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Challenge

INTERNATIONAL WOMEN'S YEAR

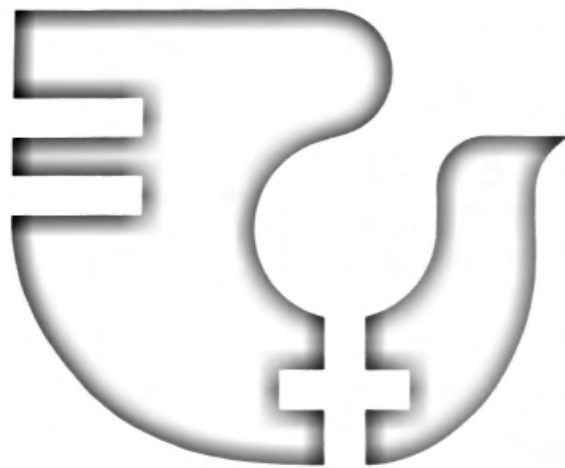


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HUD Challenge

U.S. Department of Housing and Urban Development
Carla A. Hills, Secretary
The Assistant Secretary for Administration,
Publications and Information Division,
Office of General Services

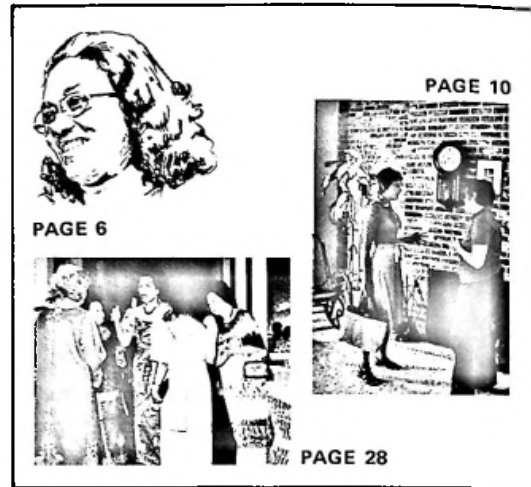
Evon H. Ervin, Editor
Wayne Eddins, Art Director
Agnes Proctor, Production Assistant
Rowena Sanders, Staff Assistant

Advisory Board: Fred W. Adams, Robert Blair,
Paul Buchanan, Concetta Capoen, Bruce Conger,
Roy Gast, Jill Khadduri, Harold Keith, Morton Leeds,
Paige Peters, Lynn Smith, Ron Weber

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Statements made by authors do not necessarily reflect the views of the Department.

IN THIS ISSUE:



PAGE 6: Three women, nationally recognized for their efforts toward better housing and community life, are highlighted. Laurette West, Anita Miller, and Christine Randles give insight into their careers as leaders in a demanding area of interest.

PAGE 10: Natural talent, favorable circumstances, or peculiarities of the trade—whatever the reason—more and more women are finding personal satisfaction and professional fulfillment in the marketing of housing. The fast growing metropolitan area in and around the Nation's capital offers a special challenge to some of these highly motivated and energetic women. HUD intern, Elizabeth Nelson, penetrates the surface of their thinking on the subject in lively and perceptive conversations with three women in this arena.

PAGE 28: Less known than the accomplishments and contributions of women in the fields of education, medicine, science and letters are the international reputations of women as knowledgeable and imposing figures among protectors of the environment. A digest of the experiences of a few of these gallant ladies is presented in this issue of *HUD Challenge*.

NEXT MONTH:

A glimpse of HUD's San Francisco Region

COVER: Designed by Wayne Eddins

Please Note:

Joe Scarano, author of "Construction Management: Making Construction Happen" (*HUD Challenge*, July 1975), is vice president of CM Associates, Houston, Texas.

looking ahead

Consultation and Diagnostic Center for the Elderly

Operation of the new Belle and Sidney M. Baer Consultation and Diagnostic Center in Philadelphia will begin this fall. Named after its benefactors, the center is designed to identify health problems that are unique to the elderly on an individual basis and will offer a program of positive action to elderly community residents for health maintenance during their maturing years. Highly skilled professionals, experienced in serving elderly people and attuned to their requirements, will provide a thorough and complete individual health profile. The approach is a comprehensive examination focusing on the difficulties of managing daily living and the causes, including medical, social, and psychological factors. The series of examinations will take 2 to 4 days and will involve a complete medical checkup including laboratory studies, X-rays, electrocardiogram and other heart studies, electroencephalogram and other brain and nerve studies, as well as psychological examinations. Realistic recommendations will be made to the patient, family, or referring physician based on team findings and concern for the well-being of the individual. Patients will be permitted to stop for rest and refreshments between examinations. It is believed that this is the first such program in which elderly citizens can get a thorough checkup, conducted in a manner and at a pace that suits their needs.

Something for the Rich... and the Richer

Located at Fifth Avenue and 51st Street in New York City, perhaps the most prestigious corner in the entire world, is Olympic Tower—a 52-story high rise condominium of bronzed glass that combines residential, commercial, and office uses in the same building. Although commercial space is already in use, Olympic Tower will not be ready for residential occupancy until this fall. It features a block long indoor park, a three-story waterfall, two floors of very plush shops, 19 floors of corporate office space, and 230 luxury apartments. The price of a one-bedroom apartment is \$122,000 with a monthly maintenance fee of \$267. Or for \$650,000 and a monthly maintenance fee of \$946 one can have a basic duplex—nine rooms complete with woodburning fireplace, circular staircase, an elevator, and a sauna. There's a financial communications lodge where residents can sit around and watch how their blue chips did that day, a health club, and a private wine cellar for special vintages. The little extras to be provided include three concierges, bonded maid service, a doorman, a hallman, elevator operators, 24-hour room service, and 24-hour dry cleaning—all for an additional fee, of course.

Ventures, Inc., has made a proposal to buy the SS United States, now in mothballs, with the idea of turning it into a "cruising condominium." The ship is for sale at a modest \$13 million, and Ventures thinks \$20 million more would be needed for refurbishing. She would berth in New York and spend 76 days cruising to Florida, the Caribbean, and Europe. Prices would range from \$650,000 for a one-room unit to a mere \$2.5 million for an eight-room suite.

ASCE Promotes Hiring of Women

With a view towards encouraging women to enter the civil engineering profession, the American Society of Civil Engineers has issued a policy statement in which it promises to support legal and moral requirements against discrimination in employment because of sex. In furtherance of this policy, ASCE will invite women engineers "to join ASCE and to participate as ASCE members and especially in policymaking positions in solving problems of exclusion as well as the general problems of the Nation." The society will stress professional and paraprofessional job training, counseling, and education for women.

Bicentennial Transportation Plan for D.C.

The White House is supporting a proposed \$10 million Bicentennial transportation plan designed to avert a massive traffic jam in the Nation's Capital in 1976. Developed by the Department of Transportation, the plan calls for fringe parking at selected sites and shuttle bus service to the Mall. In addition, bus service would be provided during nonrush hours from outlying areas down 17 routes to the heart of town. It is estimated that some 20 million tourists will visit Washington, D.C., during the Bicentennial celebration in 1976.

Women and Minorities Backed by ARBA

States should give special attention to women and minorities in planning Bicentennial activities with Federal money, the American Revolution Bicentennial Board has warned. States will be required to furnish data on compliance with Board guidelines that already call for special interest for activities involving women, youth, racial, and ethnic groups. Distribution of matching grants of \$40,000 each to the States and territories will begin on September 1. The money comes from nonappropriated funds raised by the Bicentennial administration, primarily through the sale of Bicentennial medals.

THE SECRETARY TALKS ABOUT

INTERNATIONAL WOMEN'S YEAR

The Presidential proclamation of January 1974 which designated the year 1975 as International Women's Year (IWY) in the United States makes several statements about the status of women in this country that I think bear repeating here. It reminds us that women have made significant contributions to America's development, culture, and social and economic life; that they make up a major part of the U.S. workforce; that they perform dedicated volunteer work in areas of critical need; and that women as mothers and homemakers have performed roles essential to the very existence of society. The proclamation notes also that women have made progress on a number of fronts but that they "continue to face inequities as they seek a broader role in the life of our Nation." And most importantly for us at HUD, the proclamation calls upon "the Congress and the people of the United States, interested groups and organizations, officials of the Federal Government and of State and local

governments, educational institutions, and all others who can be of help to... provide for the observance of IWY with practical and constructive measures for the advancement of the status of women..."

IWY is a mechanism for focusing attention on the inequities faced by women so that concerted action on

all levels can help bring about change. I wholeheartedly support IWY, and I see it not as one year's effort, to be forgotten when that year is over, but as the continuation of efforts begun years ago and the beginning of increased efforts in the future.

The joining together in IWY of concerned women and men of all nations will bring a clearer illumination of problems and a sharper focus of action. The efforts of many working together—in different parts of the world, different sections of the United States, different agencies of the government—will prove what IWY is about.

The activities described elsewhere in this issue of *Challenge* are the substance of HUD's present commitment to the principles of IWY, and they show the direction we expect to continue to pursue in the future. It is my hope that all of us in HUD—women and men—will lend unqualified support to the commitment. ☺

—Carla A. Hills
Secretary, HUD



HUD JOINS THE MOVE FOR WORLD-WIDE EQUALITY

By Diane Sterenbuch

The United Nations Commission on the Status of Women meeting in Geneva in 1972 introduced, and approved unanimously, a resolution asking that 1975 be designated by the UN as a year to focus world attention on the status of women. When that resolution was approved by the UN's Economic and Social Council and later, in December 1972, by the UN General Assembly, its impact on HUD was totally unforeseen.

Today, however, 3½ years later, the objectives of International Women's Year (IWY):

- to promote equality between men and women;
- to ensure the full participation of women in all aspects of national and international life; and
- to recognize the contributions of women to the promotion of friendly relations and cooperation among nations and to world peace;

have been echoed in the United States by Presidential Proclamation and Executive Order with HUD being an important part of this effort.

The Presidential proclamation of January 30, 1974, calls upon officials of the Federal Government

... to begin now to provide for the observance of International Women's Year with practical and constructive measures for the advancement of the status of women and also to cooperate with the activities and observances to be arranged under the auspices of the United Nations.

Executive Order No. 11832 created a national commission composed of 35 private members, two Senators and two members of the House of Representatives to promote the observance in the U.S. of IWY. The Commission is empowered to request any Executive agency to furnish it with information, advice and services, as appropriate; these agencies are authorized to provide the Commission, to the extent permitted by law, with administrative services, information, facilities and funds.

The Executive Order also requires

each agency to designate two persons, preferably a man and a woman, to an interdepartmental task force to plan and implement projects and programs within each agency for the observance of IWY.

Since December 1973, HUD, through the National Federal Women's Program, has been involved in planning for IWY activities within HUD and in cooperative efforts with other agencies and organizations.

HUD National Activities

In January 1975, the national Federal Women's Program (FWP) briefed all field and Headquarters Federal Women's Program coordinators on the meaning of IWY and asked them to plan appropriate activities to celebrate it in a meaningful way in their jurisdictions. HUD's first national action to celebrate IWY took place in February 1975 when representatives of major women's organizations were briefed by the Assistant Secretary for Fair Housing and Equal Opportunity and the Assistant Secretary for Community Planning and Development and their staffs on the new anti-sex discrimination provisions of the Housing and Community Development Act of 1974. In June, Mrs. Allene Joyce Skinner, Director of HUD's Federal Women's Program, attended the IWY World Conference in Mexico City and participated in the development of an action agenda for improving the status of women.

HUD Headquarters FWP is celebrating IWY by developing an ongoing project to implement effective Affirmative Action Plans for Headquarters offices. The process to date has included: briefings of key executive staff, including the Secretary, Under Secretary, Assistant Secretaries, office chiefs and personnel officers; agreements on what each office will do; follow-up sessions and monitoring. This process will continue throughout the year and may become a basic and continuing part of affirmative action in HUD. It is also planned that a similar process be adopted by the field offices for their Affirmative Action Plans.

Other National IWY HUD activities planned for the remainder of the year include creating an IWY Award to be given at HUD's Annual Awards ceremony to one or more individuals in HUD who best exemplify the spirit of IWY by significant contributions to equal opportunity for women. Late this month presidents of 109 key women's organizations will be briefed on the results of a HUD-sponsored contract with the National Council of Negro Women to investigate, by means of hearings and workshops, housing discrimination against women in five major U.S. cities (New York, Atlanta, St. Louis, San Antonio, and San Francisco) and to develop recommendations as to how HUD can best deal with discrimination problems faced by women in obtaining decent, safe and sanitary housing.

IWY Activities in HUD Field Offices

● **Boston**— HUD's Boston Regional FWP coordinator, along with the Departments of Health Education and Welfare and Labor, conducted a joint seminar for women's organizations on how to apply for Government jobs at the Federal, State and local level.

● **New York**— The Regional FWP coordinator is planning a series of workshops on how to prepare effective 171's, the form used to apply for employment in the Federal Government. These will be held in Regional, Area and Insuring Offices. Some will

be held in coordination with the Spanish-Speaking Coordinator.

● **Philadelphia**— The Regional FWP coordinator sponsored a three-day workshop/seminar on "Career and Self-Development" for HUD employees; the **Richmond Area Office** is planning a Women's Week Program in celebration of IWY; and the **Philadelphia and Baltimore Area Offices** are planning Women's Day luncheons to celebrate IWY.

● **Chicago**— The Regional FWP coordinator has developed a 16 mm film, "Moving Up," plus a discussion guide which examines the feelings of women in Federal employment at all levels. The film and guide were designed to sensitize supervisors to the concerns of women; the **Grand Rapids (Mich.) Insuring Office** has planned a major program and banquet to honor a prominent woman builder; the **Milwaukee Area Office** is setting aside a week to emphasize equal employment opportunity and honor those who are helping make it a reality. Activities will include a series of seminars and discussions on employment, training, interviewing, job hunting, management, and other topics. An awards luncheon in honor of an employee who has helped further the cause of equal employment opportunity in an outstanding manner is also planned.

● **Kansas City**— The Regional Federal Women's Program, through the Federal Interagency Committee, recently sponsored a panel discussion on the Equal Rights Amendment; the **Omaha Federal Women's Program** is working with the Nebraska Council of Women to prepare weekly articles on famous women in the history of the State.

● **San Francisco**— The Regional Federal Women's Program participated in an IWY luncheon held under the auspices of the Bay Area Federal Executive Board (FEB) where an International female scholar from Rumania spoke on "Women Behind the Iron Curtain;" the FEB also sponsored a Women's Film Festival of some 35 American and foreign films of interest to women.



FWP activities throughout HUD provide atmosphere for open discussion on a wide range of issues affecting the status of women on the job and in all walks of life.

● **Seattle**— The Regional Administrator designated May as Women's Month in honor of IWY; the Regional Federal Women's Program held a program on Equal Employment Opportunity for Women and participated in the FEB Career Development Program. The Seattle Regional and Area Offices honored at least one HUD woman every day during May and from those honored selected the most outstanding. The **Boise (Idaho) Insuring Office** held an upward mobility workshop attended by over 1,000 persons. Three panelists: Ms. Lynn Lively, Assistant to the Seattle Federal Executive Board; Dr. John Mitchell, Chairman of the Department of Economics, Boise State University; and Howard Martin, Boise District Director, Internal Revenue

Service, discussed the importance of women in the work force and how women can better themselves in their jobs.

The activities described above and the many more being planned to celebrate IWY 1975 are part of HUD's effort to improve the status of women—its own employees and women who are the users and beneficiaries of HUD programs and services.

Coordination with Other Groups and Organizations

Ms. Skinner is a member of the Government Liaison Advisory Committee for the U.S. Center for IWY which meets monthly to share ideas for the celebration of IWY and plan cooperative activities. Part of the Center's



Film-making crew in HUD's Region V produces FWP-sponsored film, "Moving Up."

activities include designating each month of 1975 to highlight a particular occupation or activity. July was designated "Women in Government" month. Ms. Skinner was a member of the steering committee which put together a multi-media approach to publicizing the contributions of women in government at all levels, in all branches—appointed, elected or career service.

Ms. Skinner has also attended meetings of the 35 member U.S. IWY National Advisory Commission created under Executive Order 11832 which deals with, among other topics, the Equal Rights Amendment, the media, child care, the economically disadvantaged, law enforcement, creating a structure for women in the U.S. Government, UN/International

Labor Organization conventions not ratified by the U.S. and the problems of the working woman and the homemaker. At Ms. Skinner's urging, the subcommittee dealing with the disadvantaged will be expanded to include representation from elderly and minority women. Ms. Skinner is also a member of the Federal Women's Interagency Board (FWIB) Task Force on Law Enforcement which works with the Commission's Enforcement Task Force on issues of mutual interest. ♪

Ms. Sterenbuch is a program analyst in HUD's National Federal Women's Program in the Office of the Assistant Secretary for Fair Housing and Equal Opportunity.

Triple Success in Housing

EDITOR'S NOTE: Women in multifaceted roles—in business, in education, the sciences, and as national and local leaders in every area—one of the many themes of International Women's Year. With the rapid increase in urban living and its attendant issues, women are continuing to play lead roles as shapers and refiners of the urban environment, serving on the local, regional, and national level in the areas of housing and community betterment. The list of such women is long. This month HUD Challenge highlights a select few among the ranks of these leaders.

Laurette West

Institution building is a long and arduous but rewarding process as Laurette West, the organizer and executive director of REMCA, Inc., (not an acronym) Durham, North Carolina, has discovered.

Nonprofit and other developers of HUD-assisted housing in North Carolina were without adequate professional management assistance that could cope with the multiple fiscal, occupancy, and property problems of subsidized housing. Using an incentive grant secured by the Low Income Housing Development Corporation from the Office of Economic Opportunity (now known as the Community Services Administration), Ms. West organized REMCA, Inc., a nonprofit housing management and counseling corporation which began operation in October 1972.

REMCA, Inc., now 3 years old, is presently managing approximately 1,300 housing units in North and South Carolina. The corporation, which was designed to provide competent and socially-sensitive housing management services, has overcome numerous difficulties. Under Ms. West's direction, the corporation agreed initially to serve as managing agent for five multiproblem housing developments. The developments had financial problems (one had incurred a \$15,000 rent supplement debt); occupancy problems (tenants whose rents were in arrears and whose incomes had not been recertified for several years); and property deteriora-

tion problems (vandalized apartments, poor drainage, deferred maintenance work, etc.).

Ms. West explains that REMCA agreed to manage such trouble-laden developments for three reasons. First, the owners were aware of the serious nature of their difficulties and recognized their need for help. Secondly, personnel from the HUD Area Office required the owners to seek professional management services in an attempt to arrest the progressing decline. And finally, Ms. West points out, these developments provided the first opportunity for REMCA to perform the function for which it was created and to demonstrate its ability to cope with multiproblem projects.

Having negotiated management contracts with the initial group of multiproblem projects, Ms. West recruited resident managers from among recent college graduates who were energetic, bright and interested in developing expertise in housing management. She and her deputy director provided on-the-job training, assistance, and supervision to the resident managers.

Priority Concerns

According to Ms. West, money and occupancy problems received first attention from REMCA. The firm concentrated on exercising fiscal restraint to enable projects to achieve as sound a financial position as was possible, and, fulfilling all of HUD's occupancy requirements, including recertifications and valid leases on file.

After bringing fiscal and occupancy problems under control, Ms. West explains, REMCA concentrated

resources on deferred maintenance work. Vandalized apartments were repaired and rented. Building hallways were painted and improved. Drainage problems were corrected and grounds were re-landscaped. Under REMCA's management, residents began to receive prompt responses to their requests for maintenance and repairs. In some projects, REMCA also began to repaint all occupied apartments on a rotating basis.

Keys to Success of Firm

Laurette West explains that REMCA's success in reversing the negative trends in these multiproblem projects was possible only with the support and assistance of staff of the HUD Area Office. HUD's staff were pleased with the progress which REMCA was making and did all that they could to honor and expedite requests which REMCA made for such actions as rent increases and deferment of reserve replacement payments.

Recognizing that the limited operating budgets of subsidized housing developments could not support social service programs, Laurette West sought and obtained a 3-year grant from the National Institute of Mental Health for a demonstration social service/drug prevention program in two housing developments managed by REMCA.

REMCA has grown from the three-member administrative staff of its initial operation to a 12-member administrative staff and a 19-member social service program staff. In addition, it supervises approximately 40 resident managers and maintenance personnel who are employed by the

owners whose projects REMCA manages.

An important key to REMCA's growth and development, Laurette West points out, has been encouragement and support from the Ford Foundation. The Foundation has provided REMCA with the grant assistance which is necessary for the operating period during which revenue from management contracts is not adequate to cover operating expenses.

Unfortunately, as Ms. West explains, the management of subsidized housing cannot maintain "successful" status for very long. The environmental influences constantly change the problems and opportunities in housing management. The most recent negative environmental factor is the doubling of energy costs which Ms. West says has "wrecked" project operating budgets. Ms. West and her staff have developed "work out agreements" with HUD and project owners on each of the 14 projects which REMCA manages, using a variety of financial resources (release of reserves, tax abatement, rent increases, modification, seeking grants, etc.) to solve the financial problems which energy and other inflated costs have created.

Manager Muses Over Future

Laurette West says that she plans to retire (in about 30 years, she thinks) at REMCA, this new institution which she has created and nurtured during the difficult months of its childhood. Her career goals, she says, are to (1) influence national housing policy, and (2) insure that people actually benefit from housing pro-



grams which have been designed to serve them. She sees the continuing improvement of her own professional competence as an integral part of achieving these career goals.

The beginning of Laurette West's work in housing and community development began well before the creation of REMCA in 1972. After experience in training, manpower and economic development and counseling, Ms. West joined the staff of the Low Income Housing Development Corporation (LIHDC) of North Carolina. At LIHDC, she assisted with the development of federally assisted housing, including such varied tasks as land acquisition, sponsor organization, computation of applications for mortgage loan insurance, negotiations with general contractors, review of architectural drawings and specifications, managing loan closings, etc. She not only worked in the development of rental housing under HUD programs, but also, as Rural Housing Specialist, managed the development of subdivisions and marketing of units under direct loan programs of the Farmers Home Administration.

Ms. West who has a Master of Arts degree in Sociology and Social Research from North Carolina Central University has served as guest lecturer for the University of North Carolina, Shaw University, North Carolina Central University, and the Nonprofit Housing Center's Housing Development Corporation Institute. She is a



licensed real estate broker and real estate appraiser and has served as consultant to various organizations, including North Carolina Community Action Agencies, VOLT Information Services, the Nonprofit Housing Center, the Worcester Cooperation Council, Inc., the Greater Cumberland Corporation, and the National Center for Housing Management, to name a few. She has assisted with and/or supervised the preparation of the *Sponsor Development Curriculum*, the *Network Analysis for Low Income Housing Development*, *Suggestions and Instructions for Mortgagor's Attorneys Regarding FHA Initial Closings*, and *Minimum Management Requirements—A Handbook for REMCA Resident Managers*. ©

—Kay Nix-Schultz
Community Development Associates
Wash., D.C.

Anita Miller

"Everything I learned, I learned by doing," says Anita Miller of the Ford Foundation. "I never had any formal training."

Mrs. Miller may have learned the hard way about the complex world of housing. "There were no college courses you could take then," she says with a laugh. But her education was complete. As a Ford Foundation officer responsible for a variety of housing programs, she is now associated with some of the more innovative approaches being tried around

the country to provide decent homes for the poor.

The lessons began nearly two decades ago in Providence, R.I., when, shortly after moving there, she became involved in several open housing and community development activities. "I was very young," says the tall, attractive woman who still approaches everything she does with undiminished vitality. "I took it seriously."

In 1962 she formed the Rhode Island Conference on Intergroup Relations in an effort to "bring together people from various racial and religious groups who were very isolated from one another." Her State-wide work, including formation of the Women's Intergroup Committee, led to an appointment to Providence's Urban Renewal Commission as a member of the Subcommittee on Minority Group Housing Problems.

It was while working in the maze of urban renewal, she says, that she became concerned about "the way a well-intended program was very much abusing the rights of the people it was intended to serve. They had no voice whatever in what happened to their communities, and no relation to

what the city was doing." This concern also led to a leading role in a movement that eventually produced a fair housing law in Rhode Island.

She moved to the New York City area in 1964 and almost immediately took "a job that never existed before" with the Union of American Hebrew Congregations. Nominally she was supposed to be concerned with social programs related to race, but, she says, "My thing was housing. They left me alone. They said, 'How do we move from the paternalism of the fifties into a more supportive relationship in the sixties now that minority groups have asserted their independence and their right to self-determination?'"

The search for an answer led, among other places, to the Upper Park Avenue Community Association (UPACA), an organization in East Harlem that through its Non-Profit Housing Development Fund Company started out as a small rehabilitation program and rapidly progressed to a full community redevelopment effort. New units of housing were built along with community facilities, and a variety of property management, tenant orientation, and social service programs were introduced. "We were trying to pull together the pieces to turn around a community," she says.

In 1970, as the first chairman of New York City's Workable Program Committee, she led the way to lifting a HUD embargo that had been placed on the city because its previous relocation and citizen participation plans did not meet government approval.

Mrs. Miller joined the Ford Foundation in November 1971,

where she has helped crystallize a policy that sums up much of what she has done and learned over the years.


"Housing development and housing management," she says, "can provide an opportunity to do a lot more than give shelter. In many ways they can build a sense of community and integrate services that severely disadvantaged families need. The results can be more effective residence (which serves the purposes of management) and also an opportunity to break what in many cases has been a cycle of dependency for the families."

Despite her strong concern for social goals, Mrs. Miller considers herself to be very firm regarding good business practices. "Early on I learned that the goals in any housing program can't be met unless there is real discipline regarding the business aspects of the effort."

At the Ford Foundation Mrs. Miller works mainly with projects that can become testing grounds for more widespread efforts. Neighborhood Housing Services, for example, began in Pittsburgh as a way to reverse the decay of private homes by enabling local lending institutions, city agencies, community leaders, and private foundations to work together to improve selected urban areas. Now, with the creation by HUD and the Federal Home Loan Bank Board of an Urban Reinvestment Task Force, the concept is being tried in more than a dozen other cities.

A Foundation-funded tenant management program in St. Louis has become the focus of a new HUD-

Ford national demonstration in from four to eight other cities to test the feasibility of turning the day-to-day operation of both low- and high-rise public housing developments over to the tenants after intensive professional training. In New York City, the Advisory Services for Better Housing is developing a diagnostic and treatment program for distressed HUD-assisted multifamily developments.

"The main focus of our program now," says Mrs. Miller, "is both management and preservation. And we're keenly interested in working side by side with HUD in terms of demonstrating the techniques that may provide greater insights into management solutions. We're interested also in the problems of the large number of HUD-foreclosed homes around the country. And what we're doing in terms of neighborhood preservation is helping to test possible procedures, and techniques to return neighborhoods to a viable state." 

*—John LaHoud
Office of Reports
Ford Foundation*

Christine Randles


Christine Randles wears several hats in her many roles to achieve decent housing throughout the State of Ohio and in the Hough area in particular.

Her interest in housing came about through involvement in street clubs while she worked as a licensed nurse during the sixties. At that time, she



was instrumental in forming a Cleveland-based nonprofit housing corporation called Citizens for Better Housing. During her tenure as president, the corporation pioneered the first new townhouses in Hough which, then Mayor Carl Stokes named Randles' Estates.

Her boundless energy in other organizations including the Hough Development Corporation, the Community Housing Corporation, and Bell Neighborhood Center led to the development of other nonprofit housing groups such as the 81st Street Corporation, Hough Housing, Homes for Hough, and Community Circle. She continues to serve as board president and chairman in most of the groups, while teaching others to take over. She is current director of the Cleveland-based organization—Housing Services Inc., a local nonprofit housing corporation, and manages 450 units.

Mrs. Randles has received numerous local, State, and national awards, including one of the State's highest honors, "The Governor's Award for Outstanding Community Services" in 1972. She was also named Woman of the Year in 1970, and in 1969 received the Halo of the Week Award from the Cleveland Press. 

*—Katie Dixon
Cleveland Model Cities Program*

REAL ESTATE

Women at the Helm

by Elizabeth Nelson

In the late 1940's, a young service wife from Texas moved to Washington's Virginia suburbs and bought a house. It was Routh Robbins' first taste of the real estate business and the start of a multimillion dollar business in residential real estate sales. Twenty-five years ago another young woman, then operating a small restaurant near Cardozo High School in the District of Columbia, emptied her cash register and persuaded a realtor to take the ice cream money as a downpayment on a small D.C. house. A year later, Beatrice Reed was a real estate saleswoman; today, she heads her own firm and serves as president of the Washington Real Estate Brokers Association. Leslie Riggs, a confirmed city-dweller, bought a house in the Capitol Hill neighborhood of Washington 5 years ago. Within a year she had quit her job as an economic researcher and had begun selling houses herself. Now a partner in the Anthony Mizzer Realty Company and one of Washington's youngest brokers, she spends her time selling clients on city living—and on city houses. Buying a first home doesn't send all women into the real estate profession, but it is striking how often that initial contact with the real estate business turns homebuyers into home sellers. For these three Washington area women, that's exactly what happened.

Real estate has attracted increasing numbers of women over the past several decades. Reliable statistics are hard to come by, but interviews and informal surveys point to a substantial and highly visible proportion of women in the real estate profession. A 5 year-old study of the real estate business in Connecticut concluded that women made up 47 percent of the real estate salespersons and 25 percent of the brokers. In addition, 9 percent of the State's firms were headed by women. And these figures have probably risen. The Women's Council of the National Association of Realtors boasts 12,031 members but, as executive vice-president Kathryn Neary explains, "Some of those are men," since the council "is for, not only of women." The Women's Council, founded in 1939 and now headed by Helen Hirt of Indianapolis, publishes a monthly newsletter about women in real estate and sponsors training sessions, conferences and seminars for women realtors. The National Association of Real Estate Brokers also has a predominantly black Women's Council whose president, Daisy Donovan of Detroit, emphasizes training and educational programs. Both organizations testify to the achievements of women in the real estate profession.

A Woman's Perspective

"A woman knows what another woman wants," Mrs. Donovan says in a matter of fact voice. "Women tend to relate better to homes." Perhaps the widespread attitude that women are "naturals" at selling homes has had something to do with the impressive numbers in which women have entered the profession in the past several decades. It is true that women, by and large, are concentrated in residential real estate sales. In the past, fewer women have ventured into commercial sales; now an increasingly career-conscious generation of women is changing that. But, for the most part, women in real estate sell homes—homes, not houses. And most think women do that best.

Success in the real estate business requires much more than an interest in homes, however; it demands aggressive selling techniques, shrewd analyses of market trends and a good store of business acumen. Women have demonstrated that they have all three. Working on a commission basis gives women the chance to demonstrate



Routh Robbins

their abilities; and although women tend to remain saleswomen, significant numbers become brokers or start real estate firms of their own. Washington real estate history is studded with their names.



Beatrice Reed testifies at public hearing in Wash., D.C.

Routh Robbins

In her white pillared corporate headquarters in Old Town Alexandria, Routh Robbins relaxes behind a circular desk and points with pride to a large map of the metropolitan area. A circle of pins marks the locations of her company's 14 suburban offices. "Around the beltway," she explains, leaning forward. She knows these suburbs, Routh Robbins does; she has watched—and helped—them grow. Her business profited from the capital's phenomenal population growth over the past quarter century. Today, Mrs. Robbins heads a suburban real estate empire employing three to four thousand people and doing a \$150-\$160 million annual business in residential sales. A suzerain in suburbia.

Like many of those who swelled the city's population, Mrs. Robbins followed her serviceman husband to Washington. Struggling to find a house for her family, she discovered that many young families shared her predicament and soon she was helping other service wives locate suitable homes in the rapidly growing Virginia suburbs. The transition to professional real estate saleswoman was easy; it seemed natural to capitalize on her knowledge of the Washington suburbs, her understanding of housing needs, her military ties. Routh Robbins Realty was born in 1951 with Mrs. Robbins—now a broker—at its helm. Today Mrs. Robbins energetically directs her business from a wheelchair. "Multiple sclerosis made me an executive," she says ruefully.

Mrs. Robbins, was—and is—at home in a suburban setting, dealing with other aspiring suburban homeowners.

Significantly, the Connecticut study reported that the proportion of women in real estate was highest, often twice the State average, in suburban counties. The Washington experience seems to bear this out. Women were the ones who really lived in the suburbs; they knew how to sell them.

"This isn't about women's lib, is it?" Mrs. Robbins challenges the interviewer. She boasts of her two children and her eight grandchildren. Her attitude seems natural, somehow. For, like all real estate people, she's selling more than houses; she's selling a way of life, a way of life that for most of her suburban clients implies a traditional female role. And Routh Robbins always believes in what she sells.

While praising family life, she dismisses the idea that real estate can be a part-time job. She, herself, has shown an ambition which has propelled her to the top of her field. "Real estate," she admits, "has gotten into my blood." Nor has it been all business: she's been active in improving the ethics of the profession, instrumental in starting the Multiple Listing Service for Northern Virginia and honored as Realtor of the Year in 1963.

"If you live on this earth, own a piece of it," Mrs. Robbins offers aphoristically and adds, "The good Lord put the earth here for people to use." Routh Robbins has done just that.

Beatrice Reed

"A one bedroom or an efficiency?" Beatrice Reed asks the caller. "Yes, it's on St. Thomas." She is renting condo-

miniums in the Virgin Islands, a sideline she added to her real estate business several years ago. It's a symbol of some larger changes. For when she started in the real estate business 24 years ago, Mrs. Reed was trying desperately to cut through a tangle of legal, institutional and social restrictions in an effort to find homes for her largely black clientele. Things are a little easier today and Mrs. Reed's missionary zeal has mellowed—though hardly diminished.

A native of the West Indies, Mrs. Reed is a petite, vivacious woman with a soft, musical voice. She attended Howard University until family responsibilities forced her to seek jobs, as a teacher, an insurance saleswoman, a government clerk but, also more importantly for her personal and political growth, as labor organizer for the UFW-CIO and later as an administrative assistant to the president of the Washington chapter of the NAACP. Finally, she opened a small restaurant, The Cardozo Snack Bar, and looked about for a place to really settle down.

She found the house she wanted; then she had to persuade the broker to hold the place for her with only a small downpayment. It took her 15 minutes. Certain that if Mrs. Reed could persuade him so quickly, she could convince anyone of anything, the broker encouraged her to go into real estate, offering his help if needed. Mrs. Reed took his advice. Starting as a saleswoman, she worked for a firm and "learned all the things I wouldn't do in the real estate business." Within 8 months she was a broker, establishing a business of her own and setting up offices on Florida Avenue.

"I had trouble being taken seriously," she remembers. "There weren't that many women in real estate in those days." But Mrs. Reed stood her ground, refusing to concede her independence and demanding equal treatment. Her benefactor backed her up and she began to establish the all-important contacts with banks, title companies, and other financial institutions. Her experience as a woman in real estate has made her particularly sensitive to the problems women encounter in buying homes. Divorced herself, she makes a special effort to secure loans for divorced, widowed or single women. "I know what a woman can do," she says confidently. "Women are better savers than men anyhow."

Mrs. Reed is a trained sociologist; she returned to Howard to finish the work for her B.A. and has completed most of the requirements for an M.A.. But working in Washington real estate during the fifties and sixties was a sociology course in itself; blockbusting, redlining, and credit discrimination prevailed. Mrs. Reed was committed to finding homes for blacks and she points with pride to her successes in opening up many areas of the city to black families. When she encountered resistance, she "just thought about all the families I knew who wanted homes." With my sociologist bent, she adds, "I always tried to move in families who would educate their white neighbors."

In more recent years, Mrs. Reed has dealt extensively with HUD's Section 235 program, helping lower-income families buy homes of their own. Female headed households were a special problem and a special challenge; Mrs. Reed tried hard to get them settled: "I didn't care what the red tape said, I talked with the women and sat them down with the project people." Rehabilitation is Mrs. Reed's newest interest, as she tries to secure loans to fix up urban properties.

The Washington Real Estate Broker's Association, a group of black real estate professionals, played a key role in opening up Washington neighborhoods to black families; Beatrice Reed now heads that organization, the third woman president in its history. "We've been community oriented all along," she says with pride. "Our motto is democracy in housing." She should know.

Leslie Riggs

Just a few years ago, 221 5th Street N.E. was a run down, abandoned restaurant-grill. Today, its white walls are splashed with supergraphics; bright green chairs and hanging plants decorate its picture windows—now the office of Anthony Mizzer Realty, Inc.. The building's changing face mirrors the fast-changing Washington neighborhood of Capitol Hill. Leslie Riggs, a partner in the Mizzer firm, has had a part in those changes.

"I live here," Mrs. Riggs says simply, and that statement sums up her approach to real estate. Driving through the neighborhood, she points with enthusiasm to the Eastern Market, a mid-city oasis of fruits and vegetables, directs attention to the natatorium, stops for lunch in a tiny new cafe and introduces herself to the owner. She's in touch with the neighborhood, always watching the streets to see which way the rehabilitated area is expanding, frequently jumping out of her car to inspect some work in progress.

Most of the homes on Capitol Hill are brick row houses, built between 1880 and 1910, though some date back to before the Civil War. By the 1960's much of the neighborhood was run down; dilapidated houses predominated. Then, as in many cities, a revival of sorts began; young professionals rediscovered the charm of city living, rehabilitated old homes and transformed the community. The area is now racially and economically mixed but the displacement of poor, largely black families, by middle-class professionals has provoked much controversy. Mrs. Riggs is sensitive to these problems but she is committed to "seeing the city revitalized under private auspices."

Leslie Riggs describes her clients as mainly young, educated professionals, somewhat "sophisticated shoppers." In about 85 percent of the families, both partners work; usually they have few children. She also sells to "lots of singles." "This is one of the few areas where you can sell one- or two-bedroom houses," she adds. Mobility is high; most families move within 3 years and Mizzer Realty profits from the rapid turnover: many of their sales are in "repeat business". Often, too, the pair

will sell a house to a contractor who will then rehabilitate it and commission them to resell it. People on the hill "seem addicted to restoring old houses," Mrs. Riggs says laughingly.

Like most of her clients, Leslie Riggs is young, professional, deeply committed to city living. She worries about child care, squeezes fruit at the city market, patronizes small local businesses. But neighborliness is combined with a careful knowledge of the "dollars and cents side" of the real estate business. After graduating from the University of Wisconsin with a B.A. in economics, she came to Washington as a economic researcher. However,

Leslie Riggs (right) shows Capitol Hill (Wash., D.C.) property to customer.



she missed the "day to day contact with people," and she'd always been told that she "could sell." Buying a house on the Hill precipitated her decision: she started on a real estate career. In her first year, she was top salesperson for her firm; the next year she joined Mizzer and, after passing her broker's exam and "having a baby," she entered into a partnership with Mizzer. Now the two of them employ three salespeople.

In between phone calls, Mrs. Riggs, a dynamic, dark haired woman, explains the advantages and disadvantages of a real estate career for women. Starting out is hard, she points out. "The first 6 months are lead-in time," so it's sometimes easier for a woman whose earnings might be the second income for the family, to take the initial drop in income. In addition, real estate professionals have somewhat flexible hours. Between 6 and 8 in the evenings and all day Saturday and Sunday are the busiest times and this schedule may allow some women to rotate child care responsibilities with their husbands. But, Mrs. Riggs cautions, real estate is a full-time job and makes heavy demands on career women. She seems to thrive on those demands.

"I'm just going to stop by the wine and cheese shop to pick up a gift for a couple whose house we've just sold," she explains as she says goodby. It's that kind of neighborhood and she's that kind of businesswoman.

All three women share a common trait: they live what they sell. Routh Robbins, her suburbia; Beatrice Reed, her commitment to black homeownership; Leslie Riggs, her city lifestyle. Maybe it comes from starting, as most women seem to, at the home buying end of the business.

A HUD intern, Ms. Nelson works in the Information Center.

Women Tops in Real Estate Sales

A good guess is that there are more than 500,000 women currently involved in selling real estate in the United States; some reports put the number of distaff real estate salespersons at more than 700,000—according to an article in the Washington (D.C.) Star. Men still play an important role in the residential real estate profession, but women outnumber them by quite a margin. Jackson W. Goss, president and chief executive officer of Investors Mortgage Insurance Co., Boston, a leading organization in the private mortgage insurance industry, estimates that women now make about 70 percent of the residential sales in new and resale units. He notes that: "Women rarely find any discrimination—and have free entry into the field either as salespersons or as brokers. As long as women meet the licensing requirements for their particular State, they can compete on the same footing as men." According to Goss, many women have a distinct advantage over men in real estate counseling as they spend more time in the home and, consequently, get to know the key areas better. Thus, they are in a better position to sell.

Increasing Our Knowledge of Sex Discrimination

By Mary D. Pinkard

It is becoming increasingly clear that HUD and the agencies which plan or develop communities, and finance or manage housing, must recognize that women are a special client group and that they form a subpopulation having unique needs and problems. While the issue of sex discrimination in such areas as employment and consumer credit has been fairly well documented, there has been little study of the inequities women face when they seek to acquire and maintain decent shelter. There has been even less attention paid to the way in which traditional approaches to planning have tended to perpetuate social patterns which are at variance with the facts. In short, our community planning and shelter systems ignore such facts as the current work patterns of women, the rise in numbers of households headed by females, and the increasing demand by women for additional roles outside the traditional family household.

To begin to close the gaps in our knowledge HUD has, in the past two fiscal years, contracted for several research and demonstration projects bearing on the problems American women face when housing and community development decisions exclude any concern for their interests or are based on assumptions whose underpinning are outmoded myths. This article describes two of the projects.

In June 1973, HUD contracted with the American Society of Planning Officials to investigate the relationship between the changing roles of women and the practices of planning agencies. *Planning, Women and*

Change is a report of that investigation. It examines demographic data and labor force statistics within the context of life cycle roles which women share. It illustrates how women are adversely affected in disproportionate numbers by the conditions of poverty in the central city,* by inaccessibility to the growing suburban job market, by separation of work and home in community design, by lack of diversity and choice in housing which is convenient to community facilities, public transportation and other services, and by insufficient child care alternatives. It includes recommended techniques planning agencies can use to respond to planning issues which affect women. *Planning, Women and Change* is available from the American Society of Planning Officials.

Shortly to be published is *Women and Housing, A Study of Discrimination in Five American Cities*, a report of a project conducted by the National Council of Negro Women under contract with HUD. The objective of the study was to develop a solid reference work on discrimination against women in the housing market. To delineate some of the problems, the National Council conducted public hearings and post-hearing workshops in Atlanta, Georgia; St Louis, Missouri; San Antonio, Texas; San Francisco, California; and New York City.

The project also sought to encourage a continuing private sector thrust at the local level by establish-

*Illustrated by the accompanying chart.

ing ad hoc commissions of women to become aware of the issues, help select workshop participants and, most importantly, to provide the nucleus of a continuing local effort pressing for the elimination of sex discrimination.

The public hearings were followed by a 2-day workshop in each city to raise the level of consciousness of the participants to sexism in the housing market, to seed the concept of coalition building and to provide basic information and skills to engage in sustained collective action.

Although the study focused on five metropolitan areas, the common barriers faced by women in each city compel the conclusion that sex discrimination in housing is a national issue. Specifically, that:

- women face discrimination on account of their sex on a number of fronts in their search for shelter;
- such discrimination is increasingly subtle, hidden behind superficially neutral criteria, such as marital status;
- women generally are not aware of the nature and extent of sex discrimination;
- neither public agencies nor private organizations have been sufficiently interested to maintain data pertinent to women's access and housing or housing-selected services and facilities.

These findings have led the National Council to recommend, among other things:

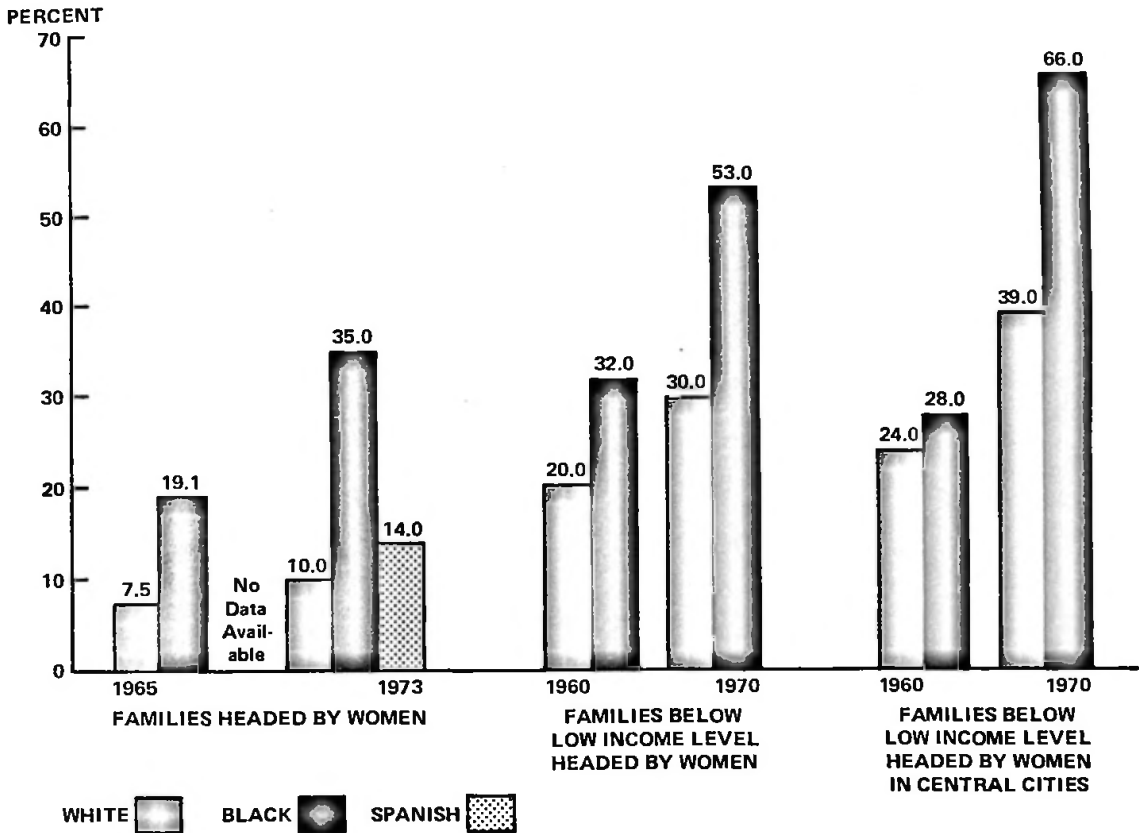
- public education directed toward informing women of their rights;
- vigorous and persistent government compliance efforts;

- imaginative and affirmative administration of housing-related government programs;
- data collection to facilitate monitoring of industry and government practices.

While the report outlines important tasks for HUD, the recommendations "are made through HUD to others as well—the American public, the Congress, the State and local governments, industry, and most

importantly, to the Nation's women." The report will be available from HUD later in the year. Ms. Pinkard is Director, Policy Development, HUD Office of Fair Housing and Equal Opportunity.

FAMILIES HEADED BY WOMEN: SELECTED CHARACTERISTICS BY RACE



Sources: U.S. Bureau of Labor Statistics, *Monthly Labor Review*, No. 4, April 1973; No. 12, December 1970; U.S. Bureau of the Census, *Households and Families by Type*, Series P-20, No. 251, June 1973; Series P-20, No. 140, July 1965.

The Lady & the Lender

By Doris Hull

Bill and Nancy Lawrence are thrilled; they have just found a near perfect "first" house for their transition from apartment dwellers to homeowners. Joan Spector, the realtor who has ushered them through countless multiple listing units in three neighborhoods, is equally pleased. This 5-year old single detached house satisfies the list of four "absolute necessities" and five "desirable features" the Lawrences submitted to her at the initiation of their housing search six weeks ago. It has three bedrooms and two full baths; a working fireplace; and an unexpected, but highly desirable, amenity—this house is



located within walking distance of the elementary school where Nancy is employed as a special instructor in foreign languages and where their daughter, Page, will enter first grade this fall. But Joan sees a possible cloud in this otherwise rosy picture: Nancy's salary will be a crucial factor in the mortgage decision process.

The Lawrences, like a growing number of American families in the 1970's, find that a second income is an economic necessity to combat the rapidly rising costs of real estate, household goods, and day-to-day living expenses. Nancy has worked steadily since college, advancing from regular elementary school teacher status to her current position as an educational specialist in teaching foreign languages to young children. The one exception was the year Page was born when Nancy opted to spend her time at home, although she did accept some substitute teaching and private tutorial assignments. Today Bill and Nancy have a combined earned annual income of \$18,000. Their dream house with a price tag of \$39,000 should be well within the family budget—depending on whether, and how, the underwriting officer at the local savings and loan institution recognizes Nancy's contribution (\$8,000) in his computation of adjusted stable family income on their mortgage application.

If Nancy's earnings as a "co-borrower" are counted at full value in the same manner as Bill's, a conventional mortgage of \$31,000 will undoubtedly be granted unless the Lawrences have a poor credit rating or Bill's employment record is spotty. But Nancy's earnings will probably be discounted by fifty percent, which is the current lending practice for women co-borrowers. Traditionally, only "base earnings of the borrower," represented by Bill's salary of \$10,000, are accepted at full value in mortgage credit analysis. In this case, the Lawrences' qualifications for the mortgage loan are marginal: an adjusted stable family income of \$14,000 is on the low side of the old "two and one-half times salary" rule of thumb lending principle. At the conservative extreme, the bank officer may view Nancy's earnings as a highly unpredictable source of income since Nancy is a married woman of child bearing age and could presumably decide to interrupt her career again to raise a second child. This

line of thinking might prompt him to discount her salary entirely, thus rendering the Lawrences' first house a financial impossibility now.

Practice Opposed

Persons and institutions involved in the primary and secondary mortgage lending and insuring markets appeared at hearings before the National Commission on Consumer Finance (May 1972) to voice their growing dissatisfaction about the variable, and subjective, underwriting practices with respect to women borrowers and co-borrowers. Women and consumer advocate groups repeatedly charged that industry credit practices had little, if any, economic justification and were based on outmoded beliefs about women. Further, an economic analysis by Dr. Josephine McElhone of the Federal Home Loan Bank Board ("Mortgage Lender Discounting of Secondary Incomes: Its Rationale and Impact") demon-

"Prominent associations . . . believe that the industry is prepared to treat the single woman, the female head of household, or the situation of two women living together, the same as it treats males in similar circumstances."

strated that the accepted industry practice of discounting all income other than "base earnings of the borrower" had a particularly adverse effect upon minority families where the wife's earnings typically represent a substantial portion of total family income.

In response to this complex issue of sex and/or racial discrimination in home financing, HUD awarded a contract to KETRON, INC., in June 1974 to develop actuarial-type tables on the projected growth in family income and its relative stability for women borrowers and co-borrowers during the crucial early years of a mortgage.

This study is jointly sponsored by HUD's Office of Equal Opportunity and the Office of Policy Development and Research. The availability of such tables would permit lenders to make decisions on the merits of each case rather than applying rules of thumb based on generalizations about women as a class.

To assure that the actuarial tables will be useful

**Table A. Projected Family Income in 1970
Married Women, Husband Present**

Total Family Income 1966	Wife's Contribution to Income in Percentages			
	0%	10%	25%	40%
	(1)	(2)	(3)	(4)
\$ 6,000	\$ 9,737	\$ 9,434	\$ 9,213	\$ 8,973
\$ 9,000	\$12,769	\$12,418	\$12,057	\$11,696
\$12,000	\$15,799	\$15,380	\$14,899	\$14,418

“It can be seen that the difference in projected income growth between two-income families and the industry standard is substantially less than would be suggested by a fifty percent discount factor.”

to—and used within—the financial community, KETRON conducted an informal survey of lending institutions, insuring agencies, and banking associations heavily involved with mortgage lending and underwriting practices. Two male housing and finance specialists held face-to-face interviews with representatives of nine influential institutions.* These interviews supplied information, both on the preferred format of tables, and on current underwriting practices which could be changed on the basis of statistically-sound actuarial data.

Prominent associations such as the Mortgage Bankers Association and the U.S. League of Savings Associations believe that the industry is prepared to treat the single woman, the female head of household, or the situation of two women living together, the same as it treats males in similar circumstances. Their concern is, almost exclusively, with the problem of assessing the two-income family, where a wife's earnings contribute substantially to the total income. Current methods to predict her expected future income stream are crude, although most employ a discount factor of fifty percent or more.

Assume that two families had an adjusted stable family income of \$9,000 in 1966 and were identical with respect to other characteristics (viz., age, children, job tenure, education) except that in one case the wife did not work (column 1) and in the others she contributed 10 percent (column 2), 25 percent (column 3), and 40 percent (column 4) to family income, respectively.

Column one represents the anticipated growth by 1970 in a family that is considered the industry standard (married man, wife not working) which seems to be in the industry standard for assessing the relative risk associated with loans to other applicant categories. The remaining columns represent the 4-year growth in two-income families, should all characteristics other than employment and earning pattern of the wife be constant.

*The Mortgage Bankers Association, the Federal Home Loan Mortgage Corporation, the Mortgage Guarantee Insurance Corporation, Continental Mortgage Insurance, Inc., the U.S. League of Savings Associations, the National Savings and Loan League, the Federal Housing Administration (FHA), the Veterans Administration, and the Farmers Home Administration.


It can be seen that the difference in projected income growth between two-income families and the industry standard is substantially less than would be suggested by a fifty percent discount factor. Furthermore, our table reflects the employment and earnings patterns of married women during the years 1966-1970. One can argue, therefore, that the small projected difference in expected family income (less than ten percent in all cases) provides no justification for discounting, given today's unprecedented movement of women into regular paid employment.

Other tables developed for single women and female family heads show that the projected rate of income growth for these groups is definitely comparable with “married men, wife not working,” except in the case of low income women (annual incomes below \$5,000).

Of particular interest to the lender is the probability that the family income will drop for an extended period below the base year value he adopted for the mortgage loan computation. A second set of actuarial tables was generated following the lenders' premise that a five percent decline in annual income signals a risky financial situation. These tables exhibit the same kind of comparisons among various classes of women borrowers and co-borrowers as the income growth tables, with one exception. Female family heads are twice as susceptible to dips in family income as all other mortgage applicant groups. No data are available, however, to explore the lenders' tenuous assumption that a decline in family income increases the likelihood of mortgage foreclosure.

The actuarial tables on the projected income stability of women borrowers and co-borrowers statistically bolster those provisions of the Housing and Community Development Act of 1974 which extend fair housing practices to women. They demonstrate that, in terms of projected family income growth during the crucial years of a mortgage, single women and female family heads match the industry standard (married men) on an equal basis.

Comparisons on the income stability of a two-earner family to the industry standard indicate that the current underwriting practice which treats a wife's (co-borrower's) earnings as secondary income and “discounts” it by as much as 50 percent may not be warranted. The small difference in projected family income growth between single and two-earner families suggests that HUD's mandate to lenders involved in financing federally-related housing “to count the combined income (of husband and wife) without prejudice” should be extended to all mortgages.

If the bank officer assigned to the Lawrence mortgage loan application has access to similar actuarial tables, their case should be favorably reviewed. Bill and Nancy can secure a conventional mortgage to finance the new home they have jointly earned. 

Doris Hull is Assistant to the President and Director of the Social Policy Analysis Division for KETRON, Inc., of Philadelphia, Pa.

Sharing The Children, by Nora Harlow. Harper & Row, New York, 1975. 154 pp. \$8.95 (Illustrated)

"Thirty three-year-olds have just taken over Low Library. No, not thirty-three-olds. I said three-year-olds. Yes, three-year-olds," a proud parent informed the *New York Times* from a telephone booth on the Columbia University campus. The political activists of the sixties had become the parents of the seventies and they were already transmitting their techniques to the next generation. The cause of all this furor: a proposal by a Morningside Heights community group that Columbia make an unused storefront available to a neighborhood day care cooperative. *Sharing the Children; Village Child Rearing in the City* traces the birth and early childhood of that child care center.

The story begins earlier, with the book's author, Nora Harlow. New to motherhood, alone in a New York apartment with a young daughter, she felt isolated, confined and resentful. She was wrong about one thing; she was not alone. Dozens of other neighborhood mothers were equally isolated, equally frustrated. Harlow met one in the park and they started chatting. Why not share the children? Quite literally, share them. Harlow would take the children one day; her neighbor the next. Soon they enlisted other mothers and established a five day week with each mother caring for the children in her own home. The children had fun—and chickenpox; the mothers had free time—and occasional migraines.

Every group has its own particular vision of hell; for these parents one word summed it up: institutional. They believed that institutions were harmful to adults; even more destructive to children. But as more and more families clamored to join and after a near-accident on a balcony, the parents reluctantly concluded that a little more structure was necessary. Or at least a physical structure, a permanent facility. In hopes of obtaining that space they met with a succession of officials: Ford Foundation executives, early childhood educators, university vice-presidents. All were attentive and interested; all voiced their concern for the children; and all said no. Veterans of the town-gown battles of the sixties, the parents focussed their attention on Columbia University, a university newly conscious of its community responsibilities and publicly committed to neighborhood development. That commitment was word-deep; again, officials were polite—and negative.

So the parents decided to take direct action, to confront the vice-presidents with "actual real live babies." They took over Low Library, the administration building, this way: *"The uniformed men guarding the entrances talked frantically into their walkie-talkies. They told*

Kelley, who was holding our letter, that we could not come in, absolutely under no circumstances. Kathy argued with them. They argued back. Her son, Phillip, was yanking on Kathy's coat. He was cold and he had to go to the bathroom and he was bored with all this talking so he went right through the guard's legs and took off for the ladies' room on his own. Edmund went through the guard's legs, too. . . . But then somebody had to go after Phillip and Edmund and in about two minutes we were all inside and the guards were still telling us we couldn't be there. From that point, it was all downhill for the institution."

A dark, rather drab storefront was turned over to the free school—so called not for its educational philosophy but for its low cost. Parents and children swung into action, cleaning and messing things up, building and tearing apart, painting and—well, finger painting. It was a community free-for-all; neighbors contributed toys and time, vacuum cleaners and advice. Residents stopped by to see how things were going and stayed to paint a wall. Harlow calls the chapter "The Village Builds Its Nursery."

At parents meetings, endless arguments over how the school should be run alternated with time-consuming discussions of educational philosophy. Most of the parents were political radicals, determined to avoid authoritarian decisions or formal power elites. Thus the organization remained basically anarchic, sometimes chaotic. Decisions took a long time; administration was sometimes amateurish. But at the same time the free school was truly cooperative, truly democratic. The parents got an education, too.

If Harlow's approach to child care is simple and uncomplicated, so is her prose. "Child development" jargon seldom intrudes. Her characterizations are deft—and devastating: "Only someone like Ian could write a letter about our storefront bathroom and manage to bring in the Nuremberg trials." Harlow is a master of the wry understatement, a skillful manipulator of the short sentence. Her book is as direct and unpretentious as the child rearing philosophy it espouses.

So the political activists of the sixties have indeed become the parents of the seventies. The community organizing skills, the political pressure tactics, the anti-institutional bent, the commitment to small-scale cooperative ventures which they acquired in the sixties have served them well in the seventies. Free schools like this one are the result. Harlow's book makes good reading for activists and parents, villagers and city-dwellers. It's a manifesto for the seventies.

Elizabeth Nelson
HUD Program Information
Center



HUD's Part-Time Professional Program

By Betty Rom

Elaine Stryker, librarian under the Part-Time Professional Program, assists Steven Love, Attorney-Advisor, in the library of HUD's New York Regional Office.

The Federal Part-Time Professional program was designed 7 years ago mainly to attract professionally trained women not otherwise available to the labor market—young mothers, married graduate students working toward career goals, and homemakers who don't care to abandon expensive and valued professional training. (A number of them have achieved prominence in volunteer community activities.)

Today there are 75 persons in the HUD program—five of them male, including a young man in the midwest who has cut back on his work schedule in order to care for a young daughter he is rearing alone.

HUD's Part-Time Professional program continues to have more ap-

plicants than vacancies and an increasing number of male participants. However, the program continues to attract mainly women motivated by family interests, community affairs, and a desire to continue with higher education.

Last September HUD's Office of Personnel was asked to comment on the Flexible Hours Employment Act, proposed as Senate Bill 2022, designed to increase employment opportunities for those unable to work standard hours. Favorable reactions to certain aspects of the bill were based on past experience with highly motivated part-timers at HUD who made every working moment count. Three additional bills have since appeared in the 94th Congress, attesting to the increased interest in changing the format of the workweek.

HUD managers who are successful users of the program are its chief publicity agents. Concetta Capoen, Director of Publications for HUD's Office of International Affairs, finds the part-timers indispensable. In the Office of International Affairs they include sociologist Susan Judd, who heads the information retrieval of foreign documentation. Ms. Judd converted her job-related Civil Service Commission data training into cost savings by redesigning her office's system. Anne Weeks, another staff member in the Office of International Affairs, edits the International Information Series and other special reports. A third International Affairs part-timer, Doris Jackson, serves Special Assistant to the Secretary, L. Wayne Gertmenian—coordinating the visits of foreign housing officials. Ms. Jackson, who has been in the program for more than 6 years, began by editing foreign publications. She and Ms. Weeks are among a number of program participants who have changed jobs and broadened perspectives.

Robert Carter, Equal Opportunity Officer, has had fewer worries about the budget since Patricia Williams joined his staff. Ms. Williams worked up to budget analyst at the Department of Labor after her clerical start there. She took courses at George

Washington University and at the Department of Labor, leaving eventually to attend college full-time. She joined HUD in 1974 to permit extra time for family and community interests.

Library Director Elsa Freeman, another program booster, appreciates the top caliber personnel who have come to the library via the program. Mary Anne Freudenthal at the reference desk, and Elizabeth Stallings in circulation, strengthen the library staff.

Part-Timers in the field

HUD's Federal Women's Program Coordinator, Joyce Skinner, encourages the Regional Offices to select part-time professionals to coordinate their women's programs. Boston, Philadelphia, Chicago, and Kansas City have done so, enabling the coordinators to spend their entire time on the Federal Women's Program. Seattle has a permanent employee as full-time Federal Women's Program Coordinator; coordinators in the other regions take on the job as a collateral function.

Boston's eight participants include the FWP coordinator, Ruthaleen Perkins, an attorney, a librarian, and program assistants. New York has a librarian, multifamily housing representative, community planning and development representative, and special assistant to the Regional Administrator. Most of Philadelphia's part-time professionals were originally full-time workers. Atlanta's two part-timers operate the library, while the four selected by Chicago include an attorney, the women's program coordinator, the equal opportunity specialist, and a volunteer action representative. Dallas' six include four attorneys and two in program areas. In addition to its women's program coordinator, Kansas City has two who serve in programs and one in administration.

Denver's support of the program is evident by its strategically placed participants. Joan Brodie, who has her Ph. D. in international relations, is staff assistant to the Regional Admin-

istrator. Pat Moore and Nancy Mead work as program analysts for the Director of Program Planning and Evaluation, and Jean Redmond assists the Assistant Regional Administrator for Equal Opportunity.

In San Francisco, management analyst Vincent Gil is on leave while completing his Ph. D. requirements. The program enabled him to do the course work. San Francisco's other participants include a community development representative, community planner, economist, and equal opportunity specialist. Housing management representative Eve Duff, now in the Los Angeles Area Office, originally coordinated the HUD Part-Time Professional Program and developed its first guidelines in Washington, D.C., when it was a Headquarters-related program. Like other personnel operations, the program has since been decentralized. Seattle's variety includes an attorney employee development specialist, personnel psychologist, and economist.

The program represents many occupations, ages, and grades. Participants range in age from the early twenties to 70, with the average age at 39. Forty-three of the 75 are in grades GS-12 through GS-14, and 32 are in grades GS-7 through GS-12. Many have received job-related training and some perform training as part of their work. A number have relocated geographically, and others have moved from part-time to full-time or the opposite. Their identity is not sealed to this program and they are fully accepted as part of the total work force.

What is the future of the program? HUD's goal is to have 120 slots under this program in Fiscal Year 1976. The Flexible Hours Employment Act before Congress could, if it becomes law, establish a method to bring larger numbers of part-time employees into the labor market. Then individual goals would not be abandoned to suit a static reality. ☪

Ms. Rom is national coordinator of HUD's Part-Time Professional Program.

On the Road with Urban Renewal and Neighborhood Preservation

Over 3,000 people attended recent HUD-sponsored Urban Renewal/Neighborhood Preservation workshops held around the country in the 10 Regional Office cities. Among them were local chief executives, community development and urban renewal officials and their staff and a large number of community organizers. Others included representatives of counties with large urban centers, councils of government, State governments, and research and consulting organizations. HUD Regional and Area Office staff provided conference assistance and resource persons, and many were also present as participants.

Local government participants came from large urban areas—program-wise and slightly cynical—and from medium-size cities and small towns—eager for information on community development problems being addressed by their jurisdictions for the first time. What they were given was a potpourri of workshop sessions on the findings of two important studies conducted for HUD's Office of Policy Development and Research by Real Estate Research Corporation (RERC)—an urban renewal land disposition study and a neighborhood preservation catalog—and an opportunity to discuss these findings and alternative strategies for community development under the new block grant approach.

The workshops consisted of several joint sessions covering both urban renewal and neighborhood preservation and several individual sessions on each subject. HUD officials made opening addresses along with Anthony Downs, RERC board chairman, who was keynote speaker both days of the conference. One of Downs' speeches was an overview of renewal, preservation, and community development; the other focussed on specific lessons for community development.

Suggestions made by keynoter Downs on allocation of community development funds throughout the community provoked considerable controversy. Downs' argument is fairly simple: given limited resources, local officials should spend money where it will do the most good. Using an approach similar to a combat surgeon's decision-making on treatment for types of casualties—"those who will die no matter what, those who will recover no matter what, and those who have the best chance of being saved by surgical skill"—Downs categorizes areas of a city as healthy, very deteriorated and in-between. He recommends that the majority of attention, including dollar



areas where disinvestment is just beginning to occur and where property owners are having difficulty or are becoming unwilling to finance improvements.

A number of workshop participants agreed with this strategy, but argued that it would conflict with HUD policy directing cities to concentrate community development money in the lower-income areas. Others said that by not providing enough money to upgrade heavily deteriorated areas cities would be adopting, at least implicitly, a policy of "benign neglect" toward these neighborhoods.

Individual urban renewal sessions focussed on techniques for disposing of urban renewal land and for evaluating existing urban renewal projects, and included an assessment of the future of local urban redevelopment. Some of these sessions were highly spirited, but participants later reported they had found them useful.

The neighborhood preservation sessions were geared toward sharing experiences. Directors of programs profiled in the neighborhood preservation catalog addressed specific aspects of their programs, and participants asked questions on program development, management and operation. The second day's preservation session featured an Urban Reinvestment Task Force official and directors of Neighborhood Housing Services Programs. The Task Force is HUD's neighborhood preservation demonstration program, a joint venture with the Federal Home Loan Bank Board. Neighborhood Housing Services Programs, many of which are sponsored by the Task Force, are based on local partnerships of residents, lending institutions and local governments.

The use of workshops to disseminate the results of HUD-sponsored research is itself an innovation for HUD, and the results from the workshop Evaluation Questionnaires completed by registrants were very encouraging. In response to an inquiry regarding interest in further workshops on the results of current research, 74 percent of all respondents indicated they would be "very interested" in attending others. The workshops were also particularly successful vehicles for getting research products into the hands of specific user groups. Slightly over 68 percent of the participants said it was "not very likely" they would have received copies of these reports if the workshops had not been held.

—Pamela Hussey, Research Analyst
HUD Office of Policy Development and Research

US-USSR Housing Agreement



U.S. Co-Chairman of the New Towns Working Group.

The General Services Administration (GSA), the National Science Foundation (NSF), and the U.S. Army Corps of Engineers will also play major roles in the Agreement. Walter Meisen, Acting Commissioner of GSA's Public Building Service, is the U.S. Co-Chairman of the Working Group on Building Design and Construction Management. Dr. Charles Thiel will represent NSF as the U.S. Co-Chairman of the Working Group on Construction in Seismic Areas. William Taylor of the U.S. Army Corps of Engineers will serve as the U.S. Co-Chairman of the Working Group on Building for Extreme Climates or Unusual Geological Conditions.

In a joint communique issued at the conclusion of the sessions, the two sides agreed to undertake on a priority basis projects on seismic construction and construction in the Far North. It was also agreed that the Joint Committee would encourage direct contact between agencies, organizations, and firms in the two countries.

Following 3 days of negotiations in Washington, the Soviet team divided into two groups for visits to sites in various parts of the country. One group, headed by Mr. Novikov, and escorted by L. Wayne Gertmenian, Special Assistant to the Secretary for International Liaison, and Deborah Jones, of the HUD office of Public Affairs, began in New Orleans with a tour of the Superdome. Mr. Novikov, as Chairman of the 1980 Moscow Olympic Committee, expressed particular interest

in this type of project. The group then traveled to Chicago where they visited the Sears Tower, the central water filtration plant, and a steel plant under construction.

The second group, led by Gennady N. Fomin, Chairman of the State Committee for Civil Construction and Architecture under Gosstroy, and escorted by John Dressel of HUD's Office of Policy Development and Research and Philip Forest of Housing Production and Mortgage Credit, flew to Los Angeles and visited construction sites where particular attention is being given to seismic research. This was followed by visits to the seismic laboratory facilities at California Technical Institute and to the new town of Irvine, south of Los Angeles. Moving on to San Francisco, the Soviets toured the Bay Area Rapid Transit System (BART) and Ghirardelli Square, and met with private firm representatives.

Reconvening in New York City, the Soviet delegation toured the World Trade Center, Madison Square Garden, and housing sites in Riverdale, N.Y., and left for the Soviet Union on June 25.

Preparation for the meeting was extensive. As reported in the June 1975 issue of *Challenge*, Mr. Gertmenian, Mr. Dressel, and Charles Rassias of the Office of International Affairs went to Moscow in April to confer with their Soviet counterparts. During the negotiations in Washington, in order that the U.S. position would accurately reflect U.S. policies and interests, consultation was provided by a score of experts, including Dr. Jack Tech of the National Bureau of Standards, Dr. Dean Freitag of the U.S. Army Cold Regions Research and Engineering Laboratory, and Sol Polansky and Raymond Pardon of the State Department. Experts from HUD included William Werner and Jerome Rothenberg, PDR; William Warfield, HPMC; and Jack Underhill, New Communities. ©

—David DeSelm
Bruce Bertschmann
Office of International Affairs

The first meeting of the US-USSR Joint Committee on Cooperation in the Field of Housing and Other Construction met at HUD Headquarters Washington, D.C., June 16-18, 1975. Led by Co-Chairman Carla A. Hills, Secretary of HUD, and Ignaty I. Novikov, Deputy Chairman of the USSR Council of Ministers and Chairman of the USSR State Committee for Construction Affairs (Gosstroy), the Committee approved specific measures and programs of cooperation that would implement the Agreement signed June 28, 1974, in Moscow by President Nixon and Chairman Aleksei Kosygin.

On June 18, Co-Chairman Hills and Novikov signed the Regulations governing the operation of the Joint Committee and the Memorandum of Implementation that outlines the work program for 1975-76. The memorandum establishes a working group for each of six substantive areas of cooperation: building design and construction management; industrialized building systems and utilities; building materials and components; construction in seismic areas; building for extreme climates or unusual geological conditions; and new towns. Each working group will be led by a U.S. and a Soviet Co-Chairman, and each will be responsible for carrying out a number of specific projects agreed to by the Joint Committee. The Regulations provide for annual meetings of the Joint Committee and of each working group.

HUD program areas involved in the Agreement include Housing Production and Mortgage Credit (HPMC); Policy Development and Research (PDR); and the New Communities Administration (NCA). David deWilde, Deputy Assistant Secretary for HPMC, has been named the U.S. Co-Chairman of the Building Materials and Components Working Group. Claude Barfield, Deputy Assistant Secretary for HUD's Office of Policy Development and Research, is the U.S. Co-Chairman of the Working Group on Industrialized Building Systems and Utilities. Otto Stolz, Administrator of NCA, will be the

Indian Women and the Movement

Indian women bring a different perspective to the issues and concerns addressed by the women's movement. By and large, Indian women view the movement as being initiated and maintained by white middle-class

women. Although it has been argued that the societal pressures are similar on all women, Indian women perceive and receive these pressures through the screen of the ways of tribal societies. This difference in perspective can be illustrated in three areas: the status of women vis-a-vis tribal status, the traditional decisionmaking role of men, and the conflicting expectations of Indian women by both tribal and American societies.

Agnes Dill, Isleta Pueblo, has served as president of the North American Indian Women's Association.



Women Vis-a-vis Tribal Status

For the most part, Indian women believe that working toward the improvement of the status of Indians as a people is where their efforts should be directed and not solely toward their status as Indian women. As a Winnebago woman put it, "We Indian women do not feel oppressed in the Indian world. We are more concerned



Hilda Garcia, Mohawk, was executive director of the Papago Housing Authority in Sells, Ariz., and vice-president of the Southwest Indian Housing Authority Association.

with the problems of racial discrimination." Another woman, a member of the Nisqually Tribe of Washington State, points out that the issue "is to work for equality of rights and opportunities for Indian peoples rather than for only Indian women." An Isleta Pueblo woman reinforces this viewpoint, saying that Indian women have a concept of equal rights that is different from that of the women's movement; that they believe that acquiring equal rights does not necessarily mean that Indian women want to attain equal leverage in tribal authorities.

Decisionmaking Roles of Men

Indian women acknowledge that, traditionally, men have always occupied decisionmaking roles in tribal affairs. Today, tribal councils are

addressing themselves to basic issues such as water and land rights, while the only Indian women's organization (North American Indian Women's Association) is involved in examining areas of child care services and employment resources. The purpose of this organization is to work for the betterment of community, education, health, intertribal communication and to promote awareness and friendship. The organization seeks to play a supportive role to tribal councils and

while other tribes such as the Navajo and Cherokee prefer that their women not act conspicuously in decisionmaking roles. These conflicting expectations by different tribes place Indian women in sensitive situations when they must interact with members of other tribes.

In addition, Indian women, particularly those active in tribal and national affairs, must contend with the expectations of American society's notions of the "proper"

the Economic Development Administration and HUD-funded planning boards of various tribes. In addition, they sit on tribal councils and occupy responsible positions in government agencies such as the Departments of Health, Education and Welfare, Labor, and Interior. For example, Mrs. Annie Wauneka, a Navajo, has for many years been instrumental in the improvement of health programs for Navajos. She has served as a tribal councilwoman and is presently on the

Woman combines roles of mother and professional at HUD-sponsored National Indian Housing Conference in Scottsdale, Ariz., last year.




organizations and not to usurp them. However, Indian women are not wholly uninfluential. As a Cherokee woman stated, "Indian women, especially those of matrilineal tribes, can and do influence the economic decisions of their men but in an indirect and inconspicuous manner."

Conflicting Expectations

Although, by and large, certain broad generalizations can be made about the place of women in tribal societies, there are significant intertribal differences. Some tribes allow and encourage prominent authoritative behavior on the part of their women

place of women. On the one hand, they can be viewed paternalistically by white officialdom and, on the other hand, they may be expected to be direct, outspoken and assertive. Thus, in order for an Indian woman to be able to interact successfully, she must behave in ways that take into account the differing expectations of tribal and American groups.

There are many Indian women who are able to do this successfully. Indian women serve as commissioners, executive directors, and staff of Indian Housing Authorities. Indian women also serve effectively as reservation planners and as members of

U.S. National Commission on the Observance of International Women's Year. Mrs. Agnes Dill, Isleta Pueblo, was recently named president of the North American Indian Women's Association. Mrs. LaDonna Harris, a Comanche, has been active on the national Indian scene and among a number of accomplishments, helped found the Oklahomans for Indian Opportunity, an organization contributing to the economic development of Indian tribes. 

*—Regina Holyan
Summer Intern
HUD Indian Programs*

HUD's Office of Fair Housing and Equal Opportunity recognizes the need to involve Hispanic women more concretely in the efforts of the National Commission on the Observance of International Women's Year. At the request of the Mexican American Women's National Association (MANA), HUD's Office of the Spanish Speaking Program provided technical assistance to both the Commission and Commissioner Gilda Borjorquez Gjurich, who represented the Hispanic community at the June conference. Data gathered from census reports were interpreted and delivered to the national office of MANA as well as to other Hispanic groups. This provided a base for the first documented national testimony on the status of Hispanic women.

Major recommendations which the Commission accepted in its position as the domestic vehicle for the observance of IWY were:

- regional conferences insuring the Hispana presence; and
- specific coordination with Federal agency expertise.

Hispanic women make up less than 1 percent of the total Federal work force in the U.S. In Washington, D.C., this drops to less than 0.5 percent. Within HUD, Hispanic women represent .008 percent of the work force with only one senior level position. Among Fiscal Year '76 and '77 goals for the Office of the Spanish Speaking Program is a concrete commitment to the Hispanic woman through careful coordination with the Federal Women's Program as well as through the Office's growing community liaison function. The limited presence of Hispanic women within the Federal structure makes it difficult to insure that their concerns are reflected in major policy findings and recommendations by the National Commission on the Observance of International Women's Year. During the hectic first week of the international conference in June, Hispanic women from the United States volunteered translating services and liaison capability. This was a gesture not only to the delegation

INTERNATIONAL WOMEN'S YEAR

THE HISPANIC PERSPECTIVE

but also to other women attending the conference from all over the world. Instrumental in the success of a key workshop chaired by Senator Charles Percy, the Hispanic American women initiated binational linkage requests between women of the same ethnic heritage. Among the critical issues which Hispanic delegates identified at the World Tribune, a parallel conference to the UN Conference for the public, was the area of housing. However, it became apparent to the Hispana leadership that the rural emphasis of developing countries sometimes clouded the coordination ef-



Ms. Hemming briefs national Hispanic delegation to IWY Conference on major Hispana issues in housing.

forts with Latin sisters. Over 87 percent of the Hispanic community in the United States is urban.

HUD Recommendations

HUD's Office of the Spanish Speaking Program has recommended to the National Council of Spanish Speaking Coordinators that those priority issues for Hispanas identified in testimony, questions, and reports surrounding the activities of International Women's Year be consolidated to reflect a cohesive policy recommendation to improve the status of Hispanic women.

Recently a HUD research contract was awarded to develop a methodology for improving HUD's delivery system to the Hispanic community. One of the key components, announced at a briefing given to major Hispana delegation heads prior to the Mexico City Conference, specifically addresses the Hispana. The Hispana continues to experience the highest unemployment rate in the country and heads twice as many poor households as Hispanic men. It is no surprise that the Office of the Spanish Speaking Program attached considerable weight to this component in selecting the research proposal.

As the National Commission on the Observance of International Women's Year begins to absorb the follow-through responsibilities for domestic activity after the World Conference, housing will continue to be a priority issue. The upcoming UN Conference on Human Settlements in Vancouver is being viewed with increased concern after the Mexico City Conference. International resolutions, programs, and studies do affect national policy and are even a reflection of the same policy. Indeed, Hispanic women have found that much leverage exists in the milieu of international consultations for communities which, like so many Latin countries, are rapidly developing. ©

—Sharleen Hemming
Special Assistant

HUD Office of Spanish Speaking
Program

"HUD is vitally interested in the establishment of national policies and administrative mechanisms which would assure the availability and promote the efficient utilization of energy at the lowest possible cost to the consumer. One third of all energy used in the country is consumed in residential and commercial buildings. Of that amount, 57 percent is used for space heating and cooling. By adopting construction practices and materials that are economically justified today, the Federal Energy Administration estimates that it is possible to reduce the annual consumption of energy in buildings by 25 percent to 40 percent, depending on the type and use of the building. Moreover, FEA estimates that by 1985, 30 percent of all residential units in use and 40 percent of all commercial space in use will have been constructed after 1974. Thus, the potential reduction in energy consumption is large—if standards which account for the energy to be used during the life of the building are adopted now for new construction."

—Michael Moskow, HUD Assistant Secretary for Policy Development and Research, speaking at the 60th Annual Conference and School of Building Officials and Code Administrators International, Portland, Ