not have ties to recognized groups involved in social science research. The second approach involving community positions is a fairly good one, but it requires that the investigator make a judi-

icious choice of the groups that are important to the economy and politics of the city, which is not easy for an inexperienced person to do. Furthermore, this approach tends to view the rich and powerful as a single monolithic group, whereas in any city there are differences in approach between old and new wealth, as well as struggle for power among various factional groupings.

"The final approach deals directly with the decision-making process, which is what we are most interested in. The difficulty with it, of course, is that people of great power tend to stay out of public view as much as possible, coming out only when their interests are seriously threatened. Therefore this approach is useful only if there have recently been serious crises in community life.

"In the case of Nashville, such crises have indeed arisen over the establishment of a metropolitan government for Nashville and Davidson County in 1962, the integration of public facilities in 1963, and the establishment of a unified, city-wide plan for urban renewal which is going on at present. Therefore this last approach was the one used in our study."

For how the authors of this report figured out who made these decisions and who actually made them, write for a copy of Nashville: A Preliminary Study of the Power Structure by David Kotelchuck and Ronda Stilley, either to (1) SSOC, Box 6403, Nashville, Tenn. 37212; or (2) REP, 510 E. William St., Ann Arbor, Mich.



Housing

Housing -- its cost, condition and control -- is of central concern to people in poor communities and consequently to community organizers as well. The following sections discuss how to get information about private housing (landlords and tenants), real estate ownership, public housing and urban renewal.

In most cities control of the housing market is largely in the hands of a few large real estate companies, exercised either through direct ownership or through influence of the Real Estate Board and government agencies such as the public housing or urban renewal authority.

It is these dominant real estate owners and developers that receive government subsidies in the form of urban renewal write-downs and Federal Housing Authority insured low-interest, long-term mortgages. This subsidization of private profit has been described by Charles Abrams as one aspect of "the business welfare state" and "socialism from the right."

Slum property, on the other hand, is generally marginal to the main housing market, and up to now, has received little direct government subsidization.

Widely-publicized schemes for government assistance to private enterprise to "revitalize" slum neighborhoods, would extend subsidies to a greater portion of the housing market in an effort to make slums (or rehabilitated ones) even more profitable.

The main real estate lobby in most cities is the Real Estate Board, so it's a good idea to check to see who its officers are and who takes out large advertisements in the local trade journal (to figure out the key companies).

Slumlords are likely to have their own organization (called something like the "Property Owners Association") which is separate from the more "respectable" Real Estate Board. There also may be groups of small home-owners.

Housing Statistics

To find out how to get a "housing portrait" of your city or neighborhood, see the census section (p. 82). Both in the census and most other government material, the term "dwelling unit" or "unit" is used to mean apartment or one-family house.

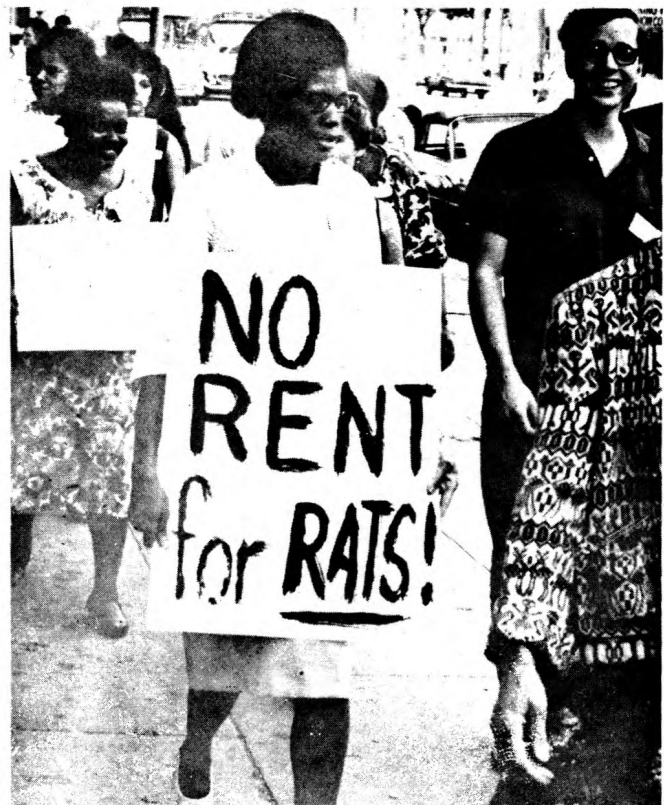
Fair Housing

Discrimination is a problem in all kinds of housing -- public and private, city and suburban. Despite the passage of many state and local "open housing" laws in the last few years, residential segregation has increased, and its current rhetoric notwithstanding, the federal government contributes to the creation of ghettos to a large extent.

Most fair housing campaigns have taken place in the suburbs, and gains made there have had little direct effect on low-income members of minority groups, since they can't afford to move to the suburbs.

Nevertheless, the impact of discrimination is no less severe in many poor communities: rents in black neighborhoods are higher than in white neighborhoods where the housing is of the same quality; the neighborhoods that organizers work in were created by block-busters reaping huge profits.

- Find out the real estate companies involved in block-busting operations (from people in the



neighborhood, company names on "for sale" signs, etc.) See p. 70 for how to find out more on these companies.

- Check to see if there are any open housing laws in your city and state, how strong they are and whether there are any agencies in charge of enforcing these laws. (If so, are they enforced?) Also check the procedure for making a complaint. You might save yourself some trouble by contact-

ing local civil rights groups first to see if they have this information already.

- large and prominent companies sometimes own or hold the mortgages of segregated or nearly segregated housing developments (e.g. Metropolitan Life Insurance Company's sponsorship of Stuyvesant Town in New York City). Similarly see p. 70 for how to find out more about these companies.

Landlords and Tenants

"No rent for rats" has been the slogan and battle-cry of tenants protesting slum housing and high rents. In a phrase it symbolizes a tactic -- rent strike -- and a demand -- decent housing.

Since the first rent strikes in New York and Chicago after World War I and those in Harlem during the winter of 1963-64, new and sometimes dramatic ways have been tried by tenant groups to deal with problems of housing code enforcement, evictions and exorbitant rents.

Demands have included asking for legislation "legalizing" rent strikes, providing for receivership, and re-enacting rent control. Most recently some tenant groups have entered into collective bargaining agreements with landlords.

Basic to most tenant organizing have been pamphlets and leaflets indicating tenant rights and what to do in case of eviction. Forms listing housing code violations are also widely used in making complaints to the city.

Examples of very elaborate and complete booklets are:

- Tenant Action, a handbook for New York City

residents compiled by Architects' Renewal Committee in Harlem, Inc. (ARCH), 306 Lenox Ave., New York, N.Y. 10027 (\$1.25);

- Tenant Housing Manual, prepared by SDS and the American Institute of Architects Student Chapters of the University of Illinois, Chicago Circle, also contains a model tenant-landlord collective bargaining contract; available from Irv Himmelblau, 1321 W. Taylor, Chicago, Ill. 60607 (\$1.00);

- Housing Manual, prepared by a Committee of Agency Staff Members in Boston, Mass. (including some city agencies); available from AFSC, 350 Blue Hill Ave., Roxbury, Boston, Mass.

None of these pamphlets can be used directly in organizing because they are too long and complicated, but they are good sources of information for organizers. Tenant Manuals scheduled for completion by the fall of 1967 can be obtained from (1) Liz Butters, Center for Radical Research, Ida Noyes Hall, 1212 E. 59th St., Chicago, Ill; (2) Minneapolis Community Union Project, 1119 E. Franklin, Minneapolis, Minn., 55404.



Don't pay rent for rat

Housing Code

In most cities the housing code is a group of complicated ordinances dealing with health, fire hazards, plumbing, electrical fixtures, and zoning. In addition, there may be a state Tenement or Multiple Dwelling Law. The building code in some cities just regulates new construction and major rehabilitation, while in others it also applies to structural standards in old housing.

Obtaining a copy of the code in a simple usable form may require going to each municipal department responsible for enforcing the ordinances. There is a good chance, however, that the local War on Poverty, "better housing" group, or even a city agency may have already distilled the necessary information.

In addition to a list of housing code violations, most tenant organizations' complaint forms include the name and phone number of the department responsible for each kind of violation (plumbing, sanitary, combustibles, electrical, health) and sometimes the name of the official in charge.

It is usually possible to find out from any of these various departments if, according to their records, there are any uncorrected violations reported for a particular building.

The way the procedure is "supposed" to work is that after a tenant makes a complaint to the proper agency, an inspector is sent to the building. If he finds that the complaint is warranted (and if he is not paid off by the landlord), a report will be made to the department and the landlord will receive a notice that he must correct the violation within a certain period of time. Slumlords may find it cheaper to pay off "on the top" (the Mayor, head of central complaint department, etc.) rather than each individual inspector.

The threat of a fine or jail sentence is supposed to be the city's weapon in enforcing the housing code. Slumlords traditionally are given suspended jail sentences and light fines, which they consider "legitimate" business expenses.

Many judges are closely associated with slumlords or slumlords' lawyers. By attending sessions of court where housing code violations are heard (in some states, criminal charges are brought; in others, civil) you can get an idea of which slumlords and lawyers usually appear (check court calendar if you can't attend). Through informal sources, such as friendly attorneys, you might be able to discover possible collusion between judges, lawyers, and slumlords.

Since the court action is brought by the city, the tenant is usually not required to appear except

Going on Rent Strike ?

Do you know:

See Pages:

- Something about who really owns the building? **18**
- What housing code violations are in the house? **14**
- What to do in case of eviction? **15**
- What happens if the house is condemned? **15**

as a witness. In some cases a tenant can try to obtain a court order directing the landlord to fix up on the basis of provisions in a lease or the housing code itself. This means the initiative is with the tenant, rather than the city.

The tenant is more vulnerable to eviction if the burden of making the complaint rests on him rather than the city. Therefore, it is important to know whether inspectors ever make systematic checks of a whole neighborhood, or are just permitted to check violations at the request of a tenant. Likewise, if an inspector only reports a violation in the complaining tenant's apartment rather than also noting violations in the other parts of the building, it becomes easy for the landlord to know against whom to retaliate.

For a city to receive federal funds for urban renewal and public housing, it must demonstrate that it has complied with the housing code enforcement provisions of the "Workable Program for Community Improvement" (p.27). On paper, of course, the city will appear to comply with the regulations. If you want the city's statistics on number of inspectors, inspections made, violations reported and corrected, check the latest "Workable Program".

There are some federal funds available to cities for code enforcement through the Office of Economic Opportunity and the Federally Assisted Code Enforcement (F.A.C.E.) program of the Housing and Urban Development Department.

Receivership & Condemnation

Rather than ignoring major housing code violations, the city may declare a slum building "unfit for human habitation".

In a few (very few) cities, there are provisions for receivership. This usually means that the building is temporarily put under the control of a city department or a private third party (the "receiver"). The receiver uses rent payments and perhaps city funds to repair the building and then

tries to return the building to its owner. In many cases the legal process required to put a building under receivership takes a long time and sometimes the rent is raised after repairs have been made.

Variations of receivership include laws permitting tenants to repair the building and subtracting the costs from their rent (e.g. in California). Some cities in Pennsylvania permit tenants in buildings declared "unfit for human habitation" to pay rent into a special fund, called an escrow fund. If the landlord repairs the house within a year he gets the rent; if not, it's returned to the tenants.

The usual practice is to condemn a building that has been declared "unfit". If conditions are very serious, the tenants are ordered to move out. The city directs the owner either to repair the building or to have it demolished within a certain period of time. If the landlord does neither, the city starts court proceedings to acquire the property. The city then is supposed to demolish the building, and use the land or sell it at public auction.

The whole process can take many years to complete and consequently, tenants may continue to live in condemned buildings (and landlords or the city continue to collect rent) for quite some time.

Knowing whether or not a building has been condemned and whether or not it will be demolished can be important to organizers because:

- welfare recipients or people relocated from an urban renewal project may be placed in condemned housing;
- rent strikes are often broken by condemnation--the building is condemned, the tenants forced to move, then after a month or two the landlord starts renting again to other tenants, having made no repairs or only minimal ones;
- having unsafe vacant or burnt-out buildings in a neighborhood increases the danger of fire and makes it almost impossible to get fire insurance in such areas;
- the demand can be made of the city that after demolition, land be used for playground, small park, or if the plot is large enough, "scattered-site" low-income housing;
- the city is supposed to pay moving expenses for tenants displaced by "any government action", including code enforcement and condemnation (p.30).

There will be at least one city department (real estate, buildings, inspections, etc.) which can tell you if a receivership law of any kind exists. The same or a similar department will be in charge

of condemnation. You can check with it to see if a particular building has been condemned (there may also be a notice posted on the building), if and when it is scheduled for demolition, and if the city owns or is in the process of acquiring the property.

Eviction

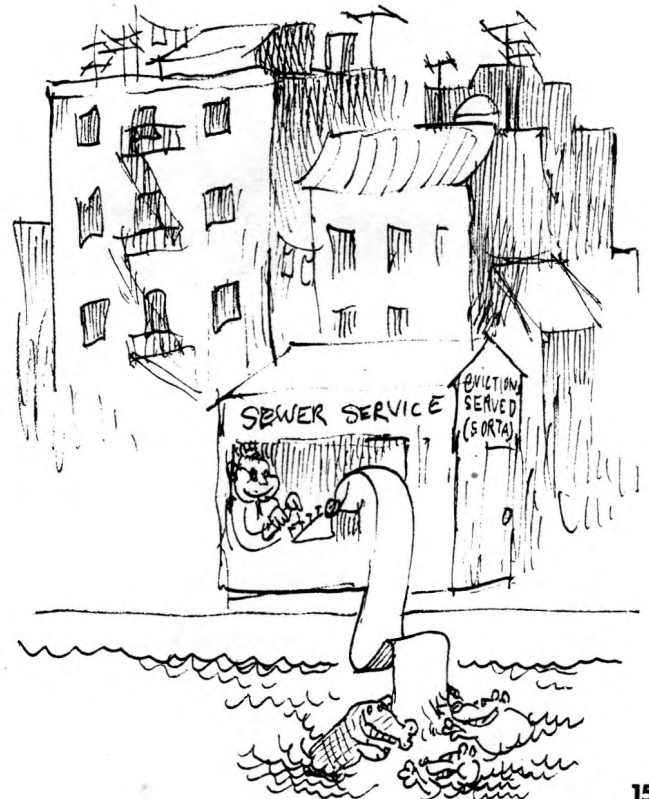
Anyone involved in organizing a rent strike or reporting housing code violations should have some information on what legal rights a tenant has (he hasn't many) if he receives an eviction notice. Landlord-tenant law is heavily weighted in favor of the landlord.

While the services of a lawyer are needed in most specific cases, there is some information which the organizer can find out, some of which he might want to publicize around the community.

Check with a lawyer or law student to learn how the eviction process actually works, and at which stages a lawyer's aid is essential.

Typically, the landlord takes out a dispossession (eviction) notice and gives or mails it to the tenant. The tenant has a certain number of days to go to court and to say he wants to contest the eviction.

If the tenant is never served with the dispossession notice (sometimes called "sewer service" because the notice is said to end up in the sewer rather than delivered to the tenant) or if he just doesn't res-



pond by a certain date, an official, such as a marshal or constable, will serve another eviction notice on the tenant usually stating that the tenant must leave the premises within a couple of days.

If the tenant doesn't receive the second notice or chooses to ignore it, the marshal, when the specified time is up, will order the tenant out and start removing his furniture. In some states and under the terms of some leases no prior notice is required before the final eviction notice is served.

A pamphlet, written mostly for lawyers and social workers, giving a detailed description of New York City eviction laws is a "Handbook of Landlord-Tenant Procedures and Law, With Forms", by Nancy E. LeBlanc. It is available free from Legal Services Unit of Mobilization for Youth, Inc., 214 E. 2nd St., New York, N.Y. 10009. Examples of eviction information for tenants are included in the housing manuals listed earlier.

Try sitting in on a few sessions (or check the court calendar) of the housing court where landlord-tenant cases are heard. It will be part of civil court, and probably not the same housing court where code violations are brought. But as with housing court for code violations, it may prove useful to investigate which landlords and lawyers are frequently present and their relation, if any, to the judge.

In some states and communities there are laws or legal precedents which give the tenant some protection if he is about to be evicted for non-

payment of rent or in retaliation for having reported a housing code violation.

For example, in New York, Illinois, and Massachusetts the welfare department is permitted to withhold rent if the building department has a record of uncorrected code violations. In New York any tenant can do the same.

Some courts are sympathetic to tenants who can prove that the landlord wants to evict them because they exercised their rights in complaining about conditions. Find out if these or similar laws or legal precedents exist in your area.

For organizations which can furnish lawyers in landlord-tenant cases see p.56. The Welfare Law Bulletin (p.) carries news of recent court decisions and legislation affecting landlord-tenant law.

Rent Control

When tenant groups and community organizations demand rent control, they usually mean that they want a law guaranteeing decent housing at decent rents. But not all rent control laws are designed to carry out this goal, and in practice even "good" rent control laws have their limitations.

Rent control went into effect nationwide during World War II. Because of the drastic shortage of housing, cities, operating under state enabling legislation, passed rent control ordinances designed to prevent rents from sky-rocketing in a tight housing market.

As construction of new housing picked up, controls were gradually lifted in all states except New York. Rents in New York City are still controlled in most buildings built before 1947, except for luxury apartments, where a shortage no longer exists. When the city-wide apartment vacancy rate hits 5% (it's little more than 3% now) control automatically will be lifted.

Unlike New York, many cities with declining populations actually have a housing surplus, although there is still a shortage of decent apartments. Therefore, any new rent control laws are not likely to be based on an absolute shortage of housing.

Enabling legislation passed in New Jersey in 1966, for instance, permits large cities to pass laws imposing rent control only on buildings officially declared substandard. If and when violations are corrected, rent control is supposed to be lifted for that building. Newark and Paterson have since enacted such ordinances.



Since not all rent control laws necessarily benefit tenants, it is important to carefully consider key provisions of state enabling acts or local ordinances that may be proposed. Aside from general questions which should be asked about any pending legislation (p.37), other things to look for are:

- If your city is trying to pass a rent control law, has the state yet enacted enabling legislation? For example, in the years immediately after 1958, when rent control was revoked in New Jersey, Newark passed three rent control laws, all of which were thrown out in court because the city didn't have the power to pass them at the time; it just gave Newark politicians a chance to say they voted for rent control without the chance of the law really going into effect.
- In what way are rents set? Does it allow for substantial profits to landlords? Does it freeze rents at levels that are already too high? Does

it permit large increases when one tenant moves out and another replaces him?

- Does it provide for receivership? If so, how complicated and lengthy a process is it for the city to put a building into receivership?
- Does it provide a legal basis for rent strikes?
- Does it protect tenants from unfair evictions?

With all its inadequacies, New York City's rent control law is still probably the best one around. The City Rent and Rehabilitation Administration, 280 Broadway, New York, N.Y., has material available on rent control in N.Y.C.

For a good critique of the New York law, in theory and in practice, write to the Metropolitan Council on Housing, 219 Seventh Ave., New York, N.Y. 10011. Met Council also has an "Organizing Handbook" (35¢) which applies mostly to New York, but still offers useful hints for people in other areas. Their monthly Tenant News (year sub \$1) is also helpful.



Real Estate Ownership

Owning and financing real estate is one way of holding power -- from the biggest industrial and financial giants down to the small-time slumlord. This power can take the form of determining the conditions in which people must live and how much they will have to pay for that "privilege", or if substantial enough it can be used to shape the development of entire cities.

The Sources

The exact procedure to follow in looking up information is different in each area depending on how records are indexed and the availability of special directories, but there are several basic sources which can be found almost anywhere.

Practically the best sources of informal information are title searchers. They study records affecting ownership, usually filed in county offices. They are employed by title insurance companies and lawyers to see if a property, before being sold, is owned "free and clear".

Having a wealth of information on legal and illegal practices in the real estate business, they may even give you leads on specific landlords, particularly if they think you are a student doing a paper on some obscure topic. They can also tell you the best way to find the information you're looking for.

Real estate is seldom classified by address alone. In most communities each plot of land is assigned a block and lot number and will be listed either that way or by the street address. Variations are common -- Washington, D.C. uses square and lot, and in Boston tax records are filed by ward. There will be a map or index which can be used to translate an address into a block and lot number, and vice versa.

Tax records are located in the tax office of each municipality and are also probably on file at the county tax board. Most likely it will be easier in the county offices to examine the books yourself. The information available in tax records will usually include:

- the address, sometimes called street number, block and lot number, and size of the property;



- the owner and the address where the tax notice is to be sent -- sometimes a lawyers' name and address is listed instead of the real owner; if the mailing address is the same as the property in question, it doesn't necessarily mean that the house is owner-occupied -- the superintendent might just collect mail for the landlord;
- the assessed value of the land and improvements;
- the use of the property -- e.g. parking lot, commercial, multiple dwelling, etc.

The way all this information is indexed varies -- it may be by address, by block and lot number, or by owner. There may be a small fee if the clerk has to look up the information for you.

Deeds and mortgages can be found in the office of the county clerk or registrar of deeds and mortgages.

Each deed is indexed at least two times: the grantor index is arranged by the seller of the property, the grantee index by the buyer. The index

will refer you to a book (liber) and page (folio) where a photostated copy of the deed is found. Deeds are also called "instruments" and "conveyances". Property when sold is considered "conveyed".

Mortgages are indexed in the same way: mortgagee index by the lender (banks, mortgage company, etc.) and mortgagor by the borrower (the one who is purchasing the property). In some areas records are kept on cards or in books giving ownership and mortgage information by address or by block and lot number.

Corporation records are of two kinds, incorporation papers and annual reports. Both are on file with the Secretary of State in the state capital and probably the incorporation papers can also be found in the county clerk's office of the county in which the corporation has its principal office.

The incorporation papers are less useful because the "incorporators" may just be dummies -- secretaries, friends, etc. Annual reports usually list officers and members of board of directors, and are therefore more reliable.

If you're in luck a directory will be available which brings together some of the more important information.

For instance, in Washington, D.C., the Lusk Real Estate Directory lists by address, the owner, square and lot number, date of last sale, mortgage, and amount of mortgage (although it isn't very reliable). Usually real estate boards or private firms maintain excellent and up-to-date records of ownership, transactions, property value, etc. Access to these files generally requires membership in the real estate board (any property owner can join) or subscription to the service (the firm of a friendly lawyer may subscribe).

There may be a law requiring landlords or their agents to register their names with a city department, particularly if some form of receivership or rent control exists.

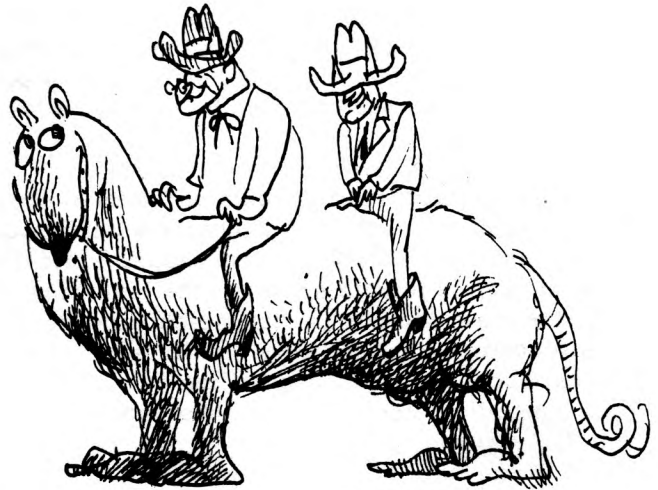
Some Background

Ownership

The three most common forms of real estate ownership are:

1. individual: one or more person's names are listed as the official owners; the person listed may turn out to be the wife, or a relative of the guy who really owns the property.

2. partnership: two or more people own property under a "trade" name -- for instance, the listing



might read Lyndon Johnson and Hubert Humphrey, T/A (trading as) J & H Great Society Co., a partnership registered in the State of Texas.

3. corporation: owner listed as company which has officers, has issued stock, and has filed incorporation papers. Some slumlords own most of their property under one corporation. Others set up a separate corporation for each property owned to limit liability, evade taxes or conceal the real identity of its owner. Also as a tax dodge, real estate may be transferred from one dummy corporation to another, all belonging to the same person or family.

Sometimes real estate is put "in trust" with a bank or individual. The trustee administers the running of the property but does not own it. For instance, an owner may set aside three tenements that he owns in trust for his children, appointing a bank as trustee. Slum property is often owned by a trust if tax advantages or anonymity can be gained in that way.

Mortgages

A mortgage is a loan made for the purpose of buying, building, or repairing property in which the property itself is used as security (also called collateral) for the loan.

For instance, a man buys a house costing \$10,000. He makes a downpayment of \$3,000 (30%) in cash and borrows \$7,000 from a bank in the form of a mortgage to complete the \$10,000 he must pay the seller. He agrees to pay the bank back the \$7,000, plus interest, in equal monthly installments over a period of 20 years, giving the bank the right to take over his house (foreclose) if he doesn't make the payments.

If someone buys a house that already has an unpaid mortgage on it, but cannot afford to pay the difference between the purchase price and the balance of the mortgage, he will assume the first

mortgage and either (1) get a "second mortgage" from a private lenders, or (2) a "purchase money" mortgage which means he borrows the money from the person who owned the house before him (a purchase money mortgage can also be a first mortgage).

Almost all mortgages are obtained from Mutual Savings Banks, Commercial Banks, Insurance Companies, Savings and Loan Associations, mortgage companies, and private sources, the last three being the most common in slum neighborhoods. Private sources charging very high interest rates are just about the only ones willing to grant mortgages in badly deteriorated neighborhoods or for heavily mortgaged buildings.

If a financing institution has reached its legal limit on the amount of its funds tied up in mortgages it will sell mortgages to insurance companies or larger banks with more ready cash. This is known as the "secondary" mortgage market (not to be confused with "second" mortgages). For instance, a large New York bank or a college endowment fund may hold mortgages originated by a bank in a small Ohio town.

Mortgages insured by federal agencies (e.g. FHA and VA) are bought by the Federal National Mortgage Association (FNMA -- called "Fanny Mae"), a government corporation.



Taxes

Local government is largely financed through taxes on real estate (see also p.38). The tax rate is expressed as a certain figure (usually ranging from \$1 to \$6) per \$100 of assessed value of the real estate (land) and improvements (buildings).

In some communities property is assessed at 100% of true market value; in others the assessment represents some fraction of that. For example, if the tax rate in a community were \$4 per \$100 valuation, Mr. Slumlord would have to pay \$400 in real estate taxes a year if his house were assessed at \$10,000.

The tax assessor has considerable potential power because the amount a person pays in taxes will depend heavily on how high his property is assessed. Many slumlords claim that their property will be assessed at a higher figure if they make improvements, thereby increasing their taxes; however, some cities provide tax abatement for rehabilitation.

But slumlords don't always pay their taxes. Each year the city tax collector prepares and publishes in local newspapers a list of tax delinquents. A "tax sale" is then held, where slips of paper representing the tax amount are sold either to the city or to investors who then have a claim on the property.

After a number of years the city or the investor will take over the property for non-payment of taxes (tax foreclosure). The city will either sell it at a public auction (usually to another slumlord) or use it for a public project such as a school, playground, or parking lot.

Speculators interested in quick profit will buy a tenement with a very low downpayment, collect rents for several years without paying taxes or spending very much on maintenance, and then "forfeit" the property to the city, having by then milked substantially more than his initial investment from the dwelling.

How to Do It

Property:

If you have the address of a building and you want to know:

• who owns it? The name of the owner will be listed at least in the tax records; if it is an individual, you're in luck; if it's a corporation and you want to know the individuals involved, check to see:

1. if the corporation has sold any property, because the president or vice president and another officer has to sign the deed in a sale;
2. if the corporation has taken out a mortgage, the same also have to sign;
3. the incorporation papers or corporation annual reports, which might give leads to the real owners.

If all else fails in trying to find who is behind a dummy corporation, try to discover who are the landlord's lawyers. This can usually be done by checking the deed (an attorney may be the witness or the one to whom it gets returned. The incorporation papers are supposed to list the "registered agent" (usually a lawyer).

Right outside the lawyer's office will be a list of many of the corporations he officially represents. Since the real owner probably has other dummy corporations which the same lawyer also represents, checking the officers of the other corporations may give you a lead as to who owns the one you're interested in.

● who holds the mortgage? For what amount is it, and what are the monthly payments? All are found in the mortgage itself.

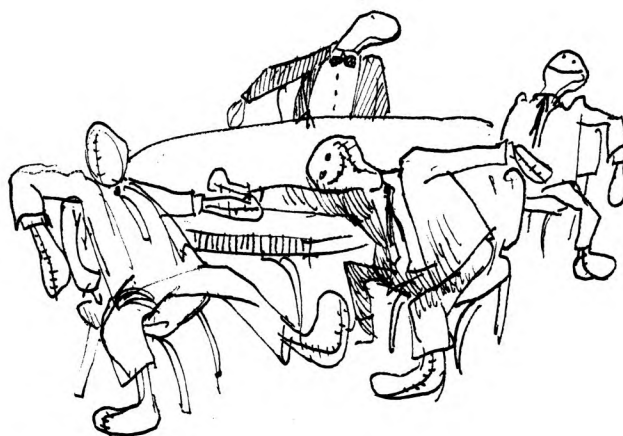
● how much is the property worth? In most cases the current "true value" of a piece of property can just be approximated indirectly. Check the price of similar homes in the neighborhood that have been sold in the past six months. If that doesn't work, check

1. the tax assessment, readjusting if necessary to bring to 100% of true value;
2. revenue stamps at bottom of deed -- the deed does not state the purchase price, but the federal government requires a minimum of \$1.10 of revenue stamps for every \$1,000 of cash value that changed hands. If the buyer takes over a mortgage it's not figured in for computing revenue stamps. These documentary taxes will not be required on transactions after Jan. 1, 1968.

● what taxes are supposed to be paid on the property? Are they paid? Find out the general tax rate and the assessment of the property at the tax collector's office and compute the yearly taxes. Check tax office and newspaper files for lists of delinquent taxpayers and tax foreclosures.

● how exorbitant are the rents? While it's virtually impossible to estimate exactly what a "fair rental" would be, you can discover some of the costs of operating a house:

1. mortgage payments, from the mortgages;
2. tax payments, computed from tax rate and assessment (see above); also see if taxes are paid;
3. water bill: check in the tax assessors office where water bill records are kept;
4. insurance (fire and liability); if you know the market value of the home and the neighborhood, a sympathetic insurance man can tell you the insurance rates (though it's as likely that the landlord can't get insurance at all);
5. maintenance and repairs: usually 5-10% of total rents.



Person:

● what real estate does he own? If he owns it under his own name or his wife's it is relatively easy to find in the tax records or the grantee index, but if he has one or more corporate "fronts" it may be difficult if you don't know the names of his companies. If you know he is associated with a particular building, check to see if he is an officer of the corporation that owns it. Corporations that he buys from and sells to may also offer leads.

● for what reason does he own the property -- speculation, income from rents, or does he live there? If he's owned the building for some time (check date of purchase on deed) there is a pretty good chance that he is not a speculator. Look in city and suburban phone books and city directories to find where he lives (a bit of information that comes in handy if you want to picket his home).

● what are his other connections? See p.6 for how to find out "who" someone is. In particular, try to discover if he is a member of any established real estate organizations (usually the Real Estate Board) or less respectable slumlord groups (e.g. Property Owners Assn.).

Institution:

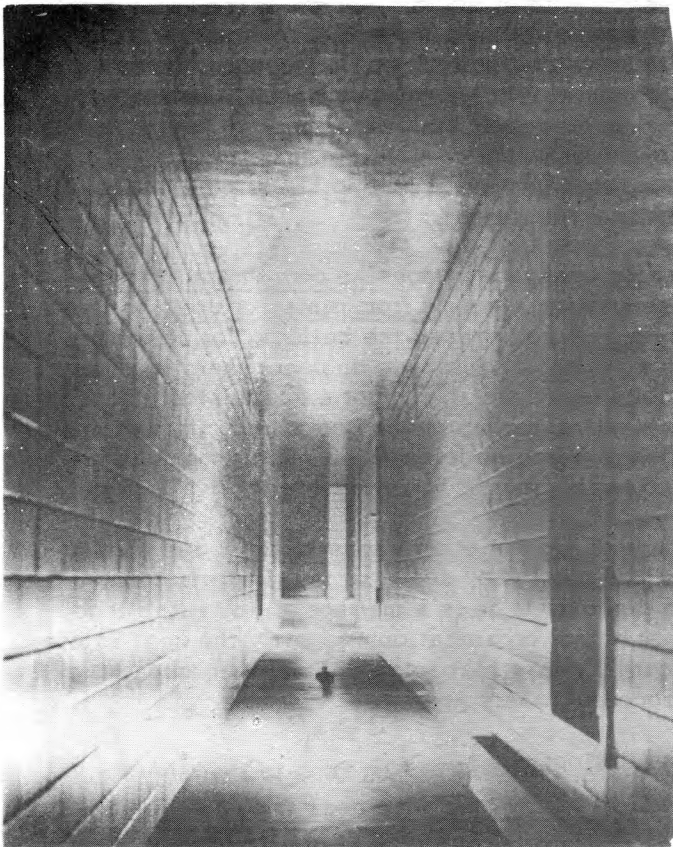
● what kind of property does it own or finance? Check mortgages, and deeds. Transactions may be made through a front corporation.

Sometimes financial institutions, such as banks, savings and loan associations, insurance companies and mortgage firms, are intimately involved with slum operations. Endowment funds of well-known universities also have been found to be invested in tenement housing.

● who is on the board of directors? Are they or do they have any connection to slumlords? In the case of large banks and insurance companies, look in Moody's Bank and Finance Manual (in a business library). Officers and board of directors of smaller ones will be listed in state and local business directories; if not, go to their offices and ask them who is on their board, or check their corporation annual reports.

Public Housing

According to the editors of Fortune magazine, public housing has become so unpopular that even private real estate interests hardly bother to attack it any more. But when this federally subsidized housing program for low-income families was initiated with the 1937 Housing Act, pressure from the real estate lobby had its effect. Provisions designed to prevent public housing from competing with the private market have resulted in projects more resembling institutions than residences.



Local housing authorities on a municipal level are given the responsibility of building and managing public housing. The federal subsidy is in the form of annual contributions used to pay off the cost of constructing the projects.

Rents are reasonably low because they are only used to meet operating expenses and payments to the local municipality in place of taxes.

The Housing Assistance Administration, part of the Department of Housing and Urban Development (HUD) is in charge of administering the program nationally. It used to be called the Public Housing Administration and still commonly goes under that name (PHA).

While in theory local housing authorities are required to comply with PHA regulations in order to receive their annual contribution, the federal government is not in a position to exercise many real sanctions. It cannot threaten to withhold the annual contribution because the "faith of the United States" is pledged to paying off the cost of building the projects (usually in the form of 40-year bonds). In practice the PHA, if willing, can only exert pressure on local authorities by denying approval to new projects, or informally "twisting the local authority's arm".

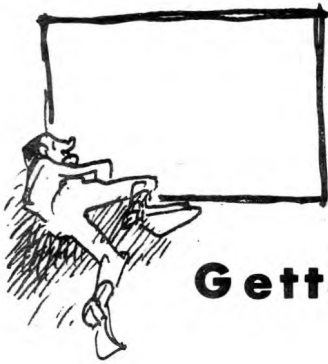
The Consolidated Annual Contributions Contract and the PHA Management Manual contain PHA regulations with which local authorities "must" comply. Advisory and guidance material is included in Local Housing Authority Management Handbook.

Copies of all three can be found in the national and regional offices of HUD and your local housing authority office. You can write to the national office of HUD for copies of the contributions contract (parts I and II) and the management manual (they're both short) and sections of the management handbook (e.g. Part IV, Leasing and Occupancy, sections 1, 2 and 4).

State laws governing public housing can be found in law libraries. Local regulations and financial records are located (but are not very accessible) in the main office of the local housing authority, and also are on file with the regional PHA office and maybe the state housing office.

Most, if not all, of these regulations are regarded by housing authorities as "internal procedures", although they are legally supposed to be open to the public. A lawyer or student will have the best chance of seeing or getting a copy of the local regulations. Copies of the lease are relatively easy to obtain, either from the housing authority or a tenant.

Local housing authorities have had considerable latitude in administering the program and in 1959 were given complete responsibility for setting rent and eligibility requirements, subject to PHA approval. Some state enabling laws, however, were not changed along with the relaxation in federal control and still contain the earlier provisions of the federal act.



Getting In...

The only federal requirements governing admission to public housing are that

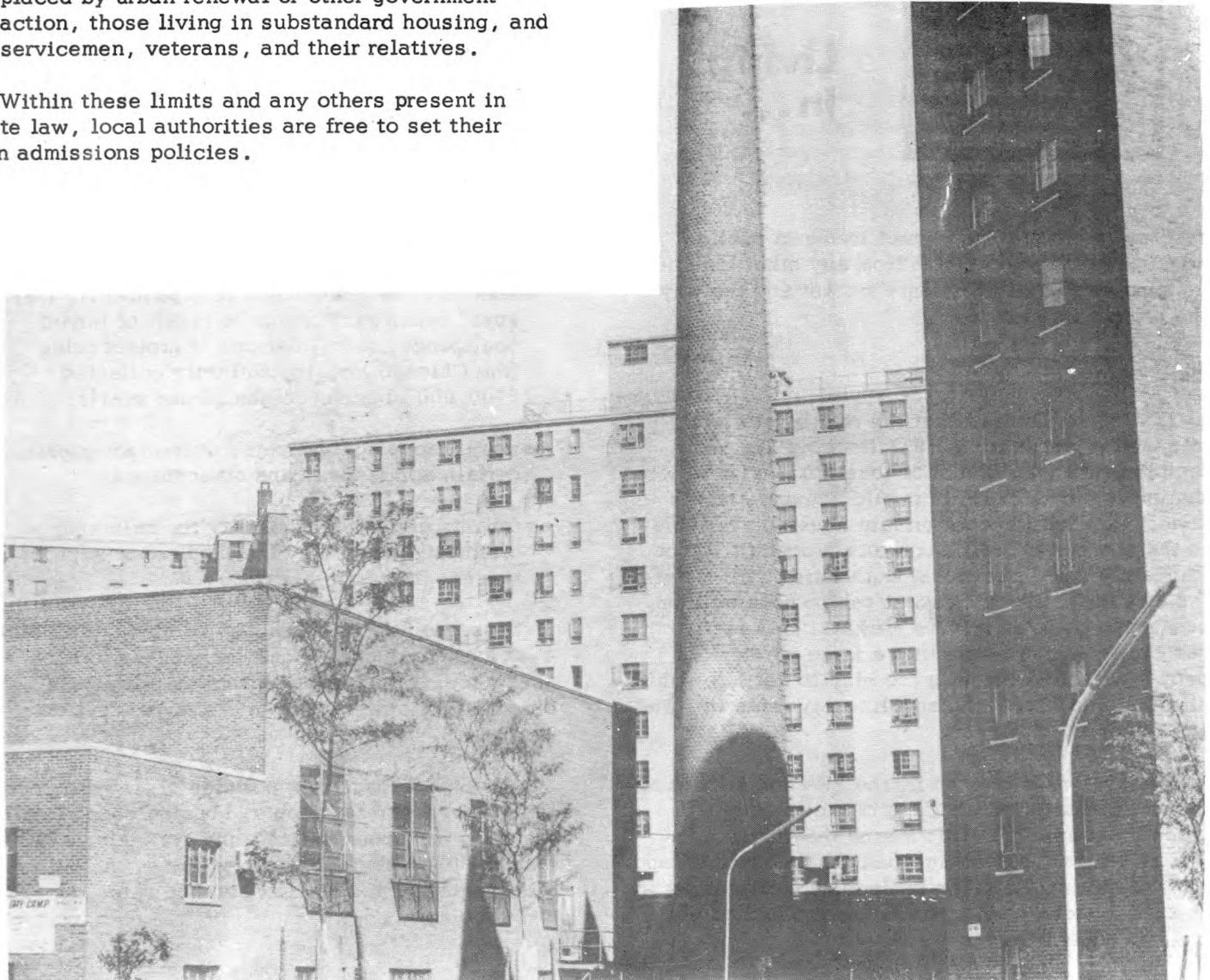
- the tenant's income be within the limits set by the local authority;
- the household consist of a family -- almost all individuals under 65 living alone are not eligible;
- the local authority give preference to those displaced by urban renewal or other government action, those living in substandard housing, and servicemen, veterans, and their relatives.

Within these limits and any others present in state law, local authorities are free to set their own admissions policies.

Local regulations establishing admission policies are required by federal law to be published and posted in a conspicuous place for examination by prospective tenants. More often than not, the regulations are not only unposted, but it is virtually impossible for a tenant to find out what they are.

The PHA Management Manual also states that the local authorities have to make a "determination as to the eligibility or ineligibility of the applicant," but local housing authorities find it easy to evade this regulation by permitting applications to expire. In some cities, where there are long waiting lists, many years may pass without an applicant hearing one way or the other.

In any case, unlike welfare, there is no fair hearing procedure at this time; an applicant can't appeal a decision or the lack of one.



Aside from the residency requirements, the most common -- and controversial -- restrictions governing admission to public housing have to do with "social desirability".

There are very specific standards in some cities used to judge if an applicant is eligible. For instance, the New York Housing Authority's list includes as reasons for potential rejection: "out of wedlock children, obnoxious conduct during processing application, use of narcotics, membership in a violent teenage gang, highly irregular work history, eviction for non-payment of rent, lack of parental control, and poor housekeeping standards including lack of furniture".

Most housing authorities have vague standards or non-written ones, leaving the decision on each application up to the judgment of some administrator.



Living In...

There are two things about living in public housing that distinguish it from any other kind of housing -- the way the rents are set and the way the project is managed.

Rent:

One of the devices that the real estate lobby managed to get into the 1937 Housing Act was a requirement that a gap of at least 20% exist between the upper rental limits in public housing and the lowest rent for standard private housing available in the community. Although this procedure is not mandatory now, most local authorities still maintain the 20% difference to prevent public housing from competing with the private market. This rental gap pretty much insures that a large number of people will have incomes too high to get into public housing, but not high enough to pay rents in standard housing.

The system originated by the PHA and still used in most areas for determining rent scales is a graded rent system. This means that a tenant's rent is set as a percentage (usually between 20 and 25%) of his income. The project management periodically checks each tenant's income and adjusts the rent accordingly.

This system appears on the surface to be very fair, because people pay only what they can afford. It is bitterly resented by many tenants because

- it is seen as a penalty for increased income -- the rent goes up but the apartment remains the same;
- income which may not form part of the family budget, such as that from a teen-ager's part-time job, or is temporary, such as pre-Christmas employment, may be unjustifiably counted in figuring the rent;
- it encourages concealment of income to avoid rent increases; this in turn makes tenants distrustful of other tenants who might be spying on them.

With the shifting of responsibility for rent-setting to the local authorities in 1959, new systems were introduced. In some areas, a flat rent is set for each apartment, usually based on number of rooms. Experiments are also being conducted using combinations of the graded and flat rent systems.

Management:

The institutional atmosphere of public housing projects comes largely from their strict, arbitrary and paternalistic management practices. Tenant complaints focus on such things as

- lack of privacy -- the manager has a master key and often uses it unnecessarily;
- fees and charges for late rent payments, lost keys, repairs often not the result of tenant negligence, and violations of project rules (the Chicago Housing Authority collected \$100,000 in such charges in one year!)
- prohibitions against pets, over-night guests, certain appliances, and other things;
- tenants given responsibility for maintenance ordinarily handled by the landlord or superintendent in private housing.

These policies also encourage spying and distrust among tenants. Some housing authorities set up their own puppet tenants' associations designed to thwart attempts at independent organization.

Although management policies show more concern for property than for people, housing code violations resulting from poor maintenance are the rule rather than the exception. Slum conditions, including rats, roaches, and no heat and hot water, exist in many projects.

Check to see if the local housing code (p.14) applies to public housing and if the inspectors are especially reluctant to check complaints in public housing.

Two examples of tenant's manuals covering admission, management, and rent policies used by tenant rights organizations are

1. "Rules of the National Capital Housing Authority", available from United Planning Organization, 1100 Vermont Ave., N.W., Washington, D.C.;
2. "Chicago Housing Authority Tenant Manual", (in preparation) to be available from Irv Himmelblau, 1321 W. Taylor, Chicago, Ill. 60607.

Staying In...



Of all the people who move out of public housing every year, some do so voluntarily because they don't like project life; some, an average of only 2% nationally, because of over-income (the only federal requirement for eviction), but many leave against their will.

Leases are purposely drawn up on a month-to-month basis, making it easy to evict a tenant in a short period of time as long as proper notice is given. Although few authorities have formal eviction policies, the same standards of non-desirability used to deny admissions also apply to eviction. The threat of eviction is also used as a weapon against tenant unions.

Except in New York City where a Tenant Review Board exists (though it's only slightly better than nothing), there is no fair hearing procedure for evictions, or for that matter, the setting of rent or imposition of repair charges.

If a few cases that are currently pending in the courts are decided favorably, fair hearings may be instituted for evictions and perhaps even admissions. A recent PHA circular directs local authori-

ties to notify tenants of the reasons for eviction and give them an opportunity to discuss the matter -- so far it's unclear whether this means a "fair hearing" and if it is enforceable. One case decided in federal court has already thrown out an eviction for illegitimacy.

For legal assistance, see p. 56. The Project on Social Welfare Law at New York University has available an excellent paper by Michael Rosen called "Tenants' Rights in Public Housing." The NYU Project and the Center on Social Welfare Policy and Law at Columbia (p.50) both offer legal assistance to lawyers handling public housing cases as well as to tenant organizations. For news on recent court decisions see the Welfare Law Bulletin (p.50).

Who Runs the Projects ?

Tenants' groups fighting bad conditions and unfair regulations in public housing inevitably face the question of who has the power to change those conditions and regulations. For instance, when the San Francisco Tenant Issues Council called a city-wide public housing rent strike, one of its key demands was that three tenants be placed on the city's five man Housing Commission. A similar demand has been made by a tenants' group in Washington, D.C.

Things important to find out about who controls your local housing authority and how it works include:

- who are the commissioners and where do they live? (see p. 6 for how to find out "who" someone is) How are they appointed and how long do they serve? Minutes of meetings, official correspondence, and financial and other kinds of records of the Commission and the Housing Authority are supposed to be open to public inspection. Attendance at commission meetings and examination of these documents may prove useful.
- who is in charge of the local authority and how is he appointed? Who has the power to hire and fire project managers and other housing authority staff? -- this can be found out directly from the local housing authority. Through informal sources check on the extent to which employment from janitors on up, is a matter of political patronage.
- are there many tenants who, as the result of political pull, gained admission to public housing or are allowed to remain there even though their incomes have passed the maximum limit? Check with tenants and other informal sources.
- what is the relationship between the housing authority and other city agencies, such as welfare and urban renewal? For example, the housing

authority may also be the local urban renewal agency; the welfare department may pay rents of some tenants on public assistance directly to the housing authority. In addition, rents of welfare recipients may be set at maximum levels.

• what are the basic statistical facts about public housing in your city: number of units, apartment sizes, location, age, racial composition and tenant turnover of each project; number of people on waiting list; percentage of total city population living in public housing? Check with the housing authority for this information.

More of the Same?

Despite the unpopularity of public housing, many housing authorities have long waiting lists, sometimes reaching three or four times the total number of units in the community. This does not reflect any great love for public housing, but rather the crucial need for decent low-rent housing.

Between 1960 and 1965 the supply of low-rent units in New York City decreased by 260,000 units according to the city's Housing and Urban Renewal Task Force. With a problem of this size it is clear that the 60,000 units a year authorized for the entire country for the next four years by the 1965 Housing Act will not have much impact.

The 1965 authorization will permit (which doesn't necessarily mean it will actually happen) 15,000 units a year to be bought from existing housing and rehabilitated where necessary; 10,000 units a year can be leased from existing housing for one to three years to meet special needs, particularly those of large families (this is a variation of the rent supplement program, discussed on p.32). The remaining 35,000 units will be new construction.

A brief description of how a public housing project is developed is contained in "Public Housing Fact Sheet" available from the Housing Assistance Administration of HUD. The same agency has published information on senior citizens housing, leased and rehabilitated housing, and other public housing programs.

If your local housing authority plans to start a new project, find out about the following things:

• what will it look like? There's no law that says that public housing has to look ugly. Local authorities say that rigid federal restrictions' on the amount of money that may be spent per unit leaves them no choice but to cut costs in any way possible. This is their excuse for unimaginative architecture, the lack of closet doors and toilet seat covers, inadequate refrigerators and stoves, and the absence of other such "frills".

Find out from the local authority how much it will cost to build the new project. Then get a

friendly architect or contractor to estimate how much more some of these "extras" would cost (compared to the total, it won't be very much). He also might estimate how much the cost of acquiring existing housing and rehabilitating it compares with that of new construction. In several demonstration projects, costs per apartment for rehabilitated housing were far below that of new building.

• where will it be located? Check to see if the new project will be convenient to jobs, shopping, transportation and schools. Real estate interests often exert pressure for locating public housing in the least desirable places.

• what will happen to the people living there before? The provisions for relocation of people displaced by public housing projects are the same as those for urban renewal (p.30) and give rise to many of the same problems.

• will it help decrease segregated housing patterns? Check to see if the local housing authority has anything to say about the proposed racial composition of the new project.

A recent amendment to the Management Manual specifies that new public housing must be built outside of areas of racial concentration unless the housing authority can give good reasons why it wishes to do otherwise. In addition, discrimination in public housing is prohibited by the Civil Rights Act of 1964 and the President's Executive Order on Equal Opportunity in Housing of 1962.

However, in 1965 at least 60% of all projects were still occupied exclusively by one race. Another 13% had all-white and all-Negro buildings located in the same project area. This pattern of segregation may be changed in part as the result of a new HUD order directing local housing authorities to replace the "free choice" rule governing the selection of tenants with regulations designed to promote desegregation.



Urban Renewal

Story going around Washington these days is that the name of the Demonstration Cities Program was changed to the "Model" Cities Program because too many people thought there had to be a demonstration in a city for it to get federal funds through the program.

In practice this may turn out to be not far from the truth, because many recent demonstrations have been in response to the failures of the urban renewal program -- failures which the Model Cities Program is supposed to remedy.

When people talk about urban renewal they usually mean Title I of the 1949 Housing Act. But the term Urban Renewal is also used to refer to a multitude of housing programs administered by the Department of Housing and Urban Development (HUD).

Title I provides for federal aid to urban communities for the clearance of slum neighborhoods. A city picks an area for an urban renewal project, declares it blighted, buys the property and tears down the houses. Then the cleared land is sold at a considerable discount (called a "write-down") to a private developer who agrees to build middle-income housing or other projects, such as commercial or industrial establishments, that the city has planned for the area. Low rent public housing can also be built on these sites, but this has seldom been the case.

Later amendments to the Housing Act put more emphasis on conservation and rehabilitation of existing housing, although most renewal projects that have been already started are still clearance ones. Recently issued HUD regulations also put more emphasis on low- and moderate-income housing as opposed to luxury housing and commercial redevelopment.

The federal government pays at least 2/3 of the net project cost -- i.e. the cost of planning the project, relocation, acquisition, demolition and other costs, minus the price paid by the developer for the cleared land. The local government pays 1/3 the cost in the form of cash or capital investments, such as schools, sewers and other public works. Some states contribute up to half of the local share or offer technical assistance to local redevelopment agencies.

The (Un)Workable Program

To receive federal aid for urban renewal, public housing and several other housing programs, a community must have a "sound plan of action to

eliminate and prevent slums and blight, and to foster local development".

This plan is called the Workable Program for Community Improvement and it must be certified each year by HUD on the basis of the original program and an annual "review of progress". You can probably get copies of both the original program and the latest review of progress from the City Planning Commission.

Few communities, of course, actually fulfill all the Workable Program requirements -- except on paper.

The seven requirements are:

1. Codes and Ordinances: Basic housing codes (building, plumbing, electrical, housing and fire prevention) must be enacted, and if in effect, they must be enforced. (Federal aid is available to communities for concentrated code enforcement and demolition of unsafe structures.)
2. Comprehensive Community Plan and
3. Neighborhood Analysis: There are several levels of community planning.

The broadest in scope is the Master Plan, which usually satisfies the comprehensive community plan requirement. It is a projection, usually for 25 years or more, of the development of a city with respect to land use (residential, commercial, and industrial), thoroughfares, community facilities, and public improvements.

There is federal aid available for the development of a Community Renewal Plan (CRP), which is a study of urban renewal action needed on a city-wide basis. It includes an inventory of blighted neighborhoods, a long-range program (10-15 years) for urban renewal, and an assessment of community resources (money, relocation, etc.) available to carry it out. The CRP is often used to meet the neighborhood analysis requirement.

The General Neighborhood Renewal Plan (GNRP), also federally subsidized, covers an area in which one or more urban renewal projects will be started within a period of eight years.

4. Administrative Organization and
5. Financing: The city must show it can administer and finance the workable program. The six-year Capital Improvement Plan is part of this requirement.

6. Housing for Displaced Families: City must "demonstrate" that it can adequately relocate people displaced by clearance, code enforcement, public improvements or other government actions (like highway construction).

7. Citizen participation: City must have an official Citizens' Advisory Committee which "can assist in formulating programs and goals and serving as the medium for bringing private resources into the program". A special subcommittee on minority group housing is required in any community in which not all of the housing is available on a basis of full equality to minority group families.



Urban Renewal for Whom?

Redevelopment is usually supported by an uneasy coalition of big-city politicians, businessmen and reform-minded liberals concerned respectively with getting more votes, more business, and a revitalized city.



It is essential for anyone seeking to stop or change an urban renewal project to understand the nature of this coalition in his city and what individuals, organizations and agencies have the power to make the important decisions.

Urban renewal projects are planned and carried out by a local redevelopment agency, which, depending on state law, may be a separate public agency, a local housing authority, or a department of a city government (federal regulations and pamphlets refer to it as the Local Public Agency - LPA).

Its director is frequently the key figure in any renewal controversy.

Most cities have a City Planning Board which also has to approve each redevelopment project. Find out who are the members of the board of the redevelopment agency and the planning board and to what extent these two bodies act independently of each other.

The official city-wide Citizen's Advisory Committee is virtually an arm of the local redevelopment agency. Find out who is on your local citizens advisory committee, who appointed them, and if and when they hold meetings. Also check to see if there is a special committee on minority group problems.

In some cases, the local development agency, anticipating opposition from a project area, will set up a new neighborhood organization there, or work closely with an existing one to make sure there is "community support" for the project.

How, When, and Where

Even before a redevelopment agency takes any formal steps to start an urban renewal project, hints of the city's intentions for a particular neighborhood may appear in

- the local newspapers;
- documents available from the planning department: Master Plan, Community Renewal Plan, General Neighborhood Renewal Plan and various Feasibility Studies;
- minutes of meetings of the city council, redevelopment agency, planning board, citizens' advisory council.

Tips from sympathetic "insiders" in the planning department or redevelopment agency can also be useful. It's a good idea to keep up to date with all these sources, so you're not taken by surprise

when the announcement of a project is made.

The effectiveness of any opposition to the city's plan will depend on what stage in the course of the redevelopment project (which can take anywhere from 8 to 15 years to complete) the challenge is begun. It will also depend on getting accurate information about the real intentions of the city -- public statements reported in the press sometimes say different things than official documents submitted to the federal government for approval (see

the stages of a renewal project are:

(1) Site Designation:

To be eligible for urban renewal funds, a neighborhood must be a "slum or blighted, deteriorated, or deteriorating" area. To be blighted, HUD specifies, at least 20% of the buildings in the area must contain one or more building deficiencies and there must be at least two "environmental" deficiencies in the area. In addition, there may be a state law specifying the percentage of substandard buildings required.

A general survey of the proposed area is made to demonstrate that it is deteriorated. In most states a public hearing is required at this point, after which the area is officially declared blighted or is officially designated as an urban renewal site. (A short paper on "Fighting the Blight" is available from Stanley Winters, 26 Shanley Ave., Newark, N.J.)

Once an area is slated for redevelopment it deteriorates rapidly. The city makes no effort to enforce the housing code and often cuts down on already meager city services like garbage collection and street cleaning. It takes many years before actual displacement occurs, and in some cases, the city drops or indefinitely postpones its redevelopment plan for the area.

(2) Survey and Planning Application:

The local redevelopment agency, the planning board or a private planning consultant prepares the Survey and Planning Application which includes the survey demonstrating blight, general plans for the proposed area, and estimates of cost of land acquisition, relocation, planning and other project expenses. The process up to this point takes 6 months to a year.

The Application is then submitted to HUD where it is reviewed for 3 to 9 months. The regional office of HUD usually makes an intensive study of the application and then sends it to the national office for final approval. If approved, funds are granted for work on a detailed plan for the area.

(3) Loan and Grant Application--Part I:

This plan, taking one to two years to prepare, includes detailed reports on the extent of deterioration, the urban renewal plan, minority group problems, conservation, land acquisition and sale, relocation, public improvements, financing, and legal matters. HUD then carefully studies the application (6 month to a year) and returns it with preliminary approval and recommendations for any changes.

(4) Public Hearings:

The federal government requires a public hearing before the acquisition of land. Usually the local redevelopment agency, the planning board, and the local governing body (city council) each holds hearings before approving the plan. The hearings, which can take anywhere from a few weeks to several months to complete, give people a chance to express their opinions, but even if all the residents of the proposed site are in opposition to the plan, the city can legally approve it.

If the proposed use of land in the renewal project is different from that indicated in the Master Plan or requires a zoning variance, a public hearing must also be held. Zoning ordinances regulate land use, including the height, size and use of buildings by area. Any exception to the permitted use is called a variance and must be approved by the zoning board which is often the city council.

(5) Loan and Grant Application--Part II:

Evidence of public hearings and approval, revisions of various aspects of the plan, and other factors are included in Part II which is submitted to HUD for final approval. It takes up to six months to prepare and about another 6 months before HUD grants approval and the money to carry through the project.

(6) Project Execution:

If it is a Clearance Project:

(a) acquisition: A price for each building in the project area is set after two independent appraisals. Then the property is bought by the redevelopment agency. It is officially condemned by the city through its powers of eminent domain, which means the city can force an owner to sell if the property is to be used for a public purpose. This is different from condemning a building as "unfit for human habitation" (p. 14).

Speculators in slum property are happy to sell to the redevelopment agency since few other buyers are willing to pay cash (rather than making a small

downpayment and taking out a mortgage--see p. 19). Some slumlords, acting on inside information, buy buildings in neighborhoods soon to be designated for renewal, hoping to get a good price from the redevelopment agency.

The federal government also makes temporary loans available to local agencies for the early acquisition of land regardless of the stage of development of the project (i.e. it can be before official approval by city agencies).

(b) relocation: In the relocation reports prepared for the Loan and Grant Application, the city must demonstrate that there will be an adequate supply of housing for displaced individuals and families that is decent, safe and sanitary, "reasonably accessible" to places of employment, and at rents people can afford. The redevelopment agency is supposed to offer assistance to those displaced in finding places to live.

Independent follow-up studies, and even some prepared by the government, show that relocation is seldom, if ever, carried out as required by law. In a housing market where the supply of low-rent housing is decreasing steadily, and open-occupancy laws don't exist or are not enforced, even the most well-intentioned relocation director would have trouble finding the necessary vacant housing particularly when more than half of those people displaced are non-white.

Often people are relocated in substandard housing or in areas soon to be demolished for another urban renewal project. When standard dwellings are found, those displaced almost always end up paying a higher proportion of their incomes for rent, frequently higher than the 25% maximum set by the federal government.

Displaced families are given priority for public housing, but since families displaced by other government action and those living in substandard housing have equal priority, they end up competing for the few vacancies. Many people prefer not to move there anyway.

If a family qualifies for public housing but there is none available it is entitled to payment of up to \$500, equal to the difference between 20% of its income and the new rent for a year.

Payments for moving costs and property loss are made up to \$200 (but averaging less than \$100) for each family or individual householder.

Those people who are "lost" because they move before formal relocation begins receive no compensation for their forced displacement. A city agency manages and collects rents in the buildings slated for clearance while relocation is in progress, which takes anywhere from one to three years.

(c) clearance: The buildings are demolished and public improvements, such as sewers and street lights, are installed.

(d) land sold to sponsors: The "sponsors" of a renewal project (i.e. the developers and financiers) are often informally chosen long before sale (called "disposition") of land takes place. But sometimes the cleared site will lie vacant for several years until the city offers an enticing enough package of tax concessions and other advantages to potential developers.

Before the actual sale certain information must be made public:

- the name of the redeveloper and the names of its officers and principal members, shareholders and investors and other interested parties;
- the redeveloper's estimate of the cost of residential construction or rehabilitation;
- the redeveloper's estimate of rentals and sales prices of buildings on the site.

The redeveloper must also agree to develop the property in conformity with the urban renewal plan. This would mean, for instance, that if the plan specified middle-income housing, the redeveloper could not build a shopping center instead. But on the other hand, he has few restrictions on what the housing will look like. Some cities retain the right to veto all or part of the final design.

The land is supposed to be sold at "fair market value", but the cost to the developer is generally far less than half of what the city has spent to acquire, clear and improve it.

(e) new construction: The FHA insures a long-term, low-interest mortgage providing 90% (and through various financial devices up to 97%) of the total cost of the development. Tax concessions and the substantial write-down of the cost of the land, make it easy for the developer to reap considerable profit with a very small cash outlay.

Mortgages with even more liberal terms are available for cooperative, non-profit and limited-profit developers. For a detailed discussion of how these profits are made, even by so-called "non-profit" companies, see The City is the Frontier by Charles Abrams and The Federal Bulldozer by Martin Anderson (see p. 86 for references).

In addition to knowing something about the developer, it is important to find out who are the other companies connected with the development: e.g. the financier, (sometimes a big company like Metropolitan Life Insurance Co. or Alcoa Aluminum), construction companies, law firms, rental agents, and their possible connection to local politicians.

In the case of non-residential redevelopment, find out the role of the principal party in the deal (e.g. a department store, manufacturer, hospital or university that wants to expand).

If it is a Rehabilitation Project:

The law now states that federal assistance for projects involving demolition and clearance may be provided only where the Secretary of HUD determines that the objective of the urban renewal plan could not be achieved through rehabilitation of the project area.

But even if most of the houses in a renewal area will be rehabilitated, some (usually 20-30%) will be demolished, to be replaced by new residential or commercial construction or parking lots. For sites where demolition occurs, acquisition, relocation, clearance and development take place in much the same manner as with a clearance project.

The local redevelopment agency provides assistance to home owners in finding contractors and financing for rehabilitation repairs. Available, but difficult to get, are low-interest loans to home-owners in renewal and concentrated code-enforcement areas; and for those who have incomes below \$3,000 direct grants of up to \$1,500 per unit.

Federal standards for rehabilitation work are so high, and therefore costly, and these minimal aids do not really prevent rents from increasing beyond the means of people living in the area originally. In effect, rehabilitation acts as a financial bulldozer in clearing a neighborhood of poor people.

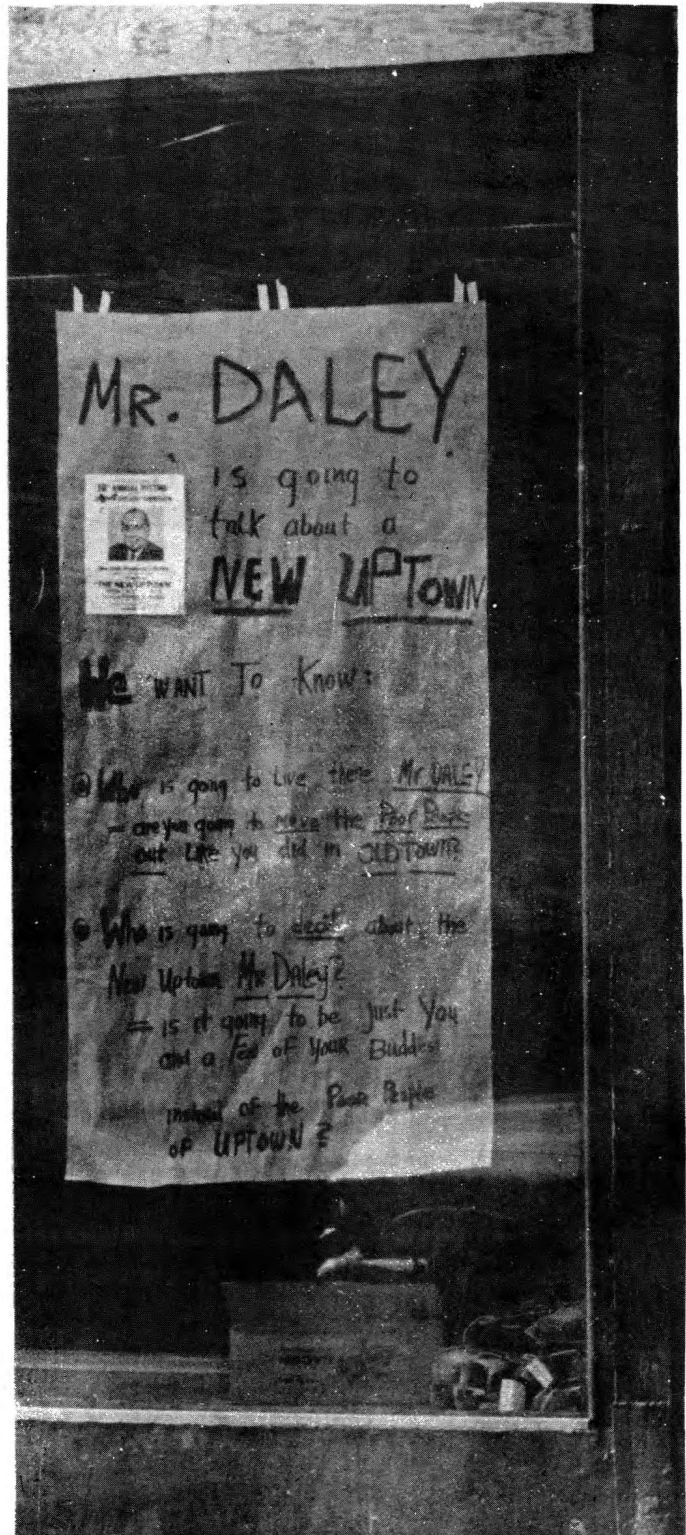
Federal administrative rules and regulations are contained in the three-volume loose-leaf Urban Renewal Manual available for \$22.00 from U.S. Government Printing Office (price includes automatic subscription to supplements and policy revisions). Also check state laws in a law library to see what role the state has in urban renewal and if there are any requirements about holding a blight hearing.

Related Federal Programs

There are three other programs closely related to urban renewal and administered by HUD that are important for community organizers to know about:

'21(d)3 moderate income housing:

Named after section 221(d)3 of the Housing Act, this program provides federally-backed mortgage financing for new and rehabilitated housing in or out of urban renewal areas.



It has two parts. One provides mortgages at "market rate" interest and the other at "below market rate". Sponsors are usually cooperative, non-profit or limited profit corporations (sometimes church groups or labor unions sponsor 221(d)3 projects).

While the below-market program allows for lower rents than the market rate one, they are still too high for low income families. Sponsors are supposed to give priority in admissions to families and elderly individuals displaced by urban renewal and other government action. A few states have their own moderate-income housing programs.

rent supplements:

To receive rent supplements a family or individual must have an income low enough to be eligible for public housing and be either displaced by government action, elderly, physically handicapped or a previous occupant of substandard housing.

The supplements, equal to the difference between the rent and 25% of the family's income, are paid directly to the sponsor (i.e. a private landlord), which must be a cooperative, non-profit, or limited profit corporation receiving 221(d)3 market-rate mortgage financing. Not more than 10% of the rent supplements are authorized for use in below-market housing.

This program is similar to the new leased housing program (p. 26). The main difference is that with rent supplements, the choice of tenants is left to the private landlord, while the local housing authority decides who is to live in leased housing. So far very little money has been appropriated by Congress for the rent supplement program.

Demonstration Cities:

More than just a housing program, demonstration cities (officially called Model Neighborhoods in Demonstration Cities) is designed to induce municipal government to concentrate and coordinate a whole range of federally-assisted housing, social and welfare programs (e.g. urban renewal, Head Start, public health, job retraining) in blighted neighborhoods. The inducement comes from federal grants of up to 80% for planning and developing and administering a project and in addition, grants of up to 80% of the local share of each federal program included in the project.

Money has been appropriated for cities to plan projects during 1967 and 1968. Funds for redevelopment will probably start going in 1968 to 60 or 70 cities selected to participate (out of hundreds of applicants). Guidelines for applicants are

available from HUD; they specify participation of neighborhood residents in the planning stage.

Fighting Urban Renewal

If your group decides that it would like to attack an urban renewal project legally as well as politically, check to see if a lawyer from your local Neighborhood Legal Services office will take the case. The NAACP Legal Defense Fund (p. 47) has already handled some urban renewal cases.

Courts up to now have refused to hear urban renewal cases unless all "administrative remedies have been exhausted (this includes testifying at the public hearing and making a formal complaint to the URA)

Sympathetic city planners and architects can also offer professional assistance in urban renewal

- Planners for Equal Opportunity, Room 202, 76 Reade St., New York, N.Y. 10007, serves as a clearinghouse for urban renewal fights and other housing issues, publishes a quarterly newsletter, and can put you in touch with friendly planners and architects in your area who work with community groups.

Local groups include:

- Architects Renewal Committee in Harlem, Inc. (ARCH), 306 Lenox Ave., New York, N.Y., works with neighborhood groups in planning rehabilitation programs and publishes a newsletter.
- Urban Planning Aid, 56 Boylston St., Cambridge, Mass., architects, planners and other professionals working with community groups in Boston area fighting urban renewal and a highway; has available good critiques of relocation and other city programs.
- Community Design Center, write Bob Sasanoff, CDC, University of California Extension, 55 Laguna St., San Francisco, Calif.
- Citizens Council for City Planning (committee on local planning assistance), c/o Seymour Toll, Conshohacken State Rd., Bala Cynwyd, Pa.
- Chicago: group of planners involved with local organizations; contact Bob Gordon, 5457 S. Kenwood, Chicago, Ill, 60615.

Planners and architects often work with community groups in developing alternate urban renewal plans, calling for such things as more low-income housing, "staged" clearance and relocation (i.e. new housing is built on vacant land and people re-

located in it before any demolition occurs), and other specific features that the community may want. They also work with groups sponsoring 221(d)3 projects.

Examples of materials used by two community groups in fighting urban renewal can be obtained from:

- Mission Council on Redevelopment, 2277 Mis-

sion St., San Francisco, Calif. -- newsletter, "El Machete"; critique of city's Survey and Planning Application, and other materials.

- JOIN Community Union, 4533 N. Sheridan Rd., Chicago, Ill. 60640 -- news of urban renewal carried in newsletter, "Firing Line"; also excellent short "textbook" on "Who Wants Urban Renewal" available from Richard Rothstein, 4502 N. Racine, Chicago. Ill.

Check List of Government

Publications:

- Programs of the Department of Housing and Urban Development.
- Summary of the Urban Renewal Program -- incorporating changes resulting from the Demonstration Cities and Metropolitan Act of 1966.
- Basic Laws and Authorities on Housing and Urban Development: Committee Print of Committee on Banking and Currency, Housing of Representatives, 89th Congress, 1st session, Dec. 27, 1965.
- A Guide for Citizens Advisory Committees for the Workable Program for Community Improvement.
Rent Supplement Program: HUD Consumer Bulletin.
- Community Renewal Program Policy.
- HUD Notes (mostly public relations newsletter)
- Weekly News Summary and Publications and News Releases (get on mailing list to receive these; they are a good double-check on other sources).

Publications and Documents

Documents:

- Urban Renewal Manual (\$22.00 from Government Printing Office--price includes subscription to revisions).
- Workable Program for Community Improvement and Review of Progress (City Planning Department).
- Survey and Planning Application.
- Loan and Grant Application, Parts I and II
- Progress Reports, Eligibility Surveys and Feasibility Surveys (all from local urban renewal agency or regional office of HUD).
- Master Plan (City Planning Department).
- Community Renewal Plan (City Planning Department).
- General Neighborhood Renewal Plan (City Planning Department).
- Minutes of redevelopment agency, planning board, citizens' advisory committee and city council (from each body).

Government

It's said that "you can't fight city hall."

That may well be true if you think of government as only a big building downtown and the officials who preside there. But you might have half a chance if you have some notion of things that underpin city hall's influence and power:

- the formal and informal structure at all levels of governing bodies, agencies and political parties;
- laws and how they are used;
- money -- where it comes from and where it goes; and
- the role that business and organized crime play in influencing politics.

It helps in gathering information on government and politics to try to remember some things you learned in high school civics -- and forget a lot of other things. For things worth remembering, consult a standard textbook on American city government (see p. 83); use it as a reference in understanding the intricacies of municipal charters, bond issues, taxation, home rule, etc.

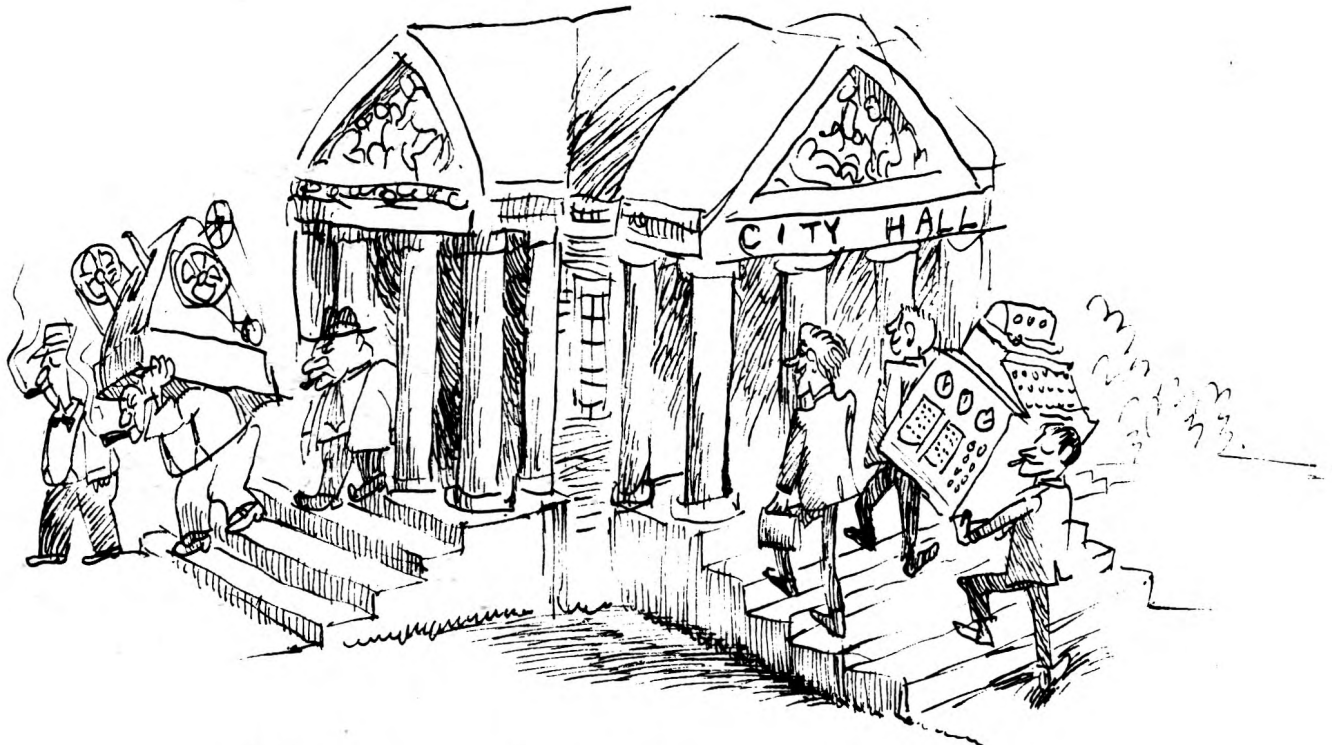
and Politics

But, just because political scientists have heralded the decline and sometimes death of machine-style politics, that doesn't mean that there has been any significant redistribution of power in the direction of the poor.

Patronage may no longer be a major factor, except in a few cities, but bribery, graft, corruption and influence peddling haven't disappeared -- they've just taken on new forms. What has happened essentially, is that old political alliances have been reshuffled to form new coalitions.

General Sources:

- League of Women Voters (LWV): Most local chapters of the LWV publish "Know Your City" booklets which are practically the best descriptions available on the structure and functions of your local government. State LWV's have similar material on state and county government. They also have information and analyses on various legislative issues and up-to-date lists of officials' names and addresses.



passing of machine politics

• Committee on Political Education (COPE) of AFL-CIO: COPE has committees or directors associated with unions on the international, district council and sometimes local level. There is also a COPE office in the national AFL-CIO building, state federations of labor and city-wide Central Labor Councils. Although the quality of material varies considerably, it is a good idea to check the state and city levels for information on legislative voting records and statistics. The legislative committee of the state federation may have some analyses of state legislation. A discussion with local COPE committeemen may even be more useful than the written material.

• Chamber of Commerce: C of C's and private municipal research bureaus with which they are often affiliated maintain ample files and published materials on all aspects of local government. Industrial Development organizations probably do also, particularly tax information for potential investors and developers.

• "Good Government" Groups: Since these organizations hope for the establishment of "good, clean government" they may have documented some of what's so "dirty" about the present scheme of things. One such group, the "Civic Federation" watches the tax structure and evaluates any tax boosts (it usually puts out an annual summary). One caution: "good government" groups are usually preoccupied with the question of structure and believe that by changing it all problems can be solved.

• State League of Municipalities: This group collects and publishes descriptive and statistical data on cities in the state. In addition, the International City Managers' Association in Chicago publishes annually the Municipal Year Book, a compilation of articles and statistics on every phase of city government (includes data on individual cities and is good for making comparisons -- can be found in most libraries).

• Municipal Reference Library: Each city keeps its official records in a small library located in city hall or some other municipal building. Its archives are also there or in a special collection of a local public library.

• Universities and affiliated Research Institutes: Check college libraries in the state (particularly publicly supported ones) for books, reports and doctoral dissertations on government and politics in your city and state.

• State Legislative Manual: Often called "The Blue Book" (but in some states they're red or green) the annual state legislative manual contains information and statistics on every phase of state and county government. It's such a gold mine of information that you might even consider purchasing

a copy of the latest edition, although you can also find one in most libraries.

• newspaper articles and files: Reading all the local newspapers regularly, especially the articles and columns dealing with local politics, is essential. For history and background check newspaper files (p. 7).

• ex-politicians and newspaper reporters: Ex-politicians with an ax to grind may open up with "inside" information not obtainable elsewhere. Getting the same kind of information from sympathetic reporters may also be possible.

WHAT TO LOOK FOR: -government structure, officials & employees

Start off by making a list and, if possible, an organizational chart of the city, county and state elected and appointed offices, their functions, length of tenure and salaries. Then get the names, political party affiliations and any other pertinent background on the office holders.

If the LWV or COPE doesn't have this information, try the city charter, a city or state government directory (usually an internal directory for employees listing telephone extensions, office locations, etc.), the state legislative manual, and city and county annual reports (usually describe work of administrative agencies). See p. 6 for how to find out "who" someone is. (A file card system will come in handy in organizing all this information.)

Information on government employees may not be as easy to come by. Check with a lawyer to see if in your state the names and salaries of government employees are a matter of public record and covered by a "right to know law" (see p. 6). People in the community and other informal sources will have a pretty good idea of the extent to which patronage plays a role in hiring.

Find out what is the procedure for getting and keeping a job -- do you have to "know" someone? are there kick-backs? are there civil service exams? who runs the civil service commission? are there any "no-show" jobs? are departments (e.g. sanitation, public works) unionized? (check with the local American Federation of State, County and Municipal Employees).

Find out when the city council, county commission and state legislature (and their respective committees) meet. Are all the meetings open to the public or do they sometimes have closed "caucus" sessions? Subscribe to the Proceedings of the City Council, particularly if you can't attend meetings yourself.

crafts. They are sold through Liberty Houses in major northern cities and also distributed by mail from Liberty House, P.O. Box 3193, Jackson, Miss.

• Protests against a grocery store that was bilking welfare recipients resulted in the establishment of a food buying club by Newark welfare mothers. You can get more information from Newark Consumer Buying Club, 900 Bergen St., Newark, N.J.

Consumer Education

If you are interested in obtaining leaflets and educational material, the following are good sources:

- "Consumer Information", an extensive catalogue of all U.S. Government publications relating to consumers; write Superintendent of Documents, U.S. Government Printing Office, Washington, D.C.
- "A Guide to Consumer Credit" and "Buyer, Be Wary", both by Sidney Margolies; write Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016 (25¢ each)
- "In Your Interest" and "It's What's Inside that Counts"; write AFL-CIO Industrial Union Department, 815 16th St., N.W. Washington, D.C. 20006.
- The Cooperative League of the U.S.A. (p.), in addition to providing information on cooperatives, also has a lot of material on consumer education, particularly designed for use in low income areas.
- Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550, publishes monthly Consumer Reports (can be found in most libraries) which evaluate products and report on news of consumer legislation; also produces special reports on specific industries: e.g. medicine, auto insurance.

NEW YORK TIMES, TUESDAY, OCTOBER 11, 1966.

Sociologist Blames Anger at Merchants for Ghetto Violence

By NAN ROBERTSON
Special to The New York Times
WASHINGTON, Oct. 10

Ghetto violence in Watts, Harlem and elsewhere was motivated by anger at merchants who bilk the poor, a Columbia University professor told Congress today.

The professor, David Caplovitz, said that a report on the nationwide pattern of recent riots showed evidence that they were really consumer revolts. The report is being prepared for the National Crime Commission by Robert Fogelson, a historian at Columbia.

Mr. Caplovitz, a sociologist and author of the 1963 book "The Poor Pay More," testified before a House government op-

of merchant who exploited them," Mr. Fogelson said.

Greedy, or sometimes desperation, is the reason for the storekeepers' charging high prices for inferior merchandise, often on vicious credit terms, he added.

Both he and Mr. Caplovitz made the point separately that even honest storekeepers in American ghettos were subject to unduly high costs because they usually ran small businesses, could not borrow easily and had to pay high insurance rates.

The poor, Mr. Caplovitz told the House hearing, "live in a world of inflation that our more well-to-do citizens are able to escape."

Moreover, the sociologist said, it is false to assume that since the poor have little money to

spend they cannot possibly buy expensive merchandise.

His own study of 500 poor families in New York City living in public housing projects showed that 95 per cent owned at least one television set, almost two-thirds owned a phonograph, and almost half owned a sewing machine and an automatic washing machine.

These goods, bought in neighborhood stores or from door-to-door salesmen, were acquired on so-called "easy credit" terms at very high prices, he said.

Many people stop paying installments on purchases "not because they are unable to pay, but because they refuse to pay on faulty merchandise," the sociologist told the committee.

He said further that the poor, "instead of gaining retribution,"

were then subject to legal sanctions brought against them by the merchant. Among these are efforts to garnish the defaulter's salary.

Although we are proud we have abolished debtors' prisons, our society can "deprive breadwinners of their livelihood" through garnishment, Mr. Caplovitz declared. "Many employers simply will not be bothered with garnishments and do not hesitate to fire workers whose salaries are attached."

He also accused lawyers of often violating legal procedures in collecting debts. He said process servers frequently did not deliver summonses to the poor and just threw them away. The poor person thus has no advance notice of the directive to appear in court and a default

judgment is handed down against him in absentia, the sociologist said.

Another witness today was Theodore M. Berry, director of the Community Action Program of the Office of Economic Opportunity.

Under sharp questioning from the subcommittee chairman, Benjamin S. Rosenthal, Democrat of Queens, Mr. Berry admitted that less than 1 per cent of his budget, or \$8.5 million, was being spent on consumer action this year. "Not very encouraging, is it?" said Mr. Rosenthal.

The two witnesses today and Mr. Fogelson expressed support of credit unions, buying cooperatives and other self-help institutions for the poor.

THE GOUGE SEEN IN CREDIT SURETY

\$100-Million Overpayment by Consumers Is Charged

By EILEEN SHANAHAN
Special to The New York Times
WASHINGTON, May 11
Insurance commissioner states told Congress today consumers were being overcharged more than \$100-million annually for what is known as "credit insurance" — insurance that pays off installment credit and other debts if the insured person dies.

An estimated total of 50 million persons are currently paying "excessive premiums" for such insurance, according to James H. Hunt, Vermont Commissioner of Banking and Insurance.

Some aspects of these insurance plans amount to "larceny," he told the Senate Antitrust Subcommittee, which opened a week of hearings on credit insurance.

Mr. Hunt estimated overcharges at \$175-million in calculations allowed for "generous" profits both for the insurance and for the lenders.

The latter, he said, get huge "kickbacks" from insurance companies. He said that the "right" businessmen who do the loan companies did not pay others who "did not pay."

In many merchant industries, he said, up their with "the consumer stage."

can through one (Mr. Hunt "larceny" to a standard insurance company beneficiaries when the loan schedule begins. After a person has died, the state insurance plan to take effect this year from le

AID TO CONSUMERS CALLED UNNEEDED

Retired General Foods Head Assails Political Efforts to Furnish Protections

SCORES FUROR ON CARS

Business Council Is Urged to Unite in a Campaign to Educate Buying Public

Special to The New York Times
HOT SPRINGS, Va., May 12

The recently retired head of General Foods Corporation called upon other big business executives today to unite in a battle against "consumerism."

He described this as the efforts of self-serving politicians to give consumers protections they do not need.

Charles G. Mortimer, executive chairman of the Business Council of America, said in a speech to the Business Council that the fight against "social theorists" who do not pay "the merchant industry, for their profits" is "the consumer stage."

PHARMACIES BLAMED ACCUSED OF FRAUD

Doctor Says 5 Drugstores in Harlem Have Cheated Medicaid Patients

WRONGDOING IS DENIED Prescriptions, but Only in Special Cases

By MARTIN TORCHIN
The city's welfare department began an investigation yesterday of charges that five Harlem pharmacies had short-changed Medicaid patients on prescription dosages and the amount billed the city for the

The charges were brought by the city's welfare department yesterday of charges that five Harlem pharmacies had short-changed Medicaid patients on prescription dosages and the amount billed the city for the

la-lend cious y this y, to a p nly, in this y mer message." re a statement of consumer being charged bill mainly required of sizes and explicit d aged products sold consumers.

sources are likely to only have results by city and county (maybe also by ward). Local newspapers may print election results broken down by ward and precinct a day or two after each election.

Make sure to get a ward and precinct map from the city or county clerk.

Aside from finding out the number of people who voted for particular candidates in particular elections, you may also want to compute:

- the extent of ticket-splitting when local, state and national elections occur at the same time;
- the percentage of registered voters who actually cast ballots (the election returns will probably list the number of registrants at the time of election);
- the percentage of people eligible to vote who are registered or voted (you can approximate the potential vote by finding the number of people over 21 from the census -- p. 82).

For various population statistics grouped by congressional district, see the Congressional District Data Book, found in most libraries. If you want to use census or other material to compile a statistical portrait of a ward, assembly district, etc. read the last several chapters of Local Political Surveys by E.E. Schattschneider and Victor Jones, Holt, Rinehart & Winston, 1962, paperback.

-laws

The city is legally a creature of the state. In the state constitution or statutes are specified certain "Home Rule" powers which are granted to cities -- i.e. areas in which cities are free to make laws about without special approval by the state. But for specific laws not covered by Home Rule powers, cities must obtain enabling legislation from the state.

One Home Rule power -- the "police" power -- is significant because it is stretchable. It gives cities broad authority in protecting the health and safety of residents.

Check with a lawyer or law student to find out which legislative powers the state reserves and which are granted to local areas. (See the discussion of rent control on p. 16 for an example how this information can come in handy).

A lawyer or law student can also help you find state statutes and regulations, and local ordinances and administrative codes.

Statutes and ordinances are laws passed by the legislature or city council; regulations and provisions in the administrative code are decided on by administrative bodies and can be changed by them without legislative approval.

If a new law has been proposed and you want a copy your best bet is to ask your legislative representative (assemblyman or senator) or write to the state house. The bi-weekly Legislative Index, which can be found in most libraries, lists by subject all bills currently pending in the legislature and their status (in committee, passed by one house, etc.).

Some things about a proposed law you should check:

- If it is a local ordinance, is state enabling legislation necessary and has it been passed?
- Are public hearings scheduled before the vote is taken? Is so, when and what are the rules governing the hearing; (time-limit on speaking, submitting names of speakers before hearing, etc.)? -- notices of hearings are usually required to be made in the newspapers a specified number of days



before the hearing. If it is an important one, there will probably be a regular article in the newspaper; otherwise it will only appear in small print in the legal notices section (check all local newspapers to be sure).

- Does the bill just pay lip-service to a concept (e.g. regulation of health and safety in housing) or does it mean business? -- A good measure of whether or not there are any teeth in a proposed laws is the enforcement section: what are the penalties for violating the law? are there provisions for staffing and funding of an enforcement agency? does enforcement entail a lot of red-tape and delay?

- Which legislators, administrators and private interests are supporting or opposing the bill? -- for instance, you'd be reasonably skeptical of a rent control bill that was supported by real estate interests.

Political Action and Education pamphlets

Organizing:

- Political Strength -- How to Get It, Scholarship, Education and Defense Fund for Racial Equality, 150 Nassau St., New York, N.Y. 10038
- How to Conduct a Registration Campaign, Voter Education Project, Southern Regional Council, Inc., 5 Forsyth St., N.W. Atlanta, Ga. 30303
- Independent Precinct Workers' Handbook, National Conference for a New Politics, 250 West 57th St., New York, N.Y.

Education:

- The Political Machine and • Taxes, JOIN Community Union, both available from Richard Rothstein, 4502 N. Racine, Chicago, Ill.

• Be sure not to confuse authorizations and appropriations, particularly in federal legislation. The authorization indicates the maximum amount of money that can be appropriated. The appropriation, which is in a separate bill, indicates the maximum amount that can be spent (although that doesn't necessarily mean it will be spent).

-finance

How the government gets money:

To finance their activities, municipalities rely principally on taxing real estate and personal property (see also p. 20).

Real estate owners and businessmen with good political connections can usually get the tax assessor to under-assess their property so their taxes will be lower. In addition, properties of certain institutions and non-profit corporations are tax-exempt (e.g. churches usually own a significant amount of such real estate).

Cities supplement property tax revenues with a combination of the following: sales tax (check what's exempt -- food, clothing, drugs?), income tax (how "progressive" is it?), payroll tax (taxes wages of people who work in the city including commuters from the suburbs), and various fees and licenses.

States rely more on sales taxes than do cities, but also collect funds from fees, licenses and excise and income taxes.

Cities and states receive money from two other sources:

- grants-in-aid from the federal government and the state (in the case of cities) -- mostly for welfare, education and highway construction;

- borrowing it by issuing bonds. The interest earned from municipal and state bonds is tax-exempt; consequently they are usually bought by wealthy people eager to reduce their income taxes. State laws and city charters specify ceilings on level of indebtedness.

For information on local and state taxes (as well as a lot on expenditures) check the LWV, anti-tax groups, the local, county and state budgets, the Municipal Yearbook and the Census of Government (in the library). For additional material on bonds, see Moody's Manual of Municipal Bonds, found in most libraries, particularly business ones.

How the government spends money:

There are basically two kinds of budgets: operating and capital.

The operating budget is prepared for each calendar or fiscal year and includes the operating expenses of all government administrative units. A copy of the proposed budget will appear several times in the legal notices of at least one of the local newspapers before formal hearings on the budget; copies should also be available at city hall.

The capital budget lists upcoming expenditures for such capital improvements as sewers, schools, firehouses, etc.; it, too, is approved on an annual basis, but it usually follows fairly closely the Capital Improvement Plan, which is a six-year projection required as part of the Workable Program (p. 27).

Check not only on what money gets spent, but also who receives it. City contracts are on file in the comptroller's office (key contracts to watch for: insurance for city buildings, major construction; also which newspaper carry legal notices).

Organized Crime

Almost all information on organized crime will have to come from informal sources (possible exception: proceedings of hearings investigating crime) such as people in bars, newspaper reporters, lawyers and even the police (if you pose as a student).

To get an idea of things to look for -- e.g. numbers, bookmaking, loan sharking, labor racketeering, more legitimate business fronts, see the books on crime listed on p.

War On Poverty

Sooner or later it becomes clear to people working in, on the fringes of, or against the War on Poverty, that the government isn't seriously going to finance an assault upon itself -- at least not for very long.

Local anti-poverty agencies have either been extensions of the existing political and welfare agency powers-that-be, "liberal" and "enlightened" social engineering projects, or centers of controversy in which poor people, taking the "maximum feasible participation" rhetoric at face value, have challenged a defensive status quo.

Most of the money appropriated to fight poverty has gone into the hands of professionals and politicians, rather than the poor. Most program planning has been from the top down, rather than the bottom up. Of course there are exceptions -- for instance, the Child Development Group of Mississippi -- but these are the short-lived exceptions that prove the rule.

As a result of political pressures, both from the right and the left, the War on Poverty has undergone some changes since it was first begun with the Economic Opportunity Act of 1964. There has been some decentralization of authority, new guidelines issued, programs amended here and there, and restrictions placed on the activities of poverty program staff.

These adaptations seem to have forestalled for the present attempts to transfer what programs the Office of Economic Opportunity (OEO) now administers to other agencies (e.g. Head Start to Office of Education, Job Corps to Labor Department, etc.)

But things are still in a state of flux -- programs may undergo major changes or be phased out completely. Therefore the descriptions of anti-poverty programs which follow are fairly general and should be supplemented by any new amendments to the Economic Opportunity Act or guideline changes.

Programs

After each program is listed the title of the Economic Opportunity Act under which it is authorized and the agency that administers it. For a complete description and guidelines for each program, write to the OEO, Washington, D.C. 20506, or the participating agency.

Community Action Program (IIA, OEO):

CAP is a catch-all program providing funds for

a variety of special projects and the operation of local "umbrella" Community Action Agencies (CAA). The CAA is responsible for developing, approving and supervising the work of its "component" programs. Its governing board, according to guidelines issued in early 1967, is supposed to give one-third of the seats to democratically elected representatives of the poor.

Special programs funded under CAP include: Head Start (p. 66); Legal Services (p. 56); Community Health Centers (p. 44); Consumer Programs (p. 88); Neighborhood Multi-Service Centers: provide referrals to other social services in community and frequently offer such things as day care centers, remedial reading, job and literacy training. Sometimes the organizing of a council which is supposed to represent the neighborhood is done out of such a center.

Other CAP Programs: Upward Bound (education program to encourage high school students from poor families to go on to college); Foster Grandparents (elderly people become substitute parents to children in orphanages and welfare institutions); two rural programs: Assistance to Migrant Families and Indian Reservations.

VISTA (IV, OEO):

A domestic Peace Corps-type program, Volunteers in Service to America (VISTA) trains and assigns volunteers to work with various War on Poverty programs, state and local agencies and private social welfare groups.



Neighborhood Youth Corps (IB, Dept. of Labor):

NYC provides work experience for high school students with drop-outs in city or state agencies, hospitals and social service agencies.

Work Experience (V, HEW):

Work experience and training for "unemployed parents with dependent children, and other needy persons" -- usually people on welfare. Run by welfare departments on the local level.

Job Corps (IA, OEO):

Residential centers for unemployed teenagers providing training and work experience. Conservation Job Corps Centers are run by government agencies and urban Job Corps Centers by private corporations -- e.g. Litton Industries, Philco Corp., Federal Electric -- or state universities.

Other Programs:

Adult Basic Education (IIB, Office of Education); Work Study (IC, Office of Education -- part-time jobs for needy college students); Rural Loans (IIIA, Farmers Home Administration, Department of Agriculture); Small Business Loans (IV, Small Business Administration).

On the Local Level

Control of the local poverty program lies in the hands of the governing board of the Community Action Agency. Find out from the local anti-poverty office who serves on the board, who they represent, how they are selected and how much power they have (see p. 6 for how to find out "who" someone is).

Even if you discover that at least one third of the board consists of representatives of the poor, through informal sources check to see if these representatives are affiliated with any special group (e.g. the local political machine).

Find out which anti-poverty programs operate in

your city or nearby (e.g. Job Corps Centers). For each program check:

- who has the contract (Housing Authority, Welfare Department, Probation Department, Police, CAA, the city, a social service agency, private business or industrial corporation, or an independent neighborhood group?)
- how much the contract is for (the federal government contributes up to 90% of total cost; also check who pays local share -- city, other government agency, church, private group?)
- who is on the staff of the program (political appointees, local poor people, out-of-towners, social workers and teachers?)
- if the staff is unionized (AFSCME has been organizing anti-poverty workers in New York City, Washington, D.C. and California)
- what the salaries of various personnel are (are the director, consultants and professional staff paid very well and the poor poorly?)
- what kind of community organizing is being attempted either directly (out of Neighborhood Service Centers, organizing for poverty board elections) or indirectly (e.g. organizing mothers of children in Head Start, organizing rent strikes through a community health center).

Information about programs, staff and salaries is supposed to be public record and obtainable at the local anti-poverty office. Newspaper clippings and informal contacts should also be used.

If your group, interested in obtaining some "seed" money, wants to apply for a grant from the War on Poverty, write to the OEO for their Guidelines for Applicants. Also find out what the current procedure is for getting approval: is approval by the governing board of the local CAA absolutely necessary? Have groups independent of both the War on Poverty and the local powers-that-be ever obtained a grant before? Is the Regional OEO known to be sympathetic to groups like yours?

Community and Public Services

Social Service Agencies

The organizations offering social services in your city will probably be affiliated with a loose federation of similar groups called something like Council of Social Agencies, Community Welfare Council or Health and Welfare Council.

It no doubt publishes a directory listing and describing such agencies as the Salvation Army, Catholic Charities, and organizations which help the retarded, blind, disabled and unwed mothers, offer guidance counselling and place children up for adoption, with foster families and in orphanages.

Closely related to the Council of Social Agencies is its major fund-raising arm -- the United Fund (also called the Community Chest). The board of directors of the United Fund is usually composed of leading industrialists and businessmen.

From the United Fund itself, find out who is on the board of directors, and who serves on the committees and as chairman of the annual fund drives (see p. 6 for how to find out "who" someone is). Also try to find out how much money is collected, from what sources and to which agencies it goes (the fund may put out an annual report containing some of this information).

Of particular concern to community groups will be the availability of day-care centers, nurseries and other pre-school programs (see also Head Start -- p. 66). You will be able to find at least a partial list of existing day-care facilities in the Council of Social Agencies directory.

If you're interested in starting any kind of after-school, pre-school or day-care program, be sure to check state and local laws regulating their establishment and operation. Some states have almost no requirements; others insist that teachers must be experienced and accredited and that physical facilities meet certain health and safety standards.

Recreation

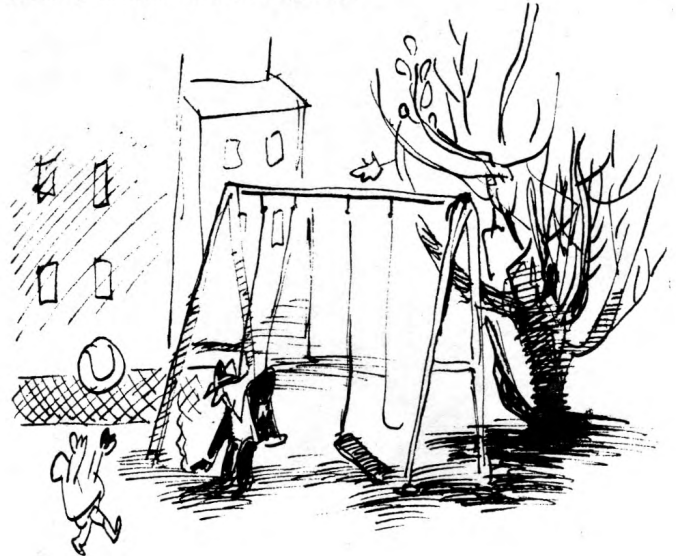
No one has to tell community people that they don't have enough recreational facilities or what kind of facilities they want -- they know already.

The main thing is to find out what the city plans to do about the situation and what places in the neighborhood people think would be good for new parks, playgrounds, swimming pool, indoor recreation center, etc.

For a run-down of existing facilities, check with the Park Department or the Master Plan (p. 27); What hours are facilities open? Are they well maintained? Are schools used?

For type, location and cost of proposed facilities see the Community Renewal Plan, General Neighborhood Renewal Plan, Capital Improvement Plan, Capital Budget or Park Department Budget (pp. 27, 38).

Check private recreation, too: YMCA and YWCA -- do they discriminate? Are their fees too high? Local Social and Athletic Clubs; private swimming pools; movie theaters, etc.



City Services

Garbage collection, street cleaning and street repair:

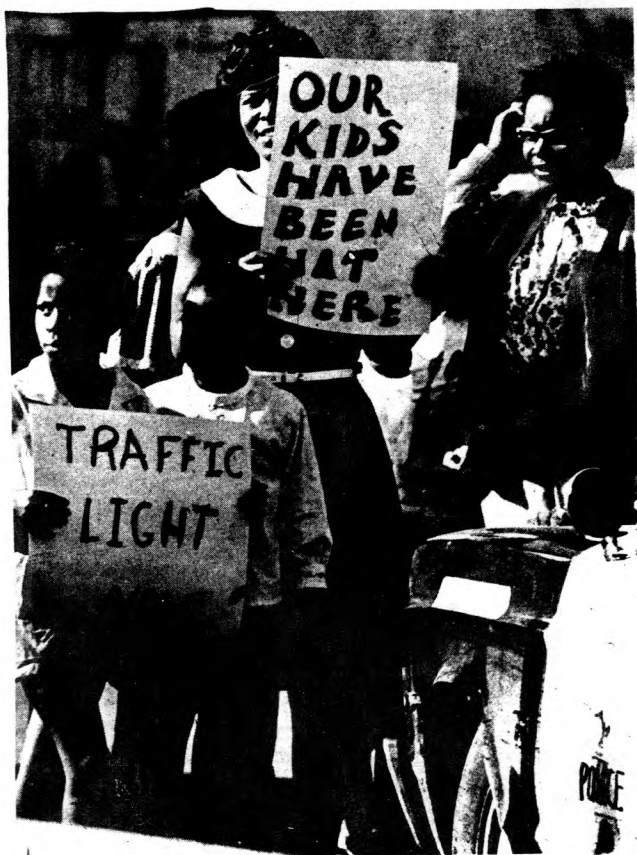
Find out how often garbage is collected and the streets swept (how many days a week and which days)? How does this compare to other parts of the city? (Check with Department of Sanitation) Is the city slow to repair streets and sidewalks?

Traffic control:

The need for a traffic light or stop sign at a busy intersection can become a big issue in any community -- only in poor neighborhoods you have more difficulty getting results from the city.

Make sure you know exactly who has authority to authorize, finance and install traffic controls (city, county or state-highway department, police department or other), so they can't just pass the buck or make empty promises in response to your demands (in Newark a fight for a traffic light was brought to a stand-still by official buck-passing).

Also check regulations affecting the operation of play-streets: who has the authority to designate a street a play street? What hours is it permitted to operate? Who is in charge of putting up police barricades?



Transportation

Public:

The major issues involving public transportation are its availability and its cost. If public transportation in your city is operated by a private corporation, check Moody's Transportation Manual for who sits on the board of directors and other information about the company. Equally as important is to find out who sits on the state commission

which is supposed to regulate intra-state public transportation.

Under the Mass Transit Act of 1964 the Department of Housing and Urban Development provides seed money for the development of local public transportation systems which are run by or later turned over to private companies.

Private:

Private transportation means cars, cars mean highways, and highways usually mean the displacement of hundreds of poor families who just happen to live in the path of the new road (this can also apply to mass transit -- for example, the new subway in San Francisco).

Keep up to date on proposed plans for major highways (see Master Plan, p. 27; also local, county and state highway maps). Find out who is in charge of building the road (city, county, state, regional authority -- e.g. Port of New York Authority) and from where the funds are coming. (Is it part of the federally-financed interstate system?) People displaced by highway construction are supposed to be compensated for moving (see p. 30)

Write to the Cambridge Civic Association, 1430 Massachusetts Ave., Cambridge, Mass. 02138, for information on their fight against an eight-lane inner-belt highway scheduled to displace 5% of the city's population; in particular ask for VI Speak which contains interviews with six families whose homes lie in the path of the proposed expressway.

Utilities

Charges and overcharges for telephone, gas and electric service are problems for everyone.

But a big headache for low-income families is scraping up enough money to make a deposit, particularly when deposits required in poor neighborhoods are higher than elsewhere. Another problem is the reluctance of utility companies to investigate complaints of mistaken overcharges in poor communities. Find out if this is true in your area. See Moody's Public Utilities Manual for information on the gas and electric company in your city. Also check who's on the board of the state Public Utilities Commission.

Health

"If you don't put your sweater on when you go out, you're going to get sick and have to go to Lincoln Hospital," a mother in the southeast Bronx warned her daughter recently. Other hospitals serving poor people across the country are viewed with a similar sense of horror.

Despite this reputation, the problem of health care is not usually seen as an issue by poor people, but rather as just one complaint among many. Nevertheless, it can turn into an issue, and quite an explosive one at that, as when the closing of St. Francis Hospital in New York resulted in long and loud protests from the community.

It has been often noted that "the poor get sicker and the sick get poorer."

This is the inevitable result of a chain of circumstances. The medical facilities offering care to "charity patients" are generally inadequate, uninviting and inconvenient; the cost of private care is too high. Consequently, poor people, as well as others, put off seeing a doctor or going to the hospital until it's absolutely necessary. This means they receive little in the way of preventive care (i.e. regular check-ups so disease can be detected before it becomes serious).

The medical care that people do receive comes from three sources: hospitals, clinics and private doctors. Hospitals are either public (usually run by the city, county, state or Veterans Administration), private non-profit (also called "voluntary") or proprietary (i.e. profit-making, often established and run by doctors).

There are emergency and out-patient clinics located in hospitals and also other health clinics which are not attached to hospitals.

What to Find Out

- Which hospitals and clinics service your neighborhood? Where are they located and how difficult is it to reach them by public transportation? Are they accredited? What kind are they (public, voluntary or proprietary)? Who sits on their governing boards and who are their administrators? (see p. for how to find out "who" someone is) How are they financed (from government funds, fees, endowments, contributions)? Is discrimination in any form practiced? (particularly if the facility receives federal funds under the Hill-Burton program -- see "Equal Opportunity in Hospitals and Health Facilities: Civil Rights Policies Under the Hill-Burton Program" available from U.S. Commission on Civil Rights).

- What kinds of services do clinics offer (emergency, out-patient, well-baby, sick-baby, pre-natal, dental, etc.)? Are the clinics either overcrowded or under-utilized? What hours are clinics open? (at night? on weekend?) How long does a patient have to wait to receive care (particularly in the emergency clinics)? What fees, if any, are charged? Who pays the fees -- the patient, the welfare department, medicaid, hospital insurance? Is medicine offered free or at cost?

- How many beds are in each hospital -- how many in wards and private rooms? What special facilities and departments does each hospital have?

- What percentage of the hospital staff is foreign (and have trouble speaking or understanding English)? In areas with a large Spanish-speaking population, does any of the professional staff speak Spanish? Are any of the employees unionized -- maintenance, kitchen, orderlies, nurses' aides, nurses, etc.? What union? Are there many staff vacancies? Did many workers in public hospitals and clinics get their jobs as the result of patronage? What is the attitude of the professional staff towards poor people?

- How do public health statistics for residents of your neighborhood compare with the rest of the city, metropolitan area and nation? (TB, infant mortality and VD are supposed to be the most significant rates in demonstrating lack of adequate medical care).

- Are private doctors available at night, on weekends and on "days-off" (sometimes almost all the doctors in an area take the same weekday off)? Will they make house calls? Which doctors and dentists in the area will accept welfare recipients as patients? Are there any unlicensed "doctors" fraudulently operating in the neighborhood? What do women in the community seeking abortions do -- use regular doctors, other abortionists, or home remedies? Are there many instances of malpractice (e.g. tying tubes, unnecessary operation or tooth-pulling) or poor practice (e.g. skimpy examinations and check-ups, anesthesia not used when it should be). What is the local Medical Society like?

- What are conditions like in hospitals and clinics? (rats, roaches, building violations: see p. for information on the housing code; is decent food served?) Try collecting and documenting the "horror stories" told by community people about hospital conditions and medical butchery.



The Sources

• city and state departments of health: they're likely to have public health statistics and information on city and state-run clinics and hospitals. For such information on a national level, write to the Surgeon General, Public Health Service, Department of Health, Education and Welfare.

• hospitals: individual hospitals issue annual reports, but they're not always easy to obtain. Best bet is to get a student or someone posing as a student to interview the hospital administrator, who is also a good source of data, and ask for a copy of the report (for public hospitals see above).

• unions: trade unions which represent hospital workers have amassed considerable information on hospitals and clinics they have already organized or want to organize. Getting it may be difficult, but if you have an "in" with such a union, use it. For public hospitals contact the American Federation of State, County and Municipal Employees; unions organizing voluntary and proprietary hospitals vary from city to city -- usually locals of unions established in other fields (e.g. Teamsters, Local 1199 of District 5 of Retail, Wholesale, Department Store Workers Union). Hospital workers themselves can tell you much about conditions in the hospitals.

• work in a hospital or clinic yourself: hospitals are so understaffed that it would be fairly easy to get a job as an orderly or nurse's aid for a short time; there are also opportunities for voluntary employment. Whether paying or not, a brief job can tell you more than almost any other source of information.

• hospital council: if your city is large enough there might be an association of hospitals (perhaps of just the private ones) which publishes statistical and descriptive information. If not, try the

United Fund or Council of Social Agencies (p. 41).

• people in the community: a formal or informal survey of neighborhood residents will give you a good idea of what health services are used (as opposed to what's available). "Health Services in Cooper Square" (available from Walter Thabit, 76 Reade St., New York, N.Y. 10007) is a good example of the kind of survey that can be done of where local people get medical care, how they feel about it, and the institutions offering it. It includes a more detailed listing of what information to get.

Community Health Centers

In an attempt to cure some of the ills which handicap the medical establishment in treating poor people, independent groups and the War on Poverty have opened community health centers designed to reorganize and improve the delivery of medical care and give the community some control in the running of the centers.

In general, the OEO-financed centers have been fairly successful in changing the delivery of health services for the better but haven't achieved much meaningful community control; on the other hand, independent groups, operating with volunteer professional help and scant resources, provide minimal services but have been able to involve the community more, largely because these centers grew out of multi-issue community movements (e.g. National Farm Workers in Delano, Calif.; freedom movement in Alabama).

For an overview of independent and OEO health centers as well as a good discussion of the relationship of health issues to community organizing, see "The Community Health Center" by Peter Rothstein, available from him at Box 277, Albert Ein-

stein College of Medicine, Eastchester Rd. and Morris Pk. Ave., Bronx, N.Y. 10461 (it will probably be revised and up-dated during the summer of 1967).

For information on independent community health centers, contact:

• **Student Health Organization:** Members of the SHO, which is a loose federation of local medical student groups, help set up and staff community health centers and aid community organizations in other health matters during the school year and in special summer projects. Regional contacts are: Paul Epstein, Albert Einstein School of Medicine, Eastchester Rd. and Morris Pk. Ave., Bronx, N.Y. 10461; Fitzhugh Mullen, University of Chicago Medical School, Chicago, Ill.; Peter Schnall, Stanford University School of Medicine, Palo Alto, Calif.

• **Medical Committee for Human Rights:** Formed in the early years of the civil rights movement, the "med committee" now concerns itself with health problems of poor people as well as Negroes. It operates several health centers in Alabama; chapters (there are about 15 nationally) investigate conditions in local hospitals, help with community health centers and in some cases push for abortion-law reform and increased birth control education. Contacts are: Quenten Young, 1512 E. 55th St., Chicago, Ill. 60615; George Wilson, 1520 Naudain St., Philadelphia, Pa.

On OEO-funded projects:

• "Of the Poor, by the Poor, or for the Poor?", a short paper discussing the Tufts Medical School health center at Columbia Point public housing project in Boston, and community health centers in general; by H. Jack Geiger, M.D.; available from Department of Preventive Medicine, Tufts University School of Medicine, 25 Bennet St., Boston, Mass. 02111.

Medicare & Medicaid

Organized medicine and insurance interests waged war for more than 20 years against the introduction of expanded medical care for the aged and medically needy.

But the apparent defeat suffered by the medical establishment when the 1965 amendments to the Social Security Act were enacted, may be changing into long-run victory. Doctors and hospitals have hiked fees with the promise of government reimbursement, and insurance companies have been guaranteed a slice of the Medicare pie.

Medicare:

Like Social Security, Medicare is an insurance program run directly by the federal government. The payment of social security taxes and voluntary

contributions entitle people over 65 as a matter of right to financial assistance in paying medical bills. You can get more information on the program from the local social security office.

Most of the billing is handled through private "fiscal intermediaries", which usually are large insurance companies. Find out from the local social security office or the national Social Security Administration in Baltimore who the intermediary is in your area; see p. 70 for how to find out more on the company.

Medicaid:

Medical Assistance, usually called Medicaid or Aid to the Medically Indigent (AMI), is a federal-state program authorized by Title XIX of the Social Security Act and is run on the local level by welfare departments. It provides for the gradual expansion of medical services offered and number of people covered, with the goal of comprehensive medical care for all people who can't afford it by 1975 (potentially more than 35 million people).

Initially (by 1970), Medicaid need only include recipients of categorical assistance (see p. 47). But there are also federal funds now available to states for including (1) comparable groups of medically needy people -- the aged, blind, and disabled and families with dependent children -- who have enough income for daily living but not for medical expenses, and who, except for income, would meet their state's eligibility requirements for public assistance; (2) all children under age 21 whose parents (even if they are employed) cannot afford to pay medical bills.

In order to qualify for federal funds after 1975, states must be providing Medicaid to all who are medically needy -- whether recipients of public assistance or not. There are several catches to the program:

- the definition of "medical need" is made by



each state (from very limited to very liberal -- for example, in New York a family of four with an income of \$6,000 after taxes is eligible);

- the recipient of medical assistance can go to a private doctor, but many doctors have refused to cooperate with the Medicaid program.
- while some eligibility requirements (e.g. residence) and application procedures are less strict than with welfare, Medicaid still involves a "means" test.

Write to the Bureau of Family Services, Welfare Administration, Department of HEW (Washington or regional offices) for a detailed description of the program. Check with your state and local welfare departments to find out how extensive the current Medicaid program is and what changes are planned for the future.

Generally good sources of information on Medicare, Medicaid and private health insurance plans are trade union benefit plans and trade union retired members groups.

Mental Illness

Many people who are mentally disturbed -- and some who aren't -- are "put away" in institutions and hospitals. Nearly all mental hospitals are public, usually run by states and sometimes counties. In addition, many regular hospitals have psychiatric wards.

Since people locked up in these institutions are obviously not in the community, the organizer will have no direct contact with them; however, he is likely to run into ex-inmates, and friends and relatives of people presently "away".

Find out what hospitals for the mentally disturbed and any other psychiatric services exist in your area (state and local mental health associations probably have this information). Then check basically the same things for these facilities as you would for regular hospitals and clinics (conditions, staffing, financing, discrimination, adequacy of care, etc.) plus commitment and release procedures.

Also try to get a sense from sympathetic lawyers about whether judges are particularly prone to sentencing defendants to prisons and hospitals for the "criminally insane". See Welfare Law Bulletin (p. 50) for case comments on civil liberties and mental illness.

Welfare

It was not long after America rediscovered poverty a few years ago that welfare recipients, living in what has been called "guaranteed poverty", started organizing to demand their rights.



The mushrooming movement that resulted has forced officials, the public at large and welfare recipients themselves to take a second look at the way the public assistance system works in this country.

What is usually called "welfare" is actually two different programs. One is financed in part by the federal government -- it covers special categories of people (therefore called categorical assistance), such as the aged, blind, disabled or families with dependent children. It is run by the state, frequently through county welfare boards.

The other, General Assistance, is commonly a state program run by each city or county, and a catch-all for people in need who don't fit into the categories or are on welfare for a very short period of time.

Compared with categorical assistance, the general assistance program (also called "general

relief" and "home relief") guarantees fewer rights, on the average makes lower payments, and doesn't even exist in several states.

Categorical Assistance

The vast majority of people on welfare receive money under one of the categorical programs, which are authorized by the Social Security Act. They include:

- Old-Age Assistance (OAA): for people over 65. These are grants and should not be confused with what is generally known as "social security", which is Old-Age, Survivors, and Disability Insurance (OASDI), and more recently includes Medicare (see p. 45). OAA is for the elderly who don't receive Social Security or don't receive enough of it to live on.

- Medical Assistance for the Aged (MAA): for people over 65 who don't receive OAA, but who cannot afford necessary medical services.

- Medical Assistance (MA, Medicaid or Aid to the Medically Indigent-AMI): for all recipients of public assistance and other people who are defined as medically needy (see p. 45). When this program is established in a state it replaces MAA and other forms of medical aid going to welfare recipients and is usually adopted just for that purpose rather than offering aid to a broad range of people.

- Aid to Families with Dependent Children (AFDC or ADC): for families with children under 18 (under 21, if still in school in most states) where one parent is partially or totally disabled or not in the home (parent may be separated, divorced, unmarried, in jail, in a hospital or institution, or dead). Children must be living with parent or specified relative. Also in many states, under temporary legislation, both parents may be present in the home with one parent partially or completely unemployed (ADC-U or ADC-UP).

- Aid to the Permanently and Totally Disabled (APTD or AD): for people who are unemployable because of a disability.

- Program combining OAA, AB, APTD and MAA called Aid to the Aged, Blind, or Disabled (AABD). States can choose to take joint plan or each one separately.

In order to receive grants from the federal government for categorical programs, each state must adopt a State Plan. This plan, to be approved, must show that it is in accordance with federal requirements.

Though it has never happened in practice, the Secretary of Health Education and Welfare can stop or decrease payments to states if the plan or its administration is found to be "nonconforming." Usually states, such as Alabama, have backed down when threatened directly with a cut-off.

A general and concise description of the welfare system is included in "Public Assistance under the Social Security Act -- Serving People in Need" (1966), available from Department of Health, Education and Welfare (HEW), Welfare Administration, Bureau of Family Services.

A pamphlet from the same bureau giving major provisions of welfare programs in each state is: "Characteristics of State Public Assistance Plans Under the Social Security Act: General Provisions -- Eligibility, Assistance, Administration" (PA Report No. 50).

Money & Rights

The two things that concern welfare recipients the most are

- public assistance payments are so low that few people on welfare have enough money to live on; and
- recipients' constitutional and human rights are constantly violated.

Assistance Payments:

Since each state is permitted to decide how much money it will give to people on welfare, the amount of assistance varies widely-- for instance, ADC average monthly payments per family range from \$32.38 in Mississippi to \$205.22 in New Jersey (as of June, 1966).

Each state defines its own standard of living that is used to determine who "needy persons" are. This assistance standard is based on basic needs, including shelter, utilities, food, and clothing, and in most states personal incidentals, medical and household supplies and certain "special needs".

An individual's need is defined as the difference between the state standard and his income or resources; in theory (and in practice in some states) the amount of assistance a person receives should be the same as the amount of his need as determined by the state.

In many states, however, welfare payments fall below determined because of limitations set by the state. The one used most often is setting maximum payments per recipient, per family or both (usually penalizing large families). This practice is being challenged in the courts in some states.

Another device involves setting payments as a percentage of the assistance standard (e.g. in Ohio budgets are about 80% of "need").

While recipients in many states have unmet needs according to each state standard, with few exceptions these standards fall below another estimate of minimum living requirements used by the federal government.

In this estimate, total living costs are presumed to be three times the cost of food under the "economy" food plan -- the lowest cost food plan developed by the Department of Agriculture. This figure (a little more than \$3,100 a year for a family of four) is what the War on Poverty calls the "poverty level." But even this poverty level doesn't provide enough money for health and decency.

The Department of Agriculture's next-to-lowest food plan, the "low-income" food budget, provides a more realistic basis on which to figure a poverty line.

A clear and complete explanation of all these different poverty levels is contained in a pamphlet



called "The Poverty Line" available from the Poverty/Rights Action Center (p. 49).

Yet another "poverty line", which is even higher than the others, is the "modest, but adequate budget" which was figured out by the Bureau of Labor Statistics in 1959. The AFL-CIO updates the budget every year to include cost-of-living rises (write to Research Department, AFL-CIO, 815 16th St., Washington, D.C.) A short memo on this poverty line and its relation to welfare organizing is available from the Center on Social Welfare Policy and Law (p. 50).

Two programs sponsored by the Department of Agriculture which sometimes help recipients to make ends meet are Surplus Food and Food Stamps.

Where in use, both are usually also available to the needy who are not on welfare.

The Surplus Food program gives food away free to eligible people, but the food is sometimes of poor quality and not very great variety.

With Food Stamps, one pays a lump sum on money each month in exchange for stamps worth more than the original amount when cashed in for groceries at most stores.

Rights:

Aside from those rights spelled out in the constitution and Bill Rights, the Social Security Act makes very clear specific rights that welfare recipients have. State Plans are supposed to embody these rights ensuring that (among other things):

- anyone wishing to make application for aid can do so and have it acted on promptly (decision must be in writing and reasons given if aid is denied);
- there be an opportunity for fair hearings for applicants and recipients who are dissatisfied with what the welfare department decides or if it fails to act in a reasonable period of time;
- methods of determining eligibility will respect the rights and protect the personal dignity of the individual;
- information from applicants and recipients be confidential;
- programs be in effect uniformly in all parts of the state;
- recipients have unrestricted use of assistance payments made in the form of money (For instance, they can have a phone, need not shop at certain stores, show receipts or pay debts. Exceptions include: vendor payments made to doctors or hospitals for medical services; restricted payments, such as a check made out directly to the landlord, which do not receive federal subsidies and can only be used upon proof of mismanagement of grant.)

But, few welfare departments adhere to the letter or the spirit of the law. Many case workers, welfare supervisors and special investigators have become well known for their intimidation of clients, disregard of civil liberties, and failure to treat recipients as human beings.

Specific practices include:

- payments: check are withheld, budgets figured too low, special needs unrecognized and use of money restricted.

- privacy: case workers or special investigators pay late-night or early-morning visits to recipients to see if there is a man in the house, or more often, question guests and pry unnecessarily into personal details of client's life.

- right to information: recipients are not informed about welfare regulations, how their budgets are made up or how they can appeal decisions through a fair hearing.

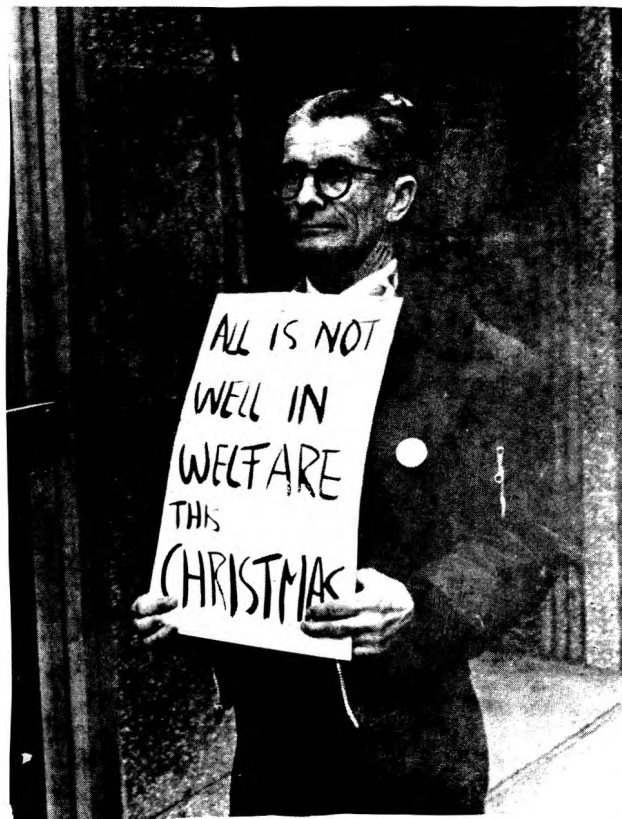
- broad interpretation of regulations: welfare denied or stopped because of lack of "suitable home" (usually means illegitimacy), "substitute parent" in home (means man lives in family and serves as father, therefore should be supporting family), "employable mother" (mother refuses or could get employment), and "non-cooperation" (which could mean just about anything).

- other restrictive rules such as residency requirements and making a "legally responsible relative" support a potential welfare recipient.

It's no wonder that welfare rights organizations have put demands protesting these and other practices in the form of a "Welfare Bill of Rights."

Fighting Back

Growing out of the emerging welfare rights movement, the Poverty/Rights Action Center (P/RAC) was established in May, 1966 and rapidly became the main information, research and coordinating



center for the activities of recipient organizations. You can write them (1713 R St., N.W., Washington, D.C.) for names of welfare rights groups in other parts of the country.

The Center publishes a bi-weekly newsletter and has already or is in the process of preparing booklets on: Organizing for Cash Benefits, Preparation of Welfare Handbooks, Your Welfare Rights, How to Negotiate, Effective Demonstrations, Fund Raising, Public Relations, How to Conduct a Meeting, Starting a Welfare Rights Organization, Models for Organizing, The Poverty Line, The Food Stamp Program, Guaranteed Income Plans, The Unemployed Parent Program, and Man-In-The-House Rules.

Almost essential to organizing welfare recipients and fighting the welfare department are pamphlets explaining in simple terms welfare rules and how budgets are supposed to be figured.

Such handbooks prepared by recipients groups range from blurbs of a few pages to 150-page manuals that can be used by recipients, organizers and lawyers.

"Guidelines for the Preparation of Welfare Rights Handbooks", written by staff members of the Center on Social Welfare Policy and Law (see below) is available from them or the Poverty/Rights Action Center. P/RAC can also send you copies of manuals prepared by other welfare rights organizations.

To prepare a simplified manual, it's necessary to check the following statutes, regulations and administrative rules:

• **HEW Handbook of Public Assistance Administration:** This is the set of regulations making specific the broad provisions of the Social Security Act. State Plans are supposed to conform to these regulations. Complete copies of this loose-leaf handbook are few and can only be found in HEW central and regional offices, state welfare department offices, and libraries of Schools of Social Work (it also may be printed in the Federal Register soon, and therefore available in most libraries and for purchase). The Bureau of Family Services will send specific sections upon request. (Center on Social Welfare Policy and Law (see below) has available a 65-page introduction to the Handbook, with excerpts of important section.)

• **State Plan:** This includes all state welfare laws, regulations and administrative procedures. The state statutes can be found in law libraries and welfare departments. Manuals governing administrative and budget procedures "should" be available at HEW main and regional offices, state and local

welfare department offices, and Neighborhood Legal Services Offices. Even though under most state "public information laws" (p. 6) these documents are open to the public, it may be difficult to see or obtain copies of the rules. While fighting for the right to access to these manuals, which may take a long time, it may be more convenient to beg, borrow or otherwise get a copy through a friendly case worker.

• **General Assistance:** Rules governing general assistance are located in the same places as those for categorical assistance, except not at HEW offices. In some states, general assistance manuals are the same or similar to those for categorical assistance.

The P/RAC and Center on Social Welfare Policy and Law have prepared a good little pamphlet explaining welfare laws.

If you plan a legal assault on the welfare system, see p. 56 for how to find a lawyer to handle court cases and help out with fair hearings. Legal assistance for lawyers as well as welfare rights groups is available from:

• **Center on Social Welfare Policy and Law**, 401 W. 117th St., New York, N.Y. 10027. Affiliated with Columbia University School of Social Work, this center provides assistance (e.g. all the legal work short of representation on major test cases, consultation on others) to lawyers and others representing welfare recipients. At also offers help in the preparation of welfare handbooks, runs training programs, publishes studies and policy papers, and has access to the HEW Handbook and most state manuals.

• **Project on Social Welfare Law**, New York University School of Law, Washington Square, New York, N.Y. 10003. The project is a national clearinghouse for information on welfare law, broadly defined. It publishes an excellent bi-monthly Welfare Law Bulletin (subscription free), which follows legal developments in such areas as unemployment insurance, workmen's compensation, social security, public assistance, public housing, child welfare services, landlord-tenant relations, consumer protection, and commitment of the mentally ill and retarded.

Control

If you want to challenge the welfare system, you have to know who exercises control at each level and who has the power to change various policies and laws.

For instance, the intake departments of most

welfare departments play a key role in keeping people off welfare -- and this procedure can probably be changed on a local level. Budgets are determined by the state -- and therefore the state legislature or administrative agency is the responsible body.

Find out if general and categorical assistance in your city are administered by the same agency or by different ones acting out of different offices. Check who sits on their respective boards and the relationship of each agency to the other (see p. for how to find out "who" someone is).

Relative financial contributions by federal, state and county agencies can be found in an annual publication from the Bureau of Family Services: "Sources of Funds Expended for Public Assistance Payments", as well as your state, county and local budgets (p. 38).

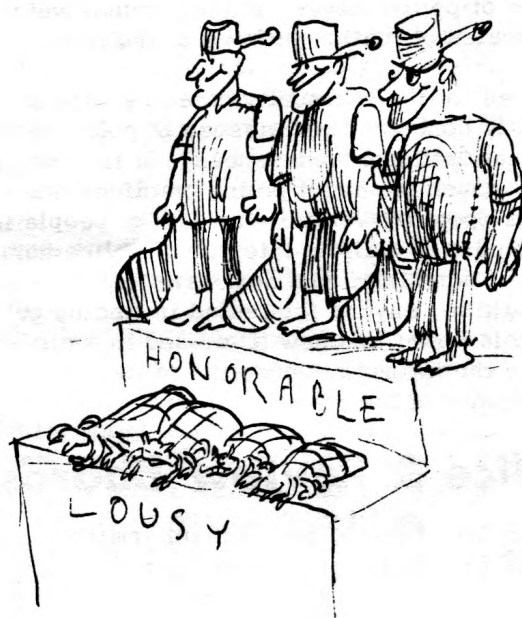
The best way to find out about the internal workings of the local welfare department is to get a job as a case worker or keep in close contact with sympathetic ones. In this way you can get inside leads for placing case workers and supervisors on a well-publicized "honor roll" and "louse list".

Moreover, you can get an idea of the extent to which case workers blackmail clients, forge reports or otherwise engage in fraudulent activity. Collusion with slumlords or grocery stores giving credit to recipients is also commonly found.

An independent union called the National Federation of Social Service Employees Unions often actively supports welfare rights organizations.

It has already been designated as the collective bargaining agent for most welfare department employees in New York, Chicago, Los Angeles, San Francisco, Baltimore and Gary, Ind. and is conducting organizing drives in several other cities.

Information can be obtained from them by writing to National Federation of Social Service Employees Unions, 932 Broadway, New York, N.Y.



Police, Courts and Lawyers

Riots erupting every summer in many American cities have brought to light a problem which has been a long-standing one for minority and low-income groups -- the blatant, and sometimes subtle, abuse of police power and the unequal weighing of the scales of justice in favor of the rich.

Even for the community organizer who is not directly concerned with issues of police brutality or other "official lawlessness", it is important to learn something about police practices and how the courts operate. Arbitrary arrests of people in the community as well as intentional police harassment of organizers and demonstrators are common. In addition, anyone interested in finding out who controls power and how it is used in a city cannot ignore the intimate connection of the courts with other parts of the power structure.

Police & Review Boards

You will have to get most information about the police from informal sources since little is published. Your local department may issue an annual report giving some idea of the structure of the department, number and kind of personnel (detectives, patrolmen, etc.) and reported (but very inaccurate) statistics on crime, arrests and convictions.

Posing as a sociology or criminology student may yield useful information in the form of written materials or interviews with the cops. It is possible that the state advisory committee of the U.S. Commission on Civil Rights has done a study of police practices in your area.

Such things as police corruption and relations with the political machine and organized crime are best learned from newspaper reporters who have covered police beats, lawyers, young guys in the community, and maybe members of the Negro Policemen's Association (if one exists).

If you can obtain the names, badge numbers, and beats of patrolmen and detectives, as well as license plate numbers of unmarked police cars, it could be invaluable for the organizer.

Most police departments have internal boards set up to review complaints of police malpractice

made by citizens. Although these boards offer little more than a whitewash, it is a good idea to



check with a lawyer or the police department to find out the procedure for filing a complaint. Also find out if reporting an incident will hurt the defendant's chances in court.

While few people claim that an independent or or civilian review board would be a cure-all for problems with the police, many community groups have demanded such a board.

A pamphlet from the American Civil Liberties Union (p. 57) called "Police Power and Citizen's Rights: the case for an independent police review board" (50¢) documents various kinds of police malpractice and outlines arguments for a civilian review board.

In several cities, some community groups, either despairing of ever achieving an official civilian review board or believing that it, too, would be ineffectual, have set up community-based boards which help victims of police misconduct to press charges against the authorities or maintain neighborhood patrols of their own to watch for instances of police brutality and intimidation.

For information on two of these programs write to:

- Citizens Alert, 19 South LaSalle St., Chicago, Ill. 60603; and

- National Alert Patrol, 5139 Westhaven, Los Angeles, California.

Pamphlets explaining your rights if arrested are often put out by the state attorney general's office, your local Civil Liberties Union or Neighborhood Legal Services office (p. 56-7). If none exists, ask a lawyer or law student to find out what the prevailing regulations (and actual practices) are in your area, since there is some variation from state to state.

Such pamphlets are likely to include: what constitutes a lawful arrest; when a warrant for arrest or search warrant is needed; what happens when you get to jail; your rights to a phone call and a lawyer; arraignment procedures, and your right to bail.

The Court System

There are two kinds of cases handled by the courts -- criminal and civil. A criminal case involves an action by the government against an individual for breaking a law. An individual brings a court action against another in a civil case (although sometimes the government can be a party in the case).

A serious criminal charge usually carrying a sentence of more than one year is called a felony. A less serious one is a misdemeanor and a very minor crime is often called an offense.

Each state organizes its court system differently, making it difficult to generalize about local courts. At the lowest level are the Magistrate Courts (also called Justice of the Peace Courts, Police Courts, Municipal Courts or Circuit Courts).

These "inferior" courts handle offenses, most misdemeanors, and civil cases involving a small sum of money.

More serious criminal cases and civil trials involving a large amount of money are tried in the Superior Court (also called County Court, District Court, Circuit Court, or Court of Common Pleas).

Often these courts, which are usually organized on a county basis, are divided into specialized parts: Surrogate's Court (also called Probate or Orphan's Court -- handles wills and sometimes adoptions); Domestic Relations, Family, and Divorce Courts; Criminal Court; and ones covering other civil matters, such as landlord-tenant cases.

Youthful offenders come under the jurisdiction of the Juvenile Court which in most states is not technically a criminal court. The court, in theory, is supposed to take a parental role toward young defendants, and as a result, children have not enjoyed the same constitutional rights given adults

in regular criminal courts (e.g. they can be denied bail, confrontation of accusers, and immunity against self-incrimination.) However, a recent Supreme Court decision ruled that juveniles are entitled to the same procedural safeguards as adults. It probably will take a while before the effect of this decision will be felt in local courts.

Above these trial courts are one or two levels of appellate courts (usually called state supreme courts) which hear appeals from the lower courts.

The federal court system, consisting of district courts, intermediate appellate courts, specialized courts and the U.S. Supreme Court, handles cases involving federal law, questions of constitutionality, and civil actions between citizens of different states.

Some cases ordinarily heard in a state court, such as civil rights cases, can be removed to a federal court, where they are likely to get a more sympathetic hearing.

Find out which courts function in your area and what is the jurisdiction of each. Then find out the name of the judge who sits on each court, how he is chosen (elected or appointed and by whom), how long he serves and how much time he has left to go.

You can get most of this information from your state legislative manual (p. 35), local Bar Association, or if necessary, the county clerk.

The administrative department of the state court system is likely to put out an annual report which can give you an idea of the volume of cases handled by each court. If some courts there is such a backlog of cases that defendants spend three or



our months in jail awaiting trial if they can't post bail.

Whether appointed or elected, almost all judges are sensitive to political pressure, particularly those on the lowest levels of the judicial system. From newspaper files, lawyers, and people in the community you can get a good idea of the reputation of each judge ("easy" or "tough") and what are his political and business connections.

Aside from the judge, probably the most influential figure associated with any criminal court is the prosecutor (also called the state's attorney, district attorney or circuit solicitor). He is the lawyer who argues cases for "the people" or "the state". He has sizable control over whether or not a case will be prosecuted and when it will be scheduled for trial. Find out who the prosecutor (for both county and city) is, how he got the job, his reputation, etc.

Court records are filed in the court clerk's office by docket number (the number assigned to each case). The case record will include the charge, any previous record, name of attorney, the verdict, and the sentence. Usually there will be an alphabetical listing from which you can get the docket number. If there isn't, look up the person's name in the clipping file of the local newspaper.

On Trial

When a defendant first appears in court after arrest, the magistrate sets bail (p. 55) and informs the defendant of the charge against him and of his right to be represented by a lawyer. This is usually known as the arraignment.

If the defendant is charged with a felony and can't afford an attorney, the court must assign him a lawyer. Constitutionally any indigent person accused of any crime should be entitled to assigned counsel, but in practice, only some states currently assign lawyers to misdemeanor defendants.

- Assigned counsel will be either:
 - a private lawyer who takes the case on a voluntary basis or is paid by the court;
 - a "public defender", a public employee who defends criminal cases involving indigents; or
 - a lawyer from the Legal Aid Society (in the few cities where Legal Aid Societies handle criminal as well as civil cases) or Neighborhood Legal Services Project (p. 56).

The case will be "continued" (postponed) until a later date if the defendant wants time to obtain a lawyer.

In the case of a minor crime, the defendant will plead either guilty or not guilty at this point. If he pleads guilty, the magistrate will then sentence him; if not guilty, he will be tried then or a later date set for a trial.

If the accused is charged with a serious misdemeanor or a felony, he is entitled to a preliminary hearing, although it is frequently waived by the defendant in some states. At this hearing the magistrate determines if there is "probable cause" to believe that a crime has been committed and if the accused has committed it, but he does not determine the question of guilt or innocence.

If the case survives beyond the preliminary hearing, a formal accusation is made. In about half the states a grand jury hears evidence similar to that in a preliminary hearing and then issues an indictment, if it believes the defendant should be held for trial. In the other states where grand juries don't exist, the prosecutor files an information which is similar to an indictment.

The accused then appears before the judge in a superior court for formal arraignment. This means that the formal charges are read to him and he pleads guilty or not guilty. If he pleads not guilty a trial date will be set.

The defendant is entitled to a jury trial for a felony charge and in several states also for a misdemeanor (although it likely that a jury trial can be demanded for almost any criminal charge).

The jury determines the verdict, but the judge does the sentencing. The judge will often base his sentence on a pre-sentencing report prepared by the probation department on the defendant's background.

Jail or Bail

A defendant can be released during the period between his arrest and trial if he deposits money or posts a bond to insure his appearance at trial. The amount of the bail is set by a magistrate or in some cases at the police station.

The bail system discriminates in favor of the rich, since few poor people can afford to post bail themselves or even pay a fee to a bondsman to post it for them.

You can find out how the bail system works in your state and city from the local bar association or someone at a nearby law school.

In recent years there has developed a growing bail reform movement sparked by the Vera Institute



of Justice, 30 E. 39th St., New York, N.Y. 10016. Vera has available free an excellent report on the bail system called "Bail in the United States: 1964", proceedings of several conferences on bail reform, and information on their three major projects:

- release on recognizance: First tested out in Manhattan starting in 1961, this project demonstrated that the courts will grant releases on recognizance (r.o.r.) -- release on one's honor pending trial (also called pre-trial parole) -- instead of setting bail if they can be given verified information about a defendant's reliability and his roots in the community. The project was so successful that the practice of interviewing defendants and recommending release for many spread to hundreds of other cities. Check to see if such a "bail project" exists in your community, how it works and how extensive it is.

- summons instead of arrest: in this project, a person, brought to a police station house accused of committing a minor crime, such as petit larceny, simple assault or malicious mischief, is interviewed by law students to determine his roots in the community. If the defendant meets the minimum requirements, it is recommended that a summons be issued instead of the accused being booked and detained until being brought before a magistrate. A summons, such as that given out for a traffic offense, is a court order directing the defendant to appear in court on a particular day.

- release in the custody of an organization: potentially very important for community organizations, this two-year pilot project which began recently in Manhattan involves the release of prisoners awaiting trial without bail in the custody of churches, community groups, social agencies and labor unions. These groups vouch for a defendant and assure he will be present for trial.

The fee (premium) that bail bondsmen can demand for posting bond is usually set by state law and averages about 10% of the total bond. Not regulated by law are the "extras" he may also demand, such as substantial collateral or a promise to use a particular lawyer. Most states require that bondsmen be backed by surety companies having enough funds to meet forfeitures.

Most bail bondsmen in Illinois have been put out of business by a new state law which permits the defendant to pay 10% of bail to the court; when he appears for trial, he receives 90% of that deposit back.

Check with informal sources (mostly lawyers and newspapermen) to find out about the connection of local bondsmen to court officials, police, lawyers, politicians and organized crime.

Information about overcrowding, bad conditions, brutality and corruption in state prisons, county and city jails and police lock-ups is best obtained from people in the community, lawyers, and newspaper reporters. Statistics can be found in annual reports of the U.S. Bureau of Prisons -- your state or county may also issue annual reports.

Lawyers and Legal Assistance

Organizations offering legal assistance differ somewhat in their purposes and in the quality of their legal work.

Some seek to work closely with community organizations, others principally provide legal services for people who can't afford them, still others are mostly interested in handling cases in which a precedent is likely to be set. Some offer help not only with criminal cases, but also landlord-tenant, and consumer matters, and problems with such administrative agencies as the welfare department, public housing authorities, or unemployment compensation office.

Be sure to first check the reputation of any lawyer or legal assistance group with which you become involved, because many may not be sympathetic to the goals and tactics of your organization.

On the local level the two organization providing the broadest range of legal aid for the poor are:

- Neighborhood Legal Services: Funded under the Community Action Program of the War on Poverty, Neighborhood Legal Services offices exist in nearly 200 cities. They are supposed to provide legal aid for individuals and organizations who cannot them. Their lawyers can also help with the drafting of legislative reforms. OEO guidelines specify that the poor must be represented on the board of the Neighborhood Legal Services Project. Check with your local War on Poverty to find out if there is a Legal Services Project in your area. OEO in Washington has available guidelines for legal services projects and how to apply for one.

- Legal Aid Society: There are Legal Aid Societies in almost all cities of at least medium size. Most handle civil cases for any person who cannot afford a lawyer. A small number also take criminal cases that are assigned by the courts. Because of extremely high caseloads, the quality of their legal work is not very good. Check your phone book for the local office.

National organizations having lawyers in most parts of the country who handle without fee cases involving primarily the denial of civil rights and civil liberties, but also "poverty" cases, are:

● American Civil Liberties Union (ACLU): The ACLU is a decentralized federation of state civil liberties unions. Participating attorneys on a local level handle cases which involve the denial of constitutional rights and which are likely to set a precedent. Check to see if there is a CLU in your city in the phone book. Otherwise, write to the national office, 156 Fifth Ave., New York, N.Y. 10010.

● National Lawyers Guild: The Lawyers Guild is an association of lawyers sympathetic to community groups who will usually handle civil rights and civil liberties cases, particularly unpopular ones. Contact the national office: 5 Beekman St. New York, N.Y.

● Scholarship, Education and Defense Fund for Racial Equality (SEDFRE): SEDFRE has staff and volunteer attorneys in many parts of the country, but mostly in the South, who handle cases arising from civil rights and anti-poverty activities. Contact national office: 150 Nassau St., New York, N.Y. 10038.

● NAACP Legal Defense Fund, Inc. (Usually called the "Inc. Fund" or Legal Defense Fund): Originally set up to handle civil rights cases through cooperating attorneys, the legal defense fund has now moved into the field of poverty law. It is associated with the National Office for the Rights of the Indigent (NORI) which will handle precedent-setting cases on appeal referred by offices of the Legal Aid Society, Public Defender, Neighborhood

● Law Projects and individual lawyers. The Inc. Fund's new Division of Legal Information and Community Service will provide legal education for ghetto residents. National office: 10 Columbus Circle, New York, N.Y. 10019

● Law Center for Constitutional Rights: This center has lawyers on the East coast and in the South who will handle test cases in almost any area. Address: 116 Market St., Newark, N.J.

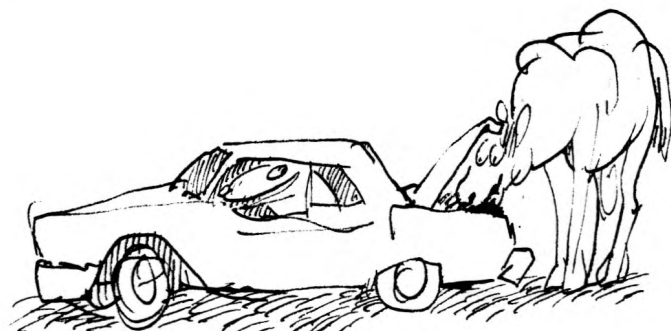
● Emergency Civil Liberties Committee (ECLC): ECLC has lawyers in most parts of the country who take cases involving Bill of Rights guarantees. Address: 421 Seventh Ave., New York, N.Y.

While law students in most states can't argue cases in court themselves they can provide valuable assistance to lawyers in researching and writing briefs, and to community organizations in doing research on legislation. They can offer education and advice on legal matters to organizers and people in the community.

The Law Students Civil Rights Research Council (LSCRRRC) has chapters at more than 70 law schools and has a summer intern program for law students who want to work full-time with community organizations. If there is a law school in your city, see if it has a chapter or write to the national office, 156 Fifth Ave., New York, N.Y. for more information. The National Lawyer's Guild (above) also has a student section.

Consumer Action

The American consumer has been compared to the plowhorse in the Kentucky Derby: no amount of training and educating will place either on top.



consumer as plowhorse.

Education alone can do little to change a system which devotes itself to exploiting the consumer, yet most efforts unfortunately have emphasized informing the buyer how to be wary, rather than organizing to protest the seller's practices, prices, and profits.

Food Buying

The consumer's plight is obvious when he goes to buy food. Confronted by a wide variety of brands, each of which is packaged in a range of odd, fractional weights, he is little better off than the medieval tradesman who faced different types of measures in every country, province and city.

For those products packaged for each customer individually, like meats, there is the added danger of thumb-on-the-scale and other add-on devices.

The "Truth-in-Packaging" bill recently enacted by Congress in a watered-down version may help discourage misleading and inadequate package labeling, but will not deal with the many other abuses found in the grocery and supermarket.

The price of advertised "specials" is not always marked over the regular price, so that check-out girls, in a hurry, often ring up the regular price. In some cases, store managers have actually ordered check-out girls to add a certain amount onto each bill; they presumably pocketed the excess at the end of the day.

And another common complaint is that the gimmicks, games and give-aways in the stores drive prices up.

The poor, however, confront a host of additional problems. Supermarkets in poor areas sometimes

charge higher prices than their branches in middle and upper income areas, and on the days welfare checks are issued prices in low income areas may rise an additional few cents, especially on staple items.

Moreover, the quality of food in poor areas is generally below that in richer areas; fruits, vegetables and meats are sometimes days, and even weeks old, and may even be produce that was unsellable in the suburban branches.

The conditions in the stores themselves sharply contrast to those in the suburbs: the store is sometimes filthy, with aisles littered with trash and rotten food, a haven for rats and roaches. Unable to travel very far to other stores out of the neighborhood, low-income shoppers are trapped by what is immediately available.

To get information useful in documenting grievances and protesting abuses, conduct a survey of prices (see also p. 79). This involves drawing up a list of food items standard in the area (specifying one to two brands and sizes for each item, so that comparisons can be made) and checking the prices and quality of these items in several chain stores, and also several branches of the same store in different income neighborhoods.

The survey should be conducted on several different days over several weeks; food prices fluctuate not only on welfare check days, but also quite normally from day to day, as supply and demand vary (especially true for fruits, vegetables, meats, and dairy products).

- Find out if there is a state or local consumer-fraud bureau and how to file a complaint with it.
- Check to see if the Department of Markets, Bureau of Weights and Measures (or similar such city agency) requires merchants to obtain licenses (to sell certain things, to operate particular scales, etc.) Also find out what constitutes a violation, how to report one and whether or not agency representatives ever make inspections on their own.
- Find out how the housing code (particularly the health and sanitary provisions) applies to stores (see p. 14).
- Speak with sympathetic employees or former employees of neighborhood stores. They are usually the best source of information about cash-register add-ons, storeroom conditions, etc.

● See p. 70 for how to research supermarket profits and financial structure. Groups active in the fall of 1966 supermarket boycotts have already gathered much of this information for their local areas. A report on the supermarket industry is available from the National Farmers Union, 1012 14th St., N.W. Room 1200, Washington, D.C.

Establishing alternate institutions is another way of attacking the market system. Cooperative food stores have been around for a number of years, mostly in middle-income areas; more recently a more informal arrangement known as food-buying clubs has emerged in low-income neighborhoods.

Generally these work as follows: some kind of central office is set up, where anyone in the neighborhood can bring a shopping list; the combined list is taken to a wholesaler or anywhere where goods can be purchased in bulk, and each shopper eventually picks up his order at the central office. Such an arrangement in East Harlem saved families about 35-40% on their food orders.

You can obtain a pamphlet on how to start a food-buying club (as well as any other kind of cooperative -- nursery, consumer, housing, credit union, etc.) from the Cooperative League of the U.S.A., 59 E. Van Bruen St., Chicago, Ill. 60605. They also have information and leaflets on consumer education especially written for low-income neighborhoods in English and Spanish.

Credit

Credit is another major trap for the consumer, and poses special problems for low income areas because of dependence on local stores and the pervasiveness of the door-to-door salesman.

There are, basically, two types of credit: loans (available from banks, finance companies, credit unions and loan sharks), and installment buying.

Both involve paying a finance charge which is usually stated either as a certain percent per month or as a certain number of dollars per one hundred dollars of the loan or purchase price to be repaid in monthly installments. In some cases the charge is not stated at all; the borrower is simply told that he need only pay ten dollars down and ten dollars a month. In none of these instances, however, does the borrower know the annual rate of interest or the total finance charge.

The failure of lenders to state total finance charges also obscures the fact that the consumer pays higher charges the longer he takes to pay off what he owes. The "Truth-in-Lending" bill, which has just about been passed by Congress, will compel some creditors to state the true annual interest rate as well as total finance charges in dollars and cents.

The complexity of interest rates and finance charges makes it easy for door-to-door salesmen and local merchants to pressure low-income families into purchases with exorbitant installment payments, without them realizing what they are getting into.



Food freezers valued at \$300 have been sold door-to-door for prices ranging from \$800 to \$1,200, with additional credit charges; there are even greater costs if the consumer insists on the food that was supposed to come along "free" as part of the package deal. Families frequently find themselves paying more than 200% interest a year in such deals.

The credit contract is another source of trickery. People are often induced into signing blank contracts, which the salesman can later pack with all sorts of unwanted items.

Moreover, the fine print can sometimes reveal that even if the purchaser returns the merchandise, he must still continue payments. If he stops, he may end up having to pay not only the balance of the bill, but also legal costs remaining after the goods have been resold.

The legal steps taken against the borrower who has defaulted on his payments play special havoc with the poor. Merchandise can be repossessed, and is sometimes then sold at public auction for a fraction of its value; the original purchaser is still liable for the balance of what is owed.

The creditor can also garnishee the debtor's salary, which means that he gets a court order to have a set amount taken out of the debtor's salary until the balance is paid off.

Although the debtor is supposed to be warned by the court that a garnishment has been ordered, the court processes frequently are never served, especially in poor neighborhoods. The first a debtor knows of the garnishment often is when he is fired



by the employer who doesn't want to burden his office with additional bookkeeping, which is not at all uncommon.

Furthermore, the garnishment includes not only the unpaid balance, but also the process server's fees, the entering judgment and execution judgment costs, and the Marshall's fees.

A civil rights group in Washington, D.C. is urging ghetto residents to wipe out consumer debts by applying for bankruptcy. Filing fee for bankruptcy is only \$51, is "payable in installments and no down payment required." Filing has the effect of blocking repossession and garnishment proceedings.

Several states have laws regulating credit, and in a few there are sections of the civil court which aid garnished debtors. An excellent summary of New York State credit laws can be obtained from the City of New York Community Development Agency, Human Resources Administration, 100 Church St., New York, 10007. Such pamphlets may be available in other states from the state banking department.

About 10% of the nation's small investment credit is handled by credit unions, which are a form of cooperative offering low interest rates to lenders. For information on credit unions write to CUNA International, Inc., Box 431 Madison, Wisc. 53701 or obtain a copy of "Credit Unions, Basic Cooperatives" from the Cooperative League of the USA. See list at the end of this section and p. 88 for more sources of information on credit.

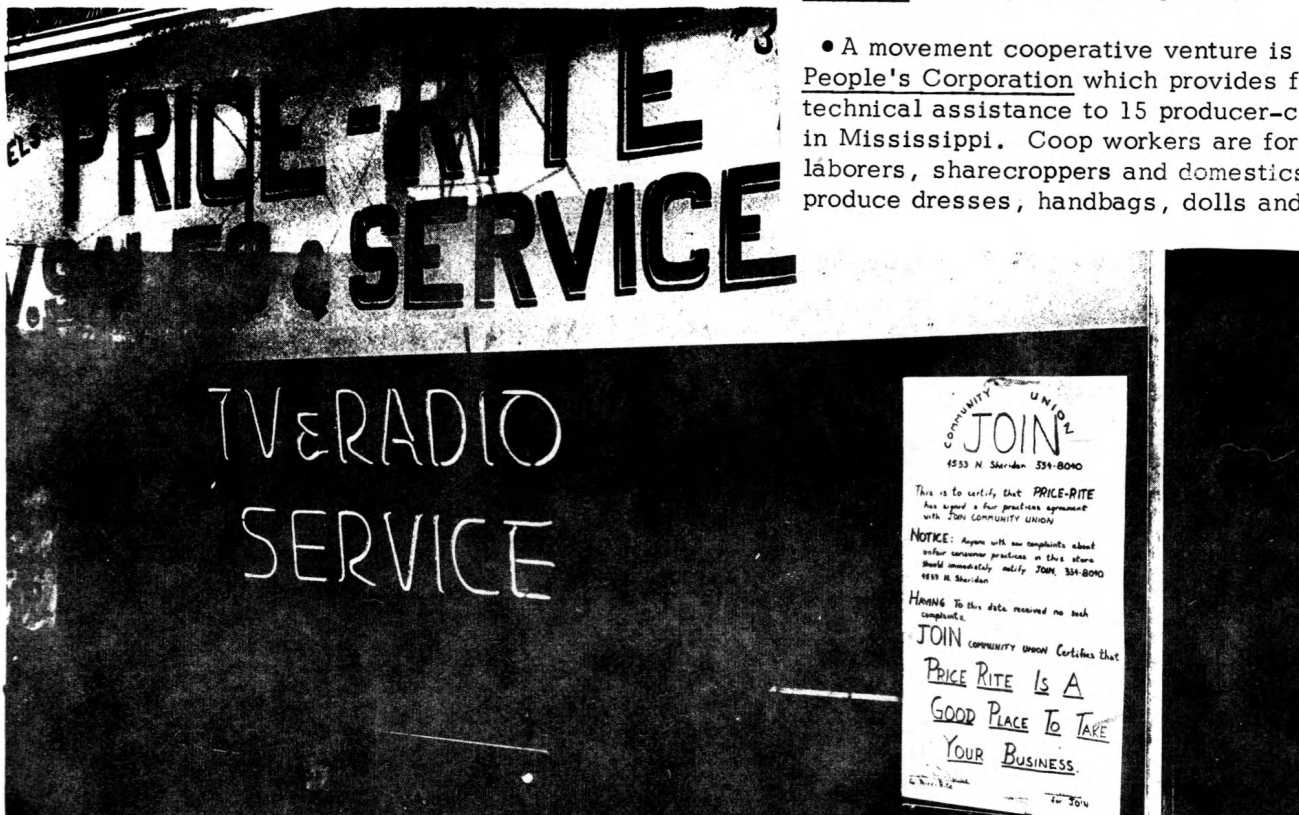
See p. 56 for where to find legal assistance with consumer problems. The Welfare Law Bulletin carries news of important court cases.

Other Consumer Problems, Protections and Projects

- Better Business Bureaus in most cities are pretty finky outfits, but it still might be worthwhile to check through their "black list" for leads about neighborhood stores and businesses.

- Watch for a growing interest in congressional investigation of complaints against the auto insurance industry (see also p. 72)

- A movement cooperative venture is the Poor People's Corporation which provides financial and technical assistance to 15 producer-cooperatives in Mississippi. Coop workers are former farm laborers, sharecroppers and domestics who now produce dresses, handbags, dolls and other handi-



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 This is to certify that PRICE-RITE has signed a fair practice agreement with JOIN COMMUNITY UNION
 NOTICE: Appear with no complaints about unfair consumer practices at this store. Should immediately notify JOIN, 334-8040, 4533 N. Sheridan.
 Having to this date received no such complaints.
 JOIN COMMUNITY UNION Certifies that
PRICE RITE IS A GOOD PLACE TO TAKE YOUR BUSINESS.

-political parties

You can get a good idea of the formal structure of local political parties from the election laws (obtainable from the Secretary of State) and from the party itself -- though not usually .

Then try to find out who fills the various slots: ward leader, committeeman, precinct captains, etc. by:

- going to the ward committee office and asking for a copy (if they have one) of the glossy booklet printed up for annual ward banquets, which will contain a list of precinct captains and ads from affiliated business people, contractors, etc.;
- ask people in neighborhood bars who their local precinct captains are.

Informal sources will be best for discovering who really has power in the party (also be on the look-out for people who hold no formal position), whether or not the minority party is a "captive" of the majority one, and to what extent local precinct and ward committees are "paper" ones .

If local elections are technically non-partisan, find out to which party each "non-partisan" candidate belongs (don't be surprised if they all belong to the same party).

It is almost impossible to get an accurate picture of where political parties and independent candidates get their financial support. The federal government and most states have some sort of "campaign contributions reporting" act, but it usually only applies to donations of more than a certain amount to political parties .

Most contributors get around this by giving to an "independent" "Citizens for Joe Politician"-type committee or donating "in kind" -- i.e. directly paying the bills for printing posters, etc.

If you're interested anyway in checking what's available see:

- Congressional Quarterly for congressional and presidential races;
- State secretary of state and city and county clerks for state and local contests;
- who advertises in program books for testimonial dinners;
- who gets contracts with the city (see budget section below) for more indirect leads to which firms and businessmen are probably contributing to campaigns .

-elections

Election laws are important particularly if you want to get into politics as well as understand it. While writing to the state Secretary of State for a copy of the election laws, also ask for the political calendar listing when and where petitions, forms, etc. have to be filed for particular elections .

The election laws can tell you rules governing the nomination of candidates (primaries, party conventions, independent nominations), procedures for getting on the ballot and eligibility for voting .

Find out who has responsibility for what in placing candidates' names on the ballot and administering the actual election (e.g. secretary of state, county superintendent of elections, county or city election board -- who holds these positions?).

Obtain from secretary of state and city or county board of elections Instructions for Election Day. Try to find out what experience any local insurgent or reform groups (and Americans for Democratic



Action) have had in getting and using election information.

The best places to get election statistics broken down by ward and precinct (also called election district) is the city clerk's office, for local elections, and the county clerk for county, state and congressional elections. The secretary of state, COPE, the legislative manual and other

Education

Public school systems have been taking quite a beating lately. They have been subjected to picketing, student boycotts, sit-ins and teacher strikes.

But it's unclear whether or not the bureaucratic inertia of the educational establishment has been budged much in the direction of decent education for all children.



Few people even agree on the meaning of decent education. The strategies and tactics of groups cover a broad range of approaches, and consequently, the type of information gathered for any school fight and how it is used will depend heavily on the way your organization thinks change will come about in the educational system.

One or more of the following approaches has been emphasized by various organizations, illustrating the considerable diversity that exists:

- better facilities, curriculum and teachers: demands usually call for more money for better facilities (more schools and classrooms to ease overcrowding, libraries, laboratories, etc.); the inclusion of more academic ("college preparatory") courses in schools in poor neighborhoods; and more teachers with full certification.

- compensatory education: this involves pumping extra programs, such as pre-school, remedial reading and special guidance, into poor neighborhoods to "compensate" for previous inadequate education or presumed inadequacies in the kids' homes and neighborhoods.

- integration: groups focusing on integration usually believe either that (1) integration is important in itself or (2) that Negro children will not receive quality education in segregated schools; or both.

- how and what is taught: broad dissatisfaction with the methods and content of current public school education, whether in the slums or the suburbs. Several teachers have tried setting up their own schools or experimented in the public schools with a less-authoritarian and less-structured approach in the classroom and a changed curriculum.

- community participation and control: this approach includes (1) demands for community control of the choice of personnel in public schools and in some cases, control of curriculum; (2) pressing for the employment of community people in the schools as teacher aides, etc.; (3) setting up private "community schools" run by parents and teachers themselves, sometimes combining community control and participation with new teaching methods (see above).

The Sources

The field of education has an abundance of reports, statistics, agencies, organizations, study commissions, etc., but a scarcity of accessible materials that are really useful to community organizations.

The educational establishment's bureaucracy is defensive and difficult to penetrate; its jargon, unnecessarily complicated and esoteric. This often presents problems in getting information. It may be necessary to go to three or four sources before you find the information you seek -- and even then you may have no luck.

The next several pages list where you should look for information; the following ones deal with what information you're likely to need.

Public Agencies:

Local Board of Education: the most logical place to go for basic facts about the school system: e.g. names and boundaries of schools, expenditures, number of children attending, etc. Also, probably the most difficult agency to get information from. Secretaries to the principals of individual schools sometimes will provide information about their school more readily.

State Department of Education: good for general statistical information (particularly for comparisons with other cities in the state), state laws and regulations affecting local school systems (e.g. source of funds, policy on "racial balance").

Federal Agencies: The Office of Education of the Department of Health, Education and Welfare (HEW), the Office of Economic Opportunity (OEO) and the Department of Agriculture can provide information on the programs they sponsor as well as special studies and bibliographies in the field.

Civil Rights Agencies: Your local or state Human Rights Commission has probably done studies on schools or has other information available. The U.S. Commission on Civil Rights, in particular, has published some good material (see p. 88).

Private Organizations:

Civil Rights Groups: Check with local and state chapters of NAACP, Urban League, CORE, SNCC, etc. -- many have already collected useful information.

Parents' Associations and Parent-Teacher Associations: Many schools have chapters of the PTA which are part of the state and national Congress of Parent-Teacher Associations. In other schools just parents, or parents together with teachers have formed organizations not affiliated with the PTA -- in some cases completely independent and in others part of a city- or county-wide federation (e.g. United Parents Assn. in New York City)

"Better School" Groups: In many cities there are independent citizens' groups dedicated to improving the school system. Often moderate in approach, they sometimes have access to information not available to other groups and may be willing to share it with other organizations.

Diocesan Board of Education: If a high percentage of the children in your city or neighborhood do not attend public school, you may want to find out more about the parochial schools. You can approximate the percentage of children attending parochial schools from the Census Tract Reports-PHC (1) (p. 83) which give figures for both public and non-public school enrollments by census tract.

Other organizations not primarily concerned with education: Some organizations make available materials which include things on education, such as (1) League of Women Voters (p. 34) -- general structure of school system and some financial data; (2) Chamber of Commerce -- same as LWV; (3) anti- or pro-tax groups -- financial and tax information, probably comparative.

Teachers:

National, State and Local Education Associations: The main "professional" organization of teachers and administrators is the National Education Association (NEA), composed of state and

local affiliates. Large research and publishing departments are maintained at the national and state levels and sometimes at the local one. Check phone book for state and local offices: address of national office: 1201 Sixteenth St., N.W., Washington, D.C. 20036.

American Federation of Teachers: Affiliated with the AFL-CIO, the AFT is a trade union which has won the right to represent teachers in bargaining elections in many cities, often against local NEA chapters. Although its local and national research departments are not quite as elaborate as the NEA's, its approach is not usually as moderate and the information it has available will probably be more useful to community organizers. Likewise, check phone book for local office or write AFT, 716 North Rush St., Chicago, Ill. 60611.

Individual Teachers: While most teachers keep a professional code of silence about the failings of the school system, there are some disgruntled and usually young ones who are glad to discuss what's wrong, particularly important things you can't discover from statistics and organizational charts. Student teachers can also provide this kind of information.

Colleges, Universities and Research Institutes:

Few institutions of higher learning have been able to resist the temptation of doing a study of an entire school system, a particular school, a teaching method or curriculum, or some other related aspect of public education. Check the public library and nearby college libraries, teachers' colleges, and urban and educational research institutes for possible studies and doctoral dissertations.

Newspaper Files:

Try to get access to newspaper libraries and files. In addition to finding information on the

For Organizing

Public Education -- a good short critique of the public school system in simple language; available from Richard Rothstein, 4502 N. Racine, Chicago, Ill.

An Approach to Organizing High School Students by Marc Kleiman, available from SDS, 1608 W. Madison St., Chicago, Ill.

High School Organizing by Michael Klare, in June 30, 1967 issue of Inter/Change, National Conference for a New Politics, 250 West 57th St., Suite 1528, New York, N.Y. 10019.

board of Education in general, you're likely to find things on individual schools.

Parents and Students:

Students are, of course, your most reliable source of information about what really goes on in the schools. Parents, particularly those with several children attending school, also have a pretty good idea of what happens.

WHAT TO FIND OUT:

It's hardly likely that you'll need or want to gather all the information suggested below -- let it just serve as a check-list.

-control

Who are the members of the Board of Education? (see p. 6 for how to find out "who" someone is). How long do they serve? Are they elected or appointed -- and if appointed, by whom?

Is the jurisdiction of the school system the same as the local political unit (city, town, boro) -- or smaller or larger?

Is the Board of Education mostly a rubber stamp



for the school administration or does it really exercise control over important policy matters? (Attend Board of Education meetings or check minutes).

What is the structure of the school administration? Who is the superintendent of schools, how is he appointed and to whom is he responsible? How centralized is decision-making and authority?

Who is in charge of and what is the procedure for the appointment of principals, teachers and

other personnel? What are the procedures for "removing" (suspension, dismissal, transfer) such school personnel?

How much control does the State Department of Education have over local school boards? (For instance, Massachusetts and New York threatened several cities with a fund cut-off unless they achieved more racial balance in their schools).

-funds

How much money does the city, state and federal government contribute toward the local school budget? Does the Board of Education have power independent of the city to levy taxes? Are any revenues from taxes or bond issues specifically earmarked for education?

How are the funds spent? (Get a copy of the operating and capital budgets.) Does the budget require approval by the electorate or the Board of Education?

A few key figures to look for are: per pupil expenditure for entire system and each school; capital expenditures for new school construction, particularly if there is overcrowding. Try to get comparative figures for different years, different schools and different school systems.

-facilities

What is the age and physical condition of school buildings and grounds? Are there violations of the health, building or fire codes? (see p. 14) Schools in slum neighborhoods frequently are fire traps, infested with rats and roaches, and structurally unsound.



Are the schools overcrowded? How many classrooms are there and how many children per class? Are any schools on double or triple session? Are portable classrooms used?

Are there as many special facilities, such as science laboratories, school libraries, gyms and

cafeterias, in slum schools as in "better" schools?

How is the school building used during non-school hours -- recreation? open at night or on Saturday? after-school program? available for use by community groups?

What are the plans for new facilities? See the Master Plan (p. 27), Capital Budget (p. 38) and School Building Plan for cost and location of proposed schools. How many children will they serve? Will they be integrated?

-who teaches what

What percentage of the teachers in each school do not have full certification to teach (although certification doesn't necessarily have anything to do with good teaching)? What percentage of teachers and administrators are members of minority groups?

Are the teachers unionized? Is so, is the union affiliated with the American Federation of Teachers? Is there conflict between the local AFT and local NEA? What positions on various issues do teacher organizations take? (Although some teachers' groups have pressed for demands also urged by parents and students -- e.g. smaller class sizes -- they have been silent on or actively opposed to other changes sought by community groups -- e.g. community control of staff selection.)

Is the "track" system used in the junior and senior high schools -- i.e. separating students into college preparatory, commercial, vocational or general courses of study? (A recent court decision banned this system in Washington, D.C.) Are there special courses on such things as Negro or Puerto Rican history? Are textbooks biased?

Can you obtain average reading and mathematics test scores for the entire school system, individual schools or individual classes? Are tests used which are relatively "culture-free" -- i.e. that are not biased just towards white middle-class kids? (Test scores are among the most difficult items to obtain and don't always have much significance in themselves without other information).

What is the drop-out rate in junior and senior high schools, by neighborhood, race and sex?

-segregation

What is the racial composition of each school? What relation does racial composition have to other things, such as adequacy of facilities, teaching staff, etc.?

Aside from racial imbalance resulting from residential segregation, are there any ways in which the policies of the Board of Education contribute to school segregation (e.g. "gerrymander" of



school district boundaries, "free choice" plans, enclaves, etc.)?

Are there any ways in which the school board is trying to de-segregate the school system (e.g. bussing, paired schools, educational parks) and are they in fact successful?

See p. 57 for legal assistance in "de facto" segregation cases. A recent court decision declared "de facto" segregation in Washington, D.C. unconstitutional and ordered the school system to take various steps to desegregate. This decision may in time carry over to other cities in the North.

For information on a fairly successful private bussing operation, write to Operation EXODOS, 378 Blue Hill Ave., Roxbury, Boston, Mass.

Other Programs

There are several federally financed programs designed to supplement or increase existing educational offerings in poor areas. There are also some, like the National Defense and Education Act (NDEA) science and foreign language programs, which usually don't wind up in poor neighborhoods.

The ones most commonly found are:

Elementary and Secondary Education Act of 1965 (ESEA - pronounced "easy"): The first major injection of federal aid (more than \$1.5 billion the first year) into low-income areas, Title I of the act "offers funds to school districts for special programs designed to meet the needs of educationally deprived children in attendance areas with high concentrations of low-income families."

Title II provides for school library resources, textbooks and other instructional materials, and Title III for supplementary educational services and demonstration projects, although neither of these two titles is exclusively for low-income areas.

All three titles also make funds available to private and parochial schools. ESEA funds have been used in some areas to finance desegregation programs. You can get more information from the Office of Education; the American Federation of Teachers (p. 63) has a pamphlet on the act called "Take Three Giant Steps Forward".

Teacher Corps: This highly publicized program takes a very limited number of recent college graduates, gives them condensed education courses and then places them in slum schools as teaching interns working in teams with experienced teachers. The number of corpsmen is limited because of limited funds. When Congress voted to extend the program it shifted control from the national level to state and local education departments.

Headstart and Pre-school Programs: These programs, designed to provide the youngster from a low-income family with a "headstart" before kindergarten are operated on a summer basis (called Head Start) and during the school year (pre-school). They are mostly funded by the War on Poverty (p. 39), but ESEA Title I funds can also be used for pre-school projects.

Other Poverty Programs: Other OEO-funded education programs include Adult Basic Education and Work Study, both run by the Office of Education, and Upward Bound, run by OEO.

School Lunch and Milk Program: Federal funds from the Department of Agriculture help local school districts provide lunches and milk to school children free or at reduced prices.

Education Assistance for Federally Affected Areas: Funds are provided to aid schools in federally "impacted" areas, such as those near large Army bases.

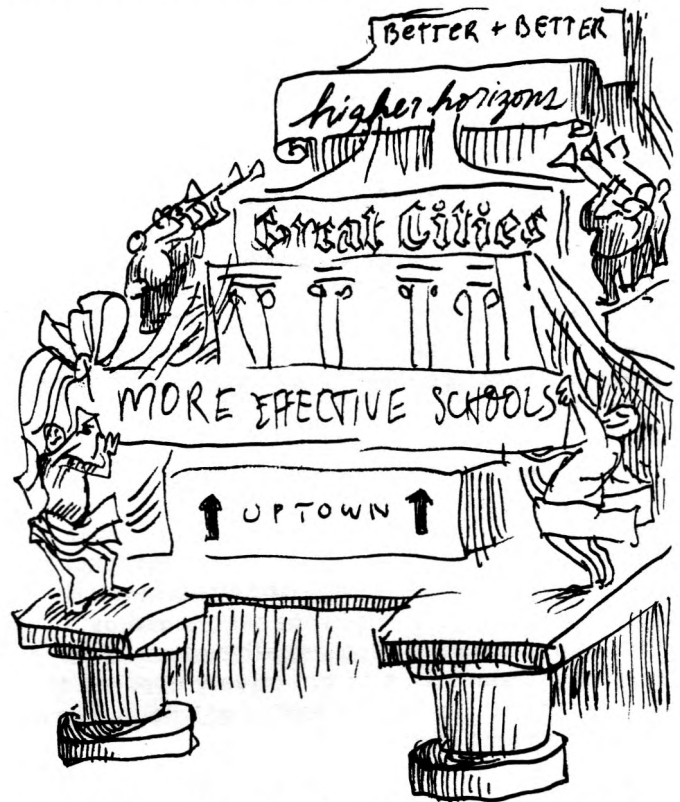
Community Schools

In educational jargon, "community schools" are public schools which have extended social services, after-school and weekend classes in enrichment, etc.

However, a different kind of community school has sprung up in various parts of the country. There is little actual "research" you can do on them, but if you'd like to get some information on ones that have been set up or in the process of getting established, write to:

- **Ann Arbor:** The Children's Community, c/o Bill Ayers, 805 McKinley, Ann Arbor, Mich. A small private school which has been operating for more than two years; started with kindergarten and has been adding a grade a year (although most

In addition to federally-aided programs, many school districts have sponsored their own compensatory programs with local, state and foundation funds (typical names are More Effective Schools, Great Cities, Higher Horizons).



Some have been quietly "phased out" after they failed to live up to initially spectacular results. Others are still continuing with varying impact. Still others have just been unveiled with great fanfare.

You can get more information from National Council for Effective Schools, 716 North Rush St., Chicago, Ill, 60611.

classes are ungraded); has available publications on the school, a handbook for teachers' assistants, study guide on education and material on curriculum.

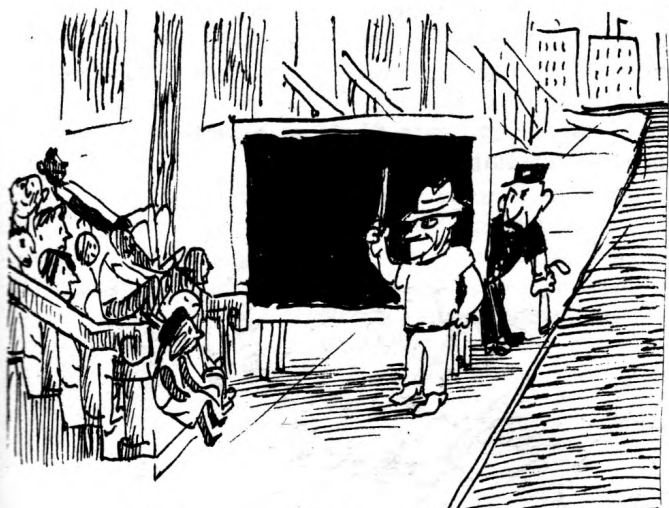
- **Newark:** Newark Community School, c/o Eric Man, 212 Chadwick Ave., Newark, N.J.: not yet in existence; abridged copy of proposal "A New School for the Ghetto" by Eric Mann available from REP, 510 E. William St., Ann Arbor, Mich.
- **Washington, D.C.:** Adams School, write to Paul Lauter, c/o Institute for Policy Studies, 1520 New Hampshire Ave., N.W. Washington, D.C. 20036: public school which Washington, D.C. Board of Education has turned over to community groups; Institute for Policy Studies and Antioch College will be responsible for staff and curriculum.

- **Boston:** Two schools that grew out of school boycotts and unsuccessful attempt to elect School Board member:
 - (1) Roxbury Community School, c/o St. Anne's Episcopal Church, 7 Leyland St., Boston, Mass. Run by welfare mothers with some professional assistance; 5 to 7-year-olds; semi-graded.
 - (2) New School for Children, 27 Dudley St., Roxbury, Boston, Mass. 40 children ages 5 through 10; aid from Harvard School of Education.

- **New York:** Lower East Side Action Project, 44 E. 3rd St., New York, N.Y.: write to them or see article in March 1966 issue of Renewal magazine, (p. 80).

- **Chicago:** Student Woodlawn Area Project (SWAP), 1212 E. 59th St., Chicago, Ill.: mostly tutorial and college counselling, but also moving into community organizing activities; ran own school for awhile.

There is an excellent and lively magazine published in Canada called (believe it or not) This Magazine Is About Schools, P.O. Box 876, Terminal 'A', Toronto 1, Canada, which carries articles on experiments in private and public schools in the United States, Canada and England. A subscription to the magazine is \$3 a year; when you write to them, ask for back copies also.



Community school

An article on the First Street School (which operated in New York for two years), originally printed in the July 1966 issue of Liberation magazine, has been reprinted in This Magazine and by Student Union for Peace Action (SUPA), 658 Spadina Ave., Toronto 4, Canada.

For curriculum aid, contact: (1) Educational Services, Inc., 44 Brattle St., Cambridge, Mass.; (2) Bank St. College of Education, Curriculum Consultation Office, 103 E. 125th St., New York, N.Y.

Business and Industry

The decisions made by businessmen and industrialists are more important in the lives of just about everyone than those made by any other group of people, including elected officials.

At the top of the economic power structure are made the decisions of what prices to charge, where to locate plants and what wages to pay, and what is to be produced.

Knowing who makes these decisions, how, and why, is obviously extremely important. Sometimes the top businessmen in your city are making decisions for the whole world; sometimes the top local businessmen merely carry out basic decisions made somewhere else.

In the California grape strike which began in 1965, the farm workers made important uses of this kind of research.

First, checking out the businesses for which they worked, they learned that outfits like Di-Giorgio, Schenley, and others were among the biggest businesses in the country, while other growers were important only in their area.

Second, tracing the connections of the companies, they learned that the most powerful economic institutions in the state were closely tied in to the growers -- the biggest banks and newspapers had representatives on the Board of Directors.

Third, studying the operations of the growers, they found one -- Schenley Industries -- which had consumer business all over the country, and sold under familiar brand names, which they determined to be vulnerable to a boycott by supporters of the union around the country. They carried out that boycott, and finally won recognition for their union and a contract, the most important victory for farm workers in forty years of struggle.

In 1966, housewives alarmed at the rising food prices at supermarkets, began picketing for lower prices, and were told by the local managers that supermarket chains couldn't help charging higher prices because their profit margin was only 1% or 2% of their sales volume. It was the fault of the farmers, middlemen, and labor unions, they said.

The housewives got some researchers to check out this story, and found out that in fact this was false -- the supermarkets were getting a healthy share of the higher prices and were the most powerful element in setting prices -- and that the chains were using the wrong statistics.

The soundest basis for calculating profits is as a percent of investment, and here the chains were pulling in from 8% to 15% that year in profits, despite all their complaining. The picketing, in some areas, forced the big chains to compete with each other, lowering prices to win back the business they were losing.

An Overview

In studying a particular business in a particular situation, it is important to already understand the overall picture of the local business power structure.

For the farm workers, this was easy -- in these rural areas, the big growers were obviously the big interest; the housewives, however, didn't know whether the supermarkets were as powerful as the food processing companies or the farmers, and had to start from the beginning in their research when they were already deep into their fight.

The first thing to do is to get a sense of where local influentials fit into the national picture. Every June, FORTUNE magazine publishes a study of the top 500 industrial companies, the top 50 banks, top 50 utility companies, top 50 transportation companies and top 50 life insurance companies, based on the previous year's performance. The issue costs \$1.50 at newstands, and a reprint is available later for 75¢.



Who's Who — What's What

Get the most recent study, and run through the list of home offices for your city. This immediately identifies nationally-important outfits centered where you live.

Every state publishes an Industrial Directory (available at the public library and university libraries) which lists every business employing over 100 people. The firms are broken down by county, so you can easily construct a list of the area's biggest employers. Cross-checking with FORTUNE, you can get a general idea which are locally controlled, and which are controlled from the outside.

Polk's City Directory (p. 8) will also be in the library, and will give the same kind of information with more details, especially about individuals.

The local Chamber of Commerce (and the Mayor's economic development commission, a blue-ribbon committee which not all cities have) will give you fancy brochures on the local economy which they make up in order to attract outside business to locate in town. The state C of C and economic development commission will have similar materials available.

Then go to Moody's Industrial Manual (also in the library) for a summary of the financial information about the company. (Moody's also has Manuals for Utilities, Banking and Finance, Transportation and Governments).

It shows where plants are located, what brand names are used, who the officers are (just the names), summarizes the financial statistics that it gets out of the company's annual report (which you can get by writing to the company), and gives some information on the company's capitalization (which means its stock and debt, which banks handle it, but not who owns it).

Poor's Register of Corporations, Directors and Executives has an alphabetical listing of all the important directors and executives showing the others boards they sit on, and whether they're on the important executive committees, finance committees, and operating committees of those Boards.

A check through Who's Who will give other information on these individuals, such as the clubs they belong to, government positions they've held, etc. (There are several kinds of "Who's Who": Who's Who (which doesn't list Americans), Who's Who in America, Who's Who in Commerce and Industry; Current Biographical Reference Services, which brings Who's Who in America up to date; also Who's Who for each state).

•By pulling all this data together, you can find:

•the most important corporations

•the individuals with the most power in them

•the individuals who make decisions on a number of the Boards

•basic information on history, operations, etc. about the companies

To keep up-to-date on developments, read the business section of the local newspaper, and subscribe to the Wall Street Journal (keeping a clipping file).

The Securities and Exchange Commission requires that all financial transactions (even if private, i.e. not in corporate name) done by officers of any corporation whose stock is publicly traded be publicly disclosed -- the financial pages of the New York Times and the Wall Street Journal will reflect these transactions as they occur.

Just as important as day-to-day developments are company trends, which are described in magazines like Forbes, Barron's, Fortune, Business Week, and Nation's Business, and which are catalogued in the Index to Business Periodicals, and Funk and Scott's Index of Corporations and Industries, available in university libraries.

Brokerage firms also keep their clients posted on trends, and the Wall Street Journal puts out a list of such studies each day on the next-to-last page, toward the bottom of the fourth column. Get in the habit of writing away for these analyses -- they are free -- for the major companies in your area.

Studying a Firm

Research techniques will vary, basically, with the size of the target company.

Community organizers will frequently be aiming at a neighborhood store -- a laundry operation, a radio-and-TV repair outfit, a grocery store.

Although these are privately owned (which means they do not sell stock to investors and don't file certain reports with public agencies), they carry on a lot of transactions which have to be accompanied by publicly-filed papers. Just as important, their operations are watched by their neighbors, and informal contacts will yield a great deal of information.

The neighborhood store has to borrow money, and it has a credit rating, maintained by Dun & Bradstreet, which will have a local office.

To find out its credit rating, you can't just call up "D & B". D & B is a service that charges, and is available only to businessmen and related operations. It is necessary to have a friend in business who will get this information for you.

As likely as not, the store will be incorporated and that means there are official papers on file with the Secretary of State in the state capital that give details on its structure and operations.

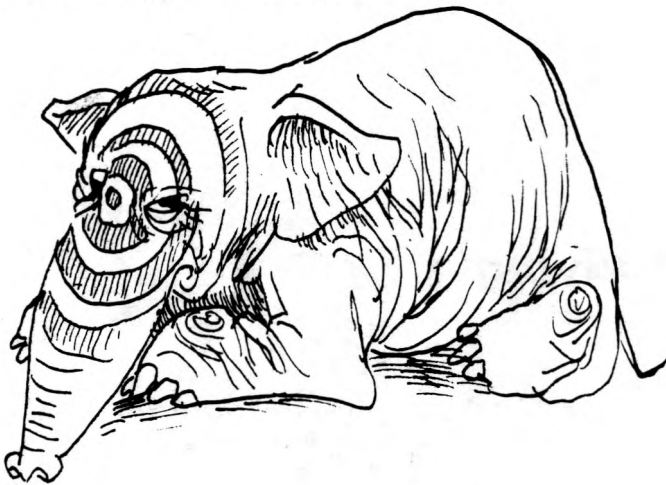
Often a small business will have applied for federal help, either at the Small Business Administration, the Veterans Administration, or the Urban Renewal Administration. All these have regional offices with papers on file.

Finally, the outfit may have been involved with court proceedings, and court records will have some important information (see p. 54).

Informal contacts may prove to be more fruitful. Local community organizations and politicians have probably been by the shop to ask for donations or other assistance -- and the proprietor may well have bragged or complained to the fund-raiser about the state of his business.

Other businessmen in the neighborhood will also have had dealings with him, and if they will be open with you, they will be a very useful source of information.

A Large Target



Finance

The traditional way to study a large corporation is to look at its balance sheet (which shows its assets and liabilities) and its profit-and-loss statement. These are contained in its annual report, and you probably need to use the publication of Merrill Lynch, Pierce, Fenner & Smith (the largest brokerage firm in the country) called "How to Read a Financial Report", which is available free from all of their hundreds of offices throughout the country.

In these financial statements, you want to find:

- how profitable the company is and has been, computing net income after taxes as compared to total assets;

- how sound its financial condition is on a current basis, by seeing if its current assets are double its current liabilities;
- how rapid its growth has been, by comparing total sales over a number of years;
- how autonomous its financial base is, by checking how much long-term debt it has, both to the general bond-buying public and to specific banks, insurance companies, etc.;
- how dependent it is on its major line of products, by examining the report for indications of diversification and statistics on the proportion of its sales from different product lines (these are not necessarily given, although the Securities and Exchange Commission is on the verge of requiring these breakdowns).

But this only skims the surface, because financial statements are made on the basis of profitability, not on the basis of whether the company is shafting the consumers or the workers, or whether its products are useful or useless.

Some balance sheets provide cost information, showing what percentage of sales goes into labor, into advertising, into market research, into raw materials, into new-plant investment, into salaries of officers, into dividends to stockholders, into interest on loans, etc. Usually you have to hunt for these statistics, which are important to reconstruct if they aren't set right out.

Finally, although balance-sheets are prepared under the supervision of Certified Public Accountants with supposedly uniform standards, the companies pretty much have their way, juggling millions of dollars from one line to another from year to year for tax and other advantages. A good des-



cription of this problem indicating things to look out for was the lead article in Forbes, May 15, 1967.

Standard and Poor reports, available on all listed and many over-the-counter stocks, can usually be consulted free of charge at any broker's office. Though it's generally not necessary to have an account with the broker, it wouldn't be a bad idea to look as though you might someday become a customer. Also, many public libraries have a collection of investment materials.

Control

After looking at the company's financial shape, the next step is to investigate who controls it. Most big corporations have moved away from the families and individuals who put them together, and rarely is one stockholder or his family the owner of the majority of the stock.

For the general picture, check Robert Lerner's study in the September, 1966 American Economic Review.

For a particular company, the identity of interests holding over 10% of the stock is on file at the regional office of the Securities and Exchange Commission (SEC) in the local Federal Building, as well as the precise figures of stock owned by the company's directors.

But, and this is a very big but, there are all kinds of stockholding institutions which make up for this decline. Mutual funds, pension and other trust funds, banks, insurance companies, and universities are, taken together, the owners of something like 40% of all corporate stock.

Mutual funds are required to disclose their holdings every three months; and universities in many states (but not all) are required to do so annually.

Pensions and other trusts, which are administered through the trust departments of banks (primarily the largest dozen banks -- this is an incredibly concentrated source of power), and the banks themselves, are privileged with secrecy, although there is a good deal of pressure in Congress to force disclosure of pension fund holdings (worth \$85 billion in 1967).

Although the mutual-fund data are on file at the SEC, it is much easier to get hold of the quarterly reports from one of the three research services that follow mutual funds: Vickers, Arthur Weisenberger, and Capital Gains Research.

Since these cost \$200 a year, you need to check on them at a brokerage house which some ally of yours has an account.

Vickers Guide is the best, and you'll find that some of the big mutual-fund groups, like Massachusetts, Puritan, Axe-Houghton, etc., hold between 5% and 10% of the stock of individual firms and together can exercise a great deal of control (which is not to say that they work together all the time).

Some pension funds voluntarily disclose this information and it's on file in the Bureau of Labor-Management Reports at the Labor Department.

A 1963 publication of the House Small Business Committee chaired by Wright Patman gives the identity of the top 20 stockholders of the top 200 banks ("Chain Banking" is the title), and a series of studies by that committee on Tax-Exempt Foundations gives the most important cases of foundation control of corporations.

And, ask the local university for a copy of its treasurer's report on the 50-50 chance that it will itemize the stocks held in its endowment portfolio. Most colleges put disproportionate hunks of their endowments in stocks and bonds of the companies run by their trustees, so also write away for the reports of the universities of which local businessmen are trustees.

Economic power

The third major item to examine is the company's economic power, as determined by its share of the markets in which it sells its products. A company with \$300 million in assets may be the 16th largest chemical producer, or the number one publishing firm.

- government studies: Government regulatory



agencies may not do much regulating but they sure do a lot of studying. Big university libraries receive every government publication, both from Congress and the executive agencies. They also have a monthly Index of Government Publications.

First check under the appropriate agency (Interstate Commerce Commission for railroads and bus lines, Department of Defense for missile-makers, etc.). Then check the equivalent committees of the House of Representatives and the Senate. Finally, look through the general listings for other nuggets.

You may find a congressional hearing attacking price-fixing, or a whole history of regulatory fights around licensing and operating practices, or a detailed study such as the eight-volume work of the National Food Marketing Commission on all the food industries.

- anti-trust history: The Justice Department's anti-trust division and the Federal Trade Commission both have annual reports listing all the cases they've fought, and from there go to the transcripts of the actual trials and hearings for favorable and unfavorable information about the company.

- books on the industry: Partly because labor unions do very little muckraking about companies (you should get whatever they've done, of course), there are many industries that have never been subjected to a critical investigation from the left. But some have, such as oil, auto, and insurance, and the card catalog in the business section of the library may yield some useful references.

- trade association: (e.g. the Association of American Railroads, or the American Meat Institute) These are maintained principally for public relations purposes, although some play a much more influential role in harmonizing the different firms and working out joint plans, research, etc.

The trade association will put out a periodical chock full of business news; these are essential. Occasionally it will put out more detailed and focused pamphlets and books, many of which will also be valuable.

In a lot of industries, there are a number of trade associations, representing divergences of interests within the industry, as the periodical's editorials will make crystal clear. Each of these should be investigated.

Big corporations have their own public relations division with magazines for their employees, stockholder and clients; these are pretty accessible.

- use your common sense: This may even be the way to start, because most of what you're inter-

ested in learning falls into a very large category of things that neither the government, the businesses themselves and their associates, nor academic people have thought to be interested in.

Take an example from the automobile industry:

You want to find out some fundamental facts about the connection between the safety of the old cars people in poor neighborhoods drive and the structure of the industry itself. Research in business magazines will tell you that over 60% of the market each year for new cars comes from the need to replace old cars. You will have to let your common sense lead you to ask what proportion of that sixty percent comes from the car owners' desire to keep up with the Jones' and have the latest model with all the latest trimming, and what proportion comes from the fact that the old cars have been demolished and are unsafe.

You might then try to find studies of the number of automobile accidents damaging cars beyond repair, and of the availability of replacement parts for old cars.

Another connected example has to do with auto-insurance: why do car owners have to pay such high rates for insurance? You have to ask common sense questions, such as -- is there any reason why insurance payments are only made after determining who was responsible for the accident, instead of automatically as with life insurance? Then you would try to find out how much of insurance costs is eaten up in fees to personal-injury lawyers, claims investigation, etc.

Lawyers, Bankers and Admen

To fill out the picture on a particular outfit, a few other details must be attended to.

First, in America the corporation lawyer is extremely influential and often graduates to become the company's chief executive officer; this is because a lot of important issues are settled in the courts, or on the other hand, lawyers manage to keep them out of court. To find out about corporate lawyers, consult Martindale and Hubbell's directory, which lists the partners in law firms and their business clients.

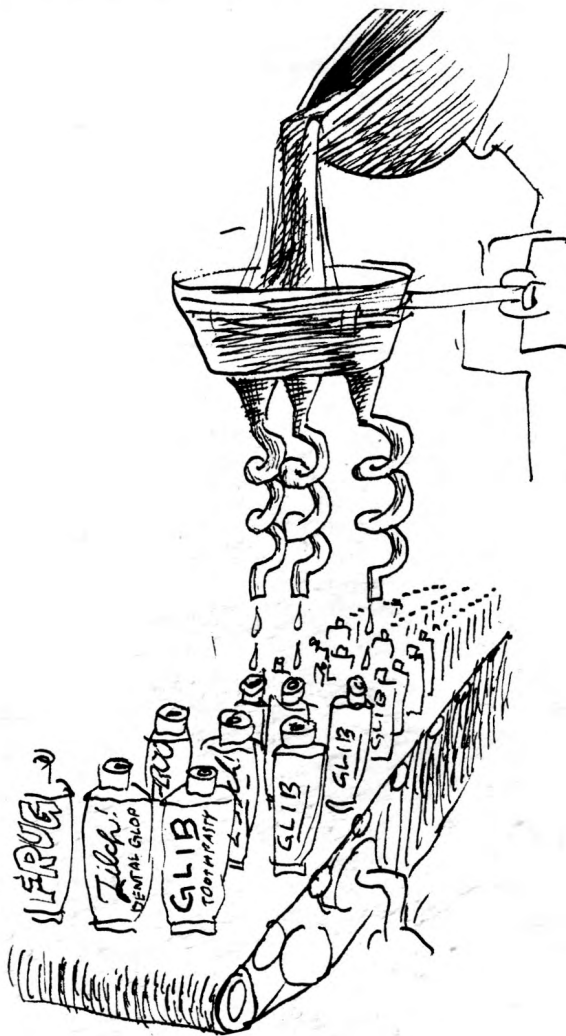
For companies in consumer operations, advertising has become increasingly important, especially in the lines of business where there is no real difference between products (such as tooth-pastes) and they have to create phony differences. Ad agencies and their clients change frequently, so you should follow Advertising Age, the weekly industry publication.

Finally, let's not forget to mention the banker. The days of the J.P. Morgans are over (Morgan

built the giant "trusts" like U.S. Steel, the telephone company, and a few others); bankers are much less important in the big companies they created than the hotshot managers who run them now. And although tremendous company profits provide a lot of the money for expansion and buying up of smaller firms, a lot of the money has to be borrowed.

Most corporation boards of directors have a financial representative from a Wall Street bank (or broker, or both) who handles their borrowing and probably has some kind of veto power. Moody's Industrial Manual, both the twice-weekly news bulletin and the annual, list the banks and brokers that have been involved in floating company securities.

Victor Perlo's book The Empire of High Finance, in which he tried to show that these relationships were the key ones in the system, lists these links and gives a picture of the finance communities of New York, Boston, Philadelphia, Chicago, Cleveland, Pittsburgh and California.



Unions and Jobs

Labor unions play a very minor role in poor neighborhoods, because most of the service jobs in these neighborhoods are unorganized.

Those residents who do have jobs outside the neighborhood are likely to be union members, but their unions generally take very little interest in the conditions of poverty, except in supporting reform legislation at the federal level.

Many unions are highly conscious that their working-class membership has achieved a measure of security that is denied to the poor, and they fight hardest of all to protect this security against efforts of the poor to get jobs -- that has been seen most clearly in the lily-white construction trades' fight against fair employment.

Nevertheless, the question of jobs is a key question in poor neighborhoods, and organizers need some basic research tools to find out about unions that are allies, unions that are enemies, employment services, unemployment insurance, labor relations law, and training and retraining programs.

Ultimately the most important questions concern the strategy to use for unionizing the poor. Depending on the facts you find, community organizers will decide whether to build an independent union or organize a shop into an existing union, where the workers are unorganized.

For those working poor already in unions, your research will pinpoint the alternatives of working within the local to radicalize it, or seeking to win the members to another union ("raiding").

Structure of the Labor Movement

Labor unions represent about a fourth of American workers. The 120 unions affiliated with the AFL-CIO represent about 13 million workers, and the independent Teamsters have another 1 1/2 million members. Most of these unions call themselves "international unions" because of their membership in Canada.

There are independent unions in other sectors, such as railroads, post office, longshore, and mining; some of these were expelled from the AFL-CIO for corruption or political reasons, others never were in it. And there are many "company unions" that compete with AFL-CIO unions and pledge not to strike; they also call themselves "independent unions."

The unions are independent bodies, even though they are joined in the AFL-CIO Federation; the federation receives a "per-capita tax" from the international unions every three months to make up its budget.

Its activities overlap and coordinate the individual efforts of member unions; it has an organizing program, an international affairs program, a legislative program, a union-label program, a publications program, a political action program, etc. and so do many of the individual unions.

The individual unions have "jurisdiction" over a particular industry or industries, or particular jobs (crafts). Many of these jurisdictions are defined in very loose language, and at any rate individual unions are always looking for new organizing targets and tend to overstep their jurisdictional boundaries, resulting in "jurisdictional disputes".

The AFL-CIO has a board that tries to resolve these conflicts, but frequently the unions involved have to fight it out. Another aspect of the same problem is called "raiding," where a union tries to woo away the employees at a particular plant from the union that represents them; raiding chiefly occurs between AFL-CIO unions and independents, but not entirely.

Definitions of jurisdictions can be obtained from AFL-CIO headquarters, although these are frequently vague, and respected in the breach.

Frequently, there are several unions in a single industry, and this is also the source of conflict.

There are eight "departments" within the federation, each of which carries on additional programs in the areas in which the federation has programs.

One department, the Industrial Union Department, was formed by the former CIO unions when the Congress of Industrial Organizations merged in 1955 with the American Federation of Labor.

The IUD is now much larger than before, and no longer represents the principle of industrial unionism -- which favors organization of all employees of a single industry, from the most skilled to the least skilled, into the same big union -- as against craft unionism. However, IUD supports liberal legislation in Congress, action for civil rights, and some efforts in organizing the working poor into unions.

Every state has an AFL-CIO council, grouping all the local unions in the state and carrying on a minimal activity in the state legislature and some other political tasks. Usually more important are Central Labor Councils, grouping the local unions in a single city or county, and often including independent locals as well.

Within a particular union the direction varies from the highly centralized to the highly decentralized.

In principle, the basis of union democracy is the local, representing the workers in a single plant, or in a single city. Locals are grouped in district councils (for a whole region) or joint boards. The locals elect delegates to union conventions, both district and national, and bargain directly with local employers, either over all issues or over local issues.

Where there is industry-wide or company-wide bargaining, the locals generally have a representative role. Local union autonomy is limited by union provisions for trusteeship, in which the national officers can temporarily take over a local that is being mismanaged and oust its officers while taking care of its affairs.

Some local unions are called lodges (in railroads, and machinists), and others have such exotic names as "chapels" in the typographers.

The union officers include both national officers and district officers, who make up the executive board, which decides all policy in between union conventions, which occur either annually or every two years.

In some industries, the local union is responsible for hiring; these include the building and maritime trades. In these, there is a union hiring hall where workers come for work-assignments instead of going directly to the company.

By contrast, in "right-to-work" states, mostly in the South, the law reads that workers in an organized shop do not have to join the union to be represented by it; in fact, the union must bargain equally for its members as for non-members.

In other unions, the most important day-to-day work of the union is the grievance procedure, in which it fights for its members' demands over work conditions. Power to hire and fire and set the conditions of work remains with the company, and is limited by the power of the union.

In addition to local union officers, the stewards or committeemen handle grievances; these are workers in the shop who should be readily accessible.

Union staff is generally made up of workers who have come up through the ranks, and have either been elected to their posts or appointed by elected leaders. In many unions the local officers receive a full-time salary from the unions. This is always the case for district officers and international staff.

At the district level there are frequently hired business agents who handle union affairs. In addition, the union will have a large number of field representatives, who are responsible for both organizing and assisting the local union leadership.

Studying Local Unions

The first place to go is the Central Labor body, which often has offices in a "Labor Temple" where many other locals also have offices and hold their monthly meetings.

The staff of the Central Labor body can supply you with a list of member locals and back copies of the local labor tabloid it publishes -- you should subscribe -- which generally reports on negotiations, strikes, meetings, and elections of local unions, on the speeches and activities of the officers (with lots of pictures), and on legislative and electoral matters of concern to local workers. The staff will also talk your ear off about local labor history and problems, if given half a chance.



Often just as important in getting first-hand accounts of labor affairs is the President of the Labor Councils' Committee on Political Education (COPE). His work -- trying to get the locals to run Give a Buck to COPE Drives -- gives him a sense of the ideological map...which unionists give a damn and which don't.

The telephone yellow pages, under Labor Organizations, also has a list, which may fill in some gaps in terms of independent unions and locals which don't care to participate in the Central Labor Council.

If there is a chapter of the Negro American Labor Council, it is probably not listed in the phone book and it is likely that only Negro trade union leaders will know about it, but those who are active in it will probably have a more militant view of the

labor situation and have given some thought and possibly energy to the organization of **low-paid unorganized Negro workers**.

Another source which lists almost all local unions in the country by state and county, is the Guide to Reporting Labor Organizations, of the Bureau of Labor-Management Reports of the Department of Labor. A new volume to replace the 1964 first edition was scheduled for publication in July 1967. It lists the union local number, and the city, and the file folder for its financial report. It should be used to supplement the Yellow Pages.

If your city is the international headquarters for a union, don't expect its staff to know anything about local matters; although they do sometimes, it is the district staff that has to know these things. This is especially true for Washington, D.C.

About forty state universities have labor extensions, with a few faculty who run education programs for unions in the state, publish academic studies of labor history and affairs, and generally keep well posted on developments. This is a good source -- even if there isn't such a university in your city, find out where the nearest one is located through a friendly economics professor.

The Department of Labor maintains a dozen regional offices, and this is a source for finding out not only about union matters, but other employment matters as well. Its long publications lists should be combed for relevant materials.

A critically important way to understand the impact of the unions on the lives of people in your neighborhood is just to ask them what they know. Although the prevailing assumption is that the working poor are not involved in the unions they belong to, most community organizers never even find out where their "constituents" work, much less if they are in a union or active in it.

On the subject of corruption, there are volumes of congressional hearings by the Kefauver and McClellan committees (the Special Investigations Subcommittee of the Senate Judiciary Committee) from the 1950's detailing local union ties to racketeers.

On the subject of discriminatory hiring, the labor section of the NAACP in New York has the most exhaustive files on employers, and has identified hundreds of employers around the country as unfair employers.

In addition, some City Human Relations Commissions have done accurate local studies. The Equal Employment Opportunities Commission set up under the 1965 Civil Rights Act is now embarking on its first thorough-going investigation of local unions to determine minority-group member-

ship and participation in apprenticeship programs. The U.S. Civil Rights Commission also has published a series of local studies of race and employment.

On wages, the Labor Department's Bureau of Labor Statistics has the best publications. For every metropolitan area of any size, they publish an "occupational wage survey" with prevailing wage rates covering hundred of occupations; this is updated every three years or so.

It is also in the process of releasing studies of "Earnings and Supplemental Benefits in Hospitals" for two dozen cities using July 1966 data. BLS publishes monthly a report of "Employment and Earnings Statistics" with state-by-state breakdowns in great detail. You can never get data for a particular company from BLS statistics -- this is prohibited by law. But industry averages and aggregates are available by the pound.

Bargaining Rights and Labor Law

Most collective bargaining is carried out under the provisions of the National Labor Relations Act, state labor laws, and the provisions of individual collective bargaining contracts. The NLRA is administered by the National Labor Relations Board (NLRB), with headquarters in Washington and regional office in the nearest Federal Building.

Thirty years of NLRB hearings on grievances, negotiations, contract enforcement, organizing procedures and representation elections, etc., add up to a complicated set of administrative regulations.

It is very important to understand that whole categories of workers are excluded from its provisions, and do not have the rights to its protections. These tend to be the working poor, such as farm workers, employees of non-profit institutions like universities and hospitals, public employees, employees of small shops, especially retail stores, laundries and dry cleaners, etc.

Other workers have the right to petition for a representation election, in which their union can "run", and if it wins a majority of votes in the unit, is then automatically the union with which management must bargain for a contract.

The working poor cannot force such an election, although through their strikes and through community support they can win the same rights as workers under NLRA.

Most states have additional labor law as well. Because of these variations, the following is a list of important questions to answer:

- which unorganized working poor are covered by labor-relations law provisions?
- what procedures must a new union go through to petition for a collective bargaining election? How are bargaining units defined?
- what protections does a union have once it announces its intent to organize, against employer tactics such as firing, intimidation, untrue allegations?
- what legal limitations are there on the organizing committee?
- where workers are represented by a union, what are the procedures for a new election?
- in this kind of election, what protections do workers have against unfair union and employer tactics, including collusion?

There are many academic textbooks on labor law, but an easier source is the Union Labor Report, published by the Bureau of National Affairs, 1231 24th St., N.W. Washington, D.C. 2037. Some NLRB staff will also be helpful, as will experienced union organizers.

NLRB files are extremely valuable for research on local labor history, because it records all bargaining elections, and a high proportion of other battles through which unions have gone.

The Landrum-Griffin-Kennedy Act of 1959 was based on anti-labor motives, but it contained some useful tools for rank-and-file movements. It guarantees internal union democracy, the rights of opposition candidates, free and honest internal elections, etc.

The Department of Labor, which administers it, is often less than vigilant.

The Act also had "reporting and disclosure" requirements for union accounts to forestall leaders from dipping into the till; the local union's reports are on file for examination at the Labor Department's regional office -- if they aren't, you have a right to be suspicious.

Herman Benson publishes a monthly 4-page newsletter on trade union democracy, reporting on rank-and-file movements. Subscribe to Union Democracy in Action, 136 Liberty St., New York, N.Y. 10006, for \$3 a year. In his back issues he may have carried material relevant to the city or union in which you're interested.

Landrum-Griffin also has a Technical Services and Advice Section for workers who want to improve the union they're in.

There is currently some effort in the labor movement to organize the working poor, although the effort is limited by many factors, not the least of which is the entrenched conservatism of most unions.

Community organizers are also getting interested in fighting for the rights of the poor on the job, and in some areas have organized independent unions, such as the Maryland Freedom Union in Baltimore and the National Farm Workers Association in California (the NFWA has subsequently become an AFL-CIO organizing committee with national jurisdiction for farm workers).



These unions have won the right to bargain for their low-income members, a first wage hike, a "dues checkoff" by which the employer collects the dues for the union out of the paychecks and hands it over, and have a going permanent organization which is self-sustaining in many respects and generates its own leadership and activity.

Unemployment and Workmen's Compensation

Unemployment "comp" is for workers who are available and looking for work, and workmen's "comp" is for workers who are unavailable for work because of job-related injury.

Both these programs are federal programs with state administration, and state standards for qualifying for benefits and setting the amount of benefits received.

Both are financed by a payroll tax, set by the state, and paid by the employer; this has to meet certain federal standards. In the case of unemployment insurance, there is a move in Congress to strengthen the federal standards to bring up the quality of operations in most of the states.

Unemployment insurance resembles welfare in



many respects -- one of them is that workers do not get adequately informed of their rights and have to face a bureaucratic runaround at the office. They must be looking for other work to qualify for benefits, and this is judged by the employment service.

There are a certain number of weeks before you are eligible; you have to report in on your job-hunting progress.

Many states have "experience-rating", in which the payroll tax on an employer depends on his history of layoffs -- the more stable his employment, the lower his tax.

In these states, company lawyers will go into the unemployment insurance claim hearings to prove that their former employees don't actually qualify under some quirk of the law. In this way, UI is a rougher program for the clients than public assistance. In addition to overworked, unsympathetic clerks you find an organized force for stinginess.

However, in most states the AFL-CIO has an organized advocate program to secure compensation rights for members and others.

Some states have a temporary disability insurance program for non-job-related injuries; permanent disabilities that remove people from the work force qualify them for social security benefits.

The state law is published, and available from the employment service and from any decent library. The local labor lawyers, those who are retained by local unions for their work, will probably be the local authorities on the question, along with full-time union staffers, and could be of considerable assistance in preparing a pamphlet on the rights of

the unemployed to "comp" and the special obstacles faced by the working poor.

Since the declaration of the war on poverty, all kinds of public agencies are in the job-finding and job-training business, and most of them are not very good at it.

Recent Labor Department studies of "Sub-Employment in the Slums" show that the real rate of unemployment in the slums is running over 25%, and up to 40% and 50% in some places.

In a particular slum area, the official State Employment Service is supplemented by the following varieties of job-finding groups:

- War on Poverty information outlets
- YMCA and Community Chest outfits;
- City programs, especially in the summer;
- Welfare Department (for aid recipients);
- Private employment businesses, which charge a fee;
- Day-labor agencies, which generally take about half of the day's wages for their profits.

Organizers have to learn by asking around (and sometimes by trial-and-error) which of these outfits, if any, do a decent job. The employers in the city, or some of them at least, may make a regular practice of informing only private concerns, or certain public agencies, of job openings.

It is very likely that a variety of both public and private outfits will have received Labor Department money for Manpower Re-Training. Grants come from the Labor Department, the War on Poverty, and the Commerce Department's Area Redevelopment Administration -- the regional offices of all three should be visited to find out which local groups have received grants.

Then the groups should be visited to find out the details of applying to get in; most of the programs provide grants to the student to support his family, and the size of these grants varies. This is also true of the OEO's Job Corps for young people, in which the students go away to a camp for training, for the OEO Neighborhood Youth Corps, a program in which you stay at home, and for the OEO work-study program, which provides grants for part-time jobs during the school year.

The critical questions to examine to expose the ineffectiveness of these programs are:

- did the trainees get jobs?
- were the jobs at decent wages?
- were the jobs the kind that will be wiped out soon by technological change?
- during training, were family allowances provided at an adequate level?

Appendix

1. SURVEYS

It's easy for community organizers to start thinking that surveys are either a complete waste of time, or on the other hand, a wondrous cure-all -- for strategy problems, organizer "blues" and even poverty itself.

They are certainly not panaceas, as any organizer soon learns, nor are they all totally worthless.

Surveys -- on housing violations, consumer prices and other things -- can be of value in:

- documenting a situation you already know is bad (for leaflets, testimony, fund-raising, complaints to the city);
- stumbling on a bit of information you didn't know already (e.g. from comments in an interview, from tabulations);
- organizing (usually of limited value, but sometimes provides a way of getting your foot in the door and opening a conversation);
- educating the surveyors.

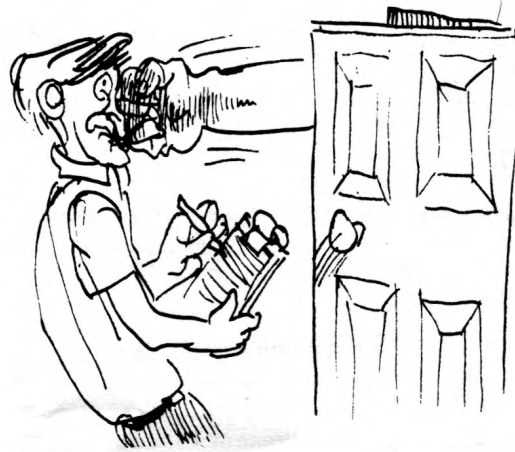
For more information on the uses and abuses of surveys, see Use a Survey to Fight Poverty, New Jersey Community Action Training Institute, 413 West State St., Trenton, N.J. 08608 (\$1.00).

2. THE PRESS

Aside from using newspapers and other media as sources of information, you will probably be concerned with the press in three other ways:

(1) dealing with the press: if your group holds a demonstration or does anything noteworthy, it may want to (or not want to, as the case may be) have something about it in the newspapers. For a short guide on "public relations" with the press, write to the Scholarship, Education and Defense Fund, 150 Nassau St., New York, N.Y.

(2) researching the press: since newspapers exercise a considerable amount of influence, it is important to find out who controls them. First, try Editor and Publisher (in the library) for the owners and editors of local newspapers. Then do some checking to find out "who" these guys are (see p. 6) and their connections, if any, to the power structure. The other way control is exercised in through

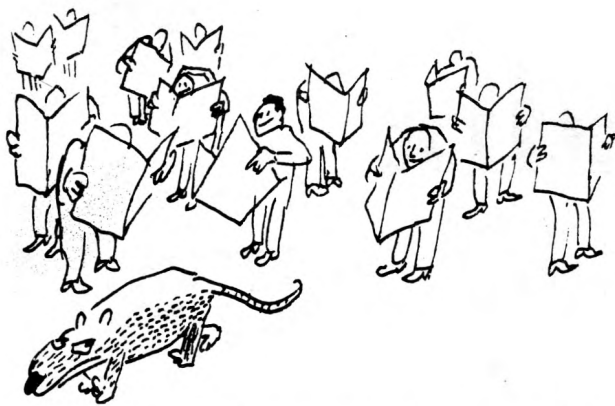


advertising, and the big advertisers (usually department stores) will be evident from reading the newspaper. An excellent short "textbook: on "The Press", prepared by the JOIN Community Union Staff Education Committee is available from Richard Rothstein, 4502 N. Racine, Chicago, Ill.

(3) putting out your own newspaper: for hints on "How to Put Out a Community Newspaper" write to Organizers Library Services, SCEF, 3210 W. Broadway, Louisville, Ky. 40211. The list below includes newspapers published by community groups in various parts of the country, newsletters put out by single-issue organizations, publications of student groups which often carry news of organizing ventures, underground press syndicate newspapers that carry political news, and periodicals of general interest which follow news about the movement and issues of concern to community groups.

Community Newspapers

- West Side Torch (West Side Organization), 1527 W. Roosevelt, Chicago, Ill. (weekly)
- Firing Line (JOIN Community Union), 4533 N. Sheridan, Chicago, Ill. (weekly-contribution \$10/yr.)
- El Malcriado (National Farm Workers Organizing Committee), Box 1061, Delano, Calif. \$2/yr.
- Common Sense (Cleveland), 1544 E. 86th St. Cleveland, Ohio, 44106
- Trefann Court News (Toronto Community Union Project: T-CUP), 123 Sackville, Toronto, Can.
- M-CUP News (Minneapolis Community Union Project) 1119 E. Franklin, Minneapolis, Minn.
- The Movement, 449 14th St., San Francisco, Calif. (\$1/yr): monthly publication of California SNCC, but covers news of community groups in all parts of country and includes excerpts from



In Peoplehole Ghetto, nearly everyone reads the Community Wholepeople!

other community newspapers; also have available the Key List Mailing, a bi-weekly publication containing reprints selected documents on organizing and other movement issues.

Issue-Oriented Newsletters

- NOW (Poverty/Rights Action Center) 1713 R. St. N.W. Washington, D.C. 20009: news of welfare rights organizing.
- Tenant News (Metropolitan Council on Housing) 219 Seventh Ave., New York, N.Y. (monthly \$1/yr.) --on all housing issues
- El Machete (Mission Council on Redevelopment), 2277 Mission St., San Francisco, Calif. --news of urban renewal fight.
- Inter/Change (National Conference for a New Politics), 250 W. 57th St., New York, N.Y.

Student Publications

- New Left Notes (Students for a Democratic Society), 1608 W. Madison, Chicago, Ill. (\$5/yr)
- New South Student (Southern Student Organizing Committee), Box 6403, Nashville, Tenn. 37212 (\$1/yr.)
- Wind and Chaff (University Christian Movement), 475 Riverside Dr., New York, N.Y. 10027
- Motive (magazine-UCM), P.O. Box 871, Nashville, Tenn. 37202
- SUPA Newsletter (Student Union for Peace Action), 658 Spadina Ave., Toronto 4, Canada. \$5/yr.

Underground Press Syndicate

- Los Angeles Free Press, 938 N. Fairfax, Los Angeles, Calif.
- Fifth Estate, 1107 W. Warren, Detroit, Mich.
- Washington Free Press, 1703 R. St., N.W., Washington, D.C.
- The Rag, 910 W. 26th, Austin, Texas.

- National Guardian, 197 E. 4th St., New York, N.Y. 10009 (weekly - \$1/10 wks.)
- Renewal, 116 S. Michigan Ave., Chicago, Ill (monthly-\$3/yr)
- Southern Patriot, SCEF, 3210 W. Broadway, Louisville, Ky. 40211
- Social Action, Council for Christian Social Action, United Church of Christ, 289 Park Ave. South, New York, N.Y.
- I.F. Stone's Weekly, 5618 Nebraska Ave., N.W. Washington, D.C. (\$5/yr.)
- New Republic, 1244 19th St., N.W. Washington, D.C. (\$8/yr.)
- Nation, 333 Sixth Ave., New York, N.Y. 10014 (\$6/6 mos.)
- Liberation, 5 Beekman St., New York, N.Y. 10038 (\$2.50/yr.)
- Dissent, 1509 Fifth Ave., New York, N.Y. (\$2.50/yr.)
- Studies on the Left, P.O. Box 33, Planetarium Station, New York, N.Y. 10024
- New University Thought, P.O. Box 7431, Detroit, Mich. 48202

3. ORGANIZING RESOURCES

-General Materials

- (1) SNCC, 360 Nelson St., S.W., Atlanta, Ga.
 - Freedom School Poetry (\$1.50)
 - Negroes in American History (\$1.50)
 - Freedom Primers
- (2) JOIN Staff Education Committee: short "text-books" in simple language on The Press, Public Education, Food and Clothing, The Political Machine, Urban Renewal and Taxes; available from Richard Rothstein, 4502 N. Racine, Chicago, Ill.
- (3) Organizers Library Services of the Southern Conference Educational Fund (SCEF), 3210 W. Broadway, Louisville, Ky. 40211.
By Alan McSurely:
 - Getting and Keeping People Together - 25¢
 - HANG-UPS - Common Problems of People Who Organize Other People into Communities - 50¢
 - How to Put Out Community Newspapers - 25¢
 - Common Group Problems - 50¢
 - How to Negotiate - 25¢
 By Jack Minnis:
 - The Care and Feeding of Power Structures (revised) - 50¢
 - Lowndes County Freedom Organization - 50¢
- (4) Freedom Information Service, Box 120, Tougaloo, Miss.: offers information to local groups on agricultural programs, voter registration statis-



tics, election returns, economics; helps develop political education handbooks; puts out weekly newsletter (most of its activities are concentrated in Mississippi).

(5) School of Community Organization, 3101 W. Warren Ave., Chicago, Ill. 60612: trains organizers and members of existing community groups in Chicago; trains people who then set up new organizing projects; has Center for Radical Research whose staff collect information needed by Chicago Freedom Movement -- write the school for training and education materials, research reports, newspaper (forthcoming), etc.

(6) Newark Organizers School: just beginning; for more information and materials, write to Terry Jefferson, 684 Hunterdon St., Newark, N.J.

(7) Two church related training centers;

- Urban Training Center for Christian Mission, 40 North Ashland Ave., Chicago, Ill 60607
- Metropolitan Urban Service Training (MUST), 235 E. 49th St., New York, N.Y.

(8) Leadership Training Program of Scholarship, Education and Defense Fund for Racial Equality (SEDFRE), 150 Nassau St., New York: has trained more than 2,000 people in community work; has material available on politics, housing, civil rights legislation, etc.

(9) Vietnam Summer Organizer's Manual, 5 Cadbury Rd., Cambridge, Mass. 02138: hints on organizing specific constituencies (professionals, unions, black community, high school students); work in the community and the role of an office (publicity, running a speakers bureau, fund-raising, office filing systems).

-Films

There are many films and film-strips that are available to show to community organizations in poor neighborhoods or to middle-class audiences for fund-raising or educational purposes.

Since it's impossible to mention every good film, you should write to the distributors listed below for their catalogues. A brief list of films follows.

Distributors:

- Brandon Films, Inc., 221 W. 57th St., New York, N.Y. 10019
- Contemporary Films, Inc., 267 W. 25th St., New York, N.Y. 10001; 614 Davis St., Evanston, Ill. 60201; 1211 Polk St., San Francisco, Calif. 94109.
- American Friends Service Committee, Audio-Visual Dept., AFSC, 1160 N. 15th St., Philadelphia, Pa.
- Canadian Film Board, 680 Fifth Ave., New York, N.Y.
- National Educational Television (NET), 10 Columbus Circle, New York, N.Y.

Films

(1) Troublemakers: about organizing in Newark N.J. ghetto; covers three months in history of Newark Community Union Project (NCUP); 54 min. film makers: Norman Fruchter and Robert Machover. By the same film makers: Had Us a Time: about a poor peoples' conference held in Cleveland in Feb. 1965; 12 min.; and We Got to Live Here: shows conditions in the Newark ghetto where NCUP

began its work; narrated by people from the community; 25 min. All available from Terry Jefferson, 684 Hunterdon, Newark, N.J.

(2) Uptown: depicts reality of life in disadvantaged area of south Bronx; 29 min. produced by Herb Danska for Lincoln Hospital Mental Health Services Program; distributed by Contemporary Films. Storefront: in depth study of selection and training of community people as non-professional aides in neighborhood service center; 49 min.; distributed by Herb Danska Films, Inc. 7 E. 93rd St., New York, N.Y.

(3) The Captive: story of a man in mining community of Eastern Kentucky; distributed by Audio-Visual Department, United Church of Christ, 1505 Race St., Philadelphia, Pa. 19102 (also have film-strip called "P is for Poverty")

(4) A Time for Burning produced and directed by William Jersey: shows attempt to integrate a church in small town in mid-west; distributed by Contemporary Films.

(5) Two films on the Child Development Group of Mississippi: A Chance for Change on the pre-school program (45 min.) and Struggle for Ourselves on community action aspects of program (15 min.); distributed by Contemporary Films and Mrs. Mary Emmons, CDGM, 507 1/2 North Farish St., Jackson, Miss. 39202.

(6) SNCC films: Ivanhoe Donaldson (Brandon Films); A Regular Bouquet (NY SNCC office: 100 Fifth Ave., New York, N.Y.); Streets of Greenwood (Brandon Films); We'll Never Turn Back (Brandon Films); A Dream Deferred (SNCC office, 449 14th St., San Francisco, Calif.); Black Natchez (Ed Pincus, Cambridge Port Films, 335 Western Ave., Cambridge, Mass.); Lay My Burden Down (NET); Strike City, Miss. (Tom Griffith, c/o Frederick Eaton, 10 E. 85th St., New York, N.Y.)

- For Special Groups

Churches:

- Action Guides for the Churches Toward the Elimination of Poverty in the USA, \$2.00 a set, order from Dept. of Publication Services, National Council of Churches, Box 301 Madison Sq. Station, New York, N.Y. 10010.
- The social action and urban life departments of most major Protestant denominations have material concerned with the area of community organizing. For example, the United Church of Christ Council for Christian Social Action (289 Park Ave., South, New York, N.Y. 10010) publishes action guides for local churches in the areas of housing, employment, voter registration, etc.
- Inner-city ministries, local Councils of Churches

and individual denominations in a number of metropolitan areas are actively involved in local community organization efforts and might have material available (e.g. Cleveland Council of Churches pamphlet on welfare--p. 87-8).

- The Church and Community Organization (a report of the Consultation on Community Development and Community Organization sponsored by the National Council of Churches in Dec. 1964), Dept. of Publ. Services, 475 Riverside Dr., New York, N.Y. 10027 paperback, \$2.00
- The Edge of the Ghetto: A Study of Church Involvement in the Community Organization (a study of the role of local churches in community organization through an examination of the Organization for the Southwest community in Chicago during 1959-1966) John Fish, Gordon Nelson, Walter Stuhr and Lawrence Witmer, Univ. Of Chicago Divinity School, paperback, \$2.00.

Labor:

The IUD has reprints of an article appearing in its publication Feb. 1967 on community unions; available from Anita Curtis, Industrial Union Department, AFL-CIO, 815 16th St., Washington, D.C. 20006.

4. STATISTICS AND THE CENSUS

Perhaps the best known source of statistics is the U.S. Census. But there are many other private and governmental agencies that collect figures for various purposes. You can find out what's available and where to look for it in:

- Directory of Federal Statistics for Local Areas: A Guide to Sources, 1966, U.S. Dept. of Commerce, Bureau of the Census.
- Guide to U.S. Government Statistics, Library of Congress, 1961.
- Paul Wasserman, et. al. Statistical Sources, Gale Research, Co. 1962.

-The Census

The United States Census of Population, and its companion study, the United States Census of Housing, are among the more useful sources of raw data.

The Census is actually a snapshot of the characteristics of the American population -- in terms of social, economic, and housing factors. The snapshot is taken every 10 years, the last one in April, 1960. The information is given in terms of various geographical areas.

Most of the information of the census is in a

form very difficult to use, partly because of the many bulky volumes, and partly because of its great detail.

Much of the more useful information has already been compiled for many cities by the local City Planning Department, particularly in the Community Renewal Plan (p. 27). The Chamber of Commerce, other state and local agencies, and private social service groups also will have compilations.

A good eye and a few brisk walks around an area will often yield information just as good, and in some cases better. For example, three hours in a neighborhood looking in the stores, on mailboxes, and perhaps chatting with a few people here and



there will tell you a lot about the people -- an old or young population, where they are from, what kind of houses they live in -- and you'll probably remember it better by learning it that way.

Also you'll find where the public housing is (rather hard to eke out of the census data), and a lot about institutions in the neighborhood and how they are used (parks, schools, bars, political and social clubs, etc.) which just are not in the census.

Despite all this, there are times when direct consultation with the census will be the easiest way to find what you want.

Originally, the census was required by law to determine the population of the various states, so that congressional districts and the number of congressmen per state could be determined fairly. This is still a use of the census, but especially in the last two censuses, various governmental agencies, both by law and by convenience, have come to rely on the census.

In addition, census reports are published in a number of volumes, the most useful of which are available in the reference room of most large li-

braries. They are Volume I of the Population Census, Vol. I of the Housing Census, and the Census Tracts, series PHC(1).

They, as well as the other volumes, are available for a nominal sum from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20025, or any of the field offices of the Department of Commerce (Bureau of the Census). Congressmen often will provide you with them gratis.

There are two documents in particular which will be useful to organizers in urban areas: the tract reports (PHC (1)), and the various special reports.

The tract reports: Each takes one metropolitan region (called an SMSA, or Standard Metropolitan Statistical Area) and breaks it up into compact and generally homogeneous units of 3,000 - 6,000 people (called a census tract), and then lists the various social, economic and housing characteristics of all the tracts, as well as for the city and the whole area.

These reports contain all the information that Volumes I of the Population and Housing Censuses contain for a particular area, in a much more usable form.

A number of special reports are put out, both by the Bureau of the Census alone, and jointly by the Census and the Bureau of Labor Statistics.

There is one series, the HC (SI) reports, done for local housing authorities, which is useful for technical information in the field of public housing and urban renewal.

Another series is a small, usable booklet ("Income, Education and Unemployment in Neighborhoods"--Bureau of Labor Statistics) on each city of over half a million people (plus a few others for geographical interest. It includes the census tract information on income, education, and unemployment which is found in Volume I and the PHC (1), but in a convenient form listing the tracts in order, from highest to lowest unemployment, income and education, and illustrates these findings on maps.

Aside from these tracts and special reports, the bulk of the information is included in hardcover volumes, which are indexed in detail in the introduction to all volumes, and which are listed by volume below. These, except for the many books which make up Vol. I of both series, are hard to find in any but the best research libraries, and would not ordinarily be used except to find some specific piece of information for technical use.

Population Census:

- Vol. 1: The characteristics of population, by state (54 books) and by town or city within each state
- Vol. 2: Subject reports, by the nation and by region (e.g. migration, fertility, education)
- Vol. 3: Selected area reports, by economic regions
- Vol. 4: Summaries and Analytic Reports of the census (highly technical material)

Housing Census:

- Vol. 1: Characteristics of housing, by state, and by city and town within each state
- Vol. 2: Characteristics of housing in metropolitan areas over 100,000 population
- Vol. 3: Housing by city blocks, for cities over 50,000
- Vol. 4: Technical data: tenancy and finance changes over time
- Vol. 5: Residential Finance (characteristics of mortgage and finance, for the nation)
- Vol. 6: Rural housing, by subregions
- Vol. 7: Housing of senior citizens, by state and SMSA

-Using....

There are probably two uses of the census which organizing projects and research projects oriented toward them will have, at least initially: to find out a piece of information -- a social characteristic -- about a particular area that is already in mind; and conversely, to find an area which has a given characteristic.

These kind of problems are most easily researched in the census, for the census is actually a large cross-reference of a list of characteristics, and of areas: depending on the particular characteristic or area which you already know, you choose the appropriate volume, and proceed to the chart which correlates that characteristic or area with the one you want to find out.

For example, if you want to know the percentage of Puerto Ricans in a given neighborhood, who were born in Puerto Rico, one would go to the census report for the SMSA that your neighborhood is located in, and find on a map which census tract(s) make up your neighborhood, and then find a list of census tracts which also give "race and country of origin".

On the other hand, if you want to know which neighborhoods in a region were predominantly Puerto Rican, you would find the proper sub-category under "race and country of origin" and scan through the list of census tracts for particularly high numbers of Puerto Ricans, and then plot those census tracts on a map of tracts, hopefully arriving with a large number of points near each other on the map.

Most of the time you will be using the census tract or the city as a geographical area in question; thus the census tract reports will be most useful. Vol. I is of interest if you are interested in comparing one city or tracts in that city, with another city elsewhere in the state, or if you are searching for organizable areas in a particular state.

For most practical purposes, other geographical breakdowns will not be important to you, but statistics can be found for the following geographical areas:

- the state as a whole
- the county (parish in Louisiana)
- any town, incorporated or unincorporated place, village, borough, and minor civil division; annexations
- urbanized area -- regardless of civil divisions
- Standard Metropolitan Statistical Areas (counties which make up a metropolitan area which contains a city of over 50,000)
- state economic areas (having similar cultural, agricultural, demographic and physical characteristics)
- blocks -- done in larger cities

The social characteristics listed in the census are numerous, and some in the description below have been eliminated (e.g. farm residence) because of their irrelevance to the city. The ones listed are all to be found in the documents mentioned above as easily available and useful.

- what are the people in the study like: how many there are in such and such an area; what race they are: white, Negro, Puerto Rican, Spanish surname; where they were born, where their parents came from; how old they are.

- in what groups do they live: marital status; household size, and relationship to head of household; group quarters; married couples, families and unrelated individuals.

- what is their work situation: what is annual income in 1959; how many weeks did they work in 1959; employment status as of April, 1960; where do they work; how do they get there; occupation, industry and class.

- what is their housing situation: residence at time of census, 5 years previously; of all houses, how many are vacant, and how many are lived in. conditions: how is it heated? condition of plumbing, bathroom; overcrowdedness: number of people per room; how old is the building; management: what percentage are owned, rented? what percentage have owners living in them? how much is rent, mortgage, costs? what is value? how many units are in each building?

The major misuses of census figures are mistakes in using the definitions or units which the census has carefully, but sometimes inconveniently defined.

Owner occupancy in most census figures is in terms of units, and thus a 6-family structure in which the owner lives in one unit is 16.67% owner occupied (rather than 100% in tables in which the structures, rather than units, are in question).

Read the definitions carefully.

Another example of confusion in definitions is the distinction between safe, deteriorating (more than regular maintenance is required to repair the damage) and dilapidated (inadequate and unsafe) housing. These are technical, arbitrary definitions, and should not be confused with more general, off-hand usage.

Often you will have to translate census figures into those which you can use: in order to get figures on a neighborhood, or to separate out a rich section from an otherwise poor town, the easiest way is often to break the area down by census tracts, and then get an adding machine and calculate new figures for the separate parts of town.

Another example of misleading figures is listed in Schattschneider and Jones' Local Political Surveys, (p. 37) in which there is an excellent chapter which describes how to use census data in terms of congressional and legislative districts, units not used by the census itself.

Comparability:

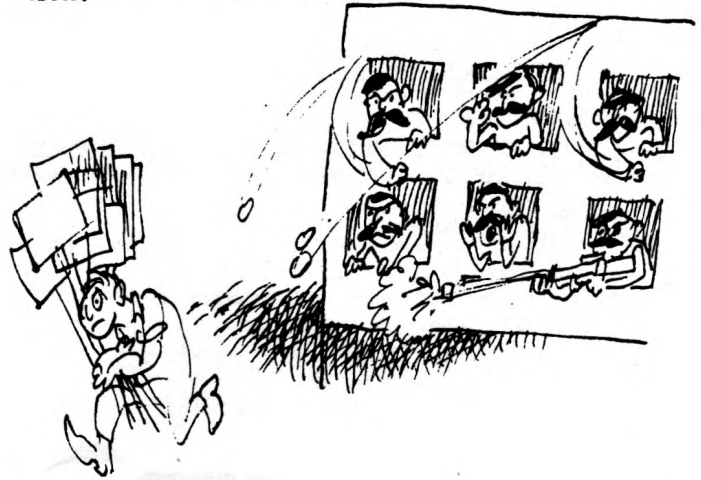
At the beginning of each volume of the census there is a list of changes in definitions of geographical units; these must be taken into account when comparing areas over a period of time, and fortunately, they are small in number. Changes in the information asked from census to census is small over a 10-year period, and can be found in the introductory pages of the census volumes, but over a long time it is considerable.

Inferences:

It is a most difficult task to infer from particular data some characteristic which is not specifically studied by the census. Since this is often precisely the reason for our inquiry, we must be careful and precise.

If an area, according to the census, is seriously deteriorated or dilapidated for 90% of the structures, has few adequate plumbing facilities, and was built before 1939, is it good rent strike territory? Not necessarily...if the landlords live in

the buildings and rent apartments out to their relatives. Don't attempt to make psychological or historical assumptions without additional information.



Out-datedness:

The last major census was taken in April, 1960. Conditions change rapidly, and particularly with mass clearance, urban renewal, natural catastrophe and rapid migration, the character of a district may change completely in two or three years.

Thus the use of census data is legitimate only if one has checked out other sources to indicate possible mass changes. In some cities, the Bureau of the Census did a quicky survey in 1965. In others, the Chamber of Commerce and private marketing organizations maintain estimates of recent population figures. In the absence of any other data, local school or housing surveys may reflect other changes.

Inaccuracies:

In middle-class areas, presumably much of the collecting was done without major flow; although probably there was as much concealment of income as there is for the Internal Revenue Service, which is considerable.

But in transient, poor, and minority-group areas, there is good reason to believe that even with the best of intentions, the census takers do not even find many people, no less obtain information about them. Census Bureau official themselves estimate that they missed one in ten Negroes -- including one in every six young men -- in the 1960 census. With language, cultural, class, and racial barriers present, the distortion of information also is considerable.

And there is occasionally some vested interest which sees it in its interest to conceal certain information (e.g. that a city has become a majority Negro since the last census).

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• Jim Jacobs, Power in American Society -- a study guide: excellent bibliography; also available from REP.

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LAY-OUT BY: Carl Wittman

The draft of the research guide was prepared with the
aid of a grant from the Louis M. Rabinowitz Foundation.

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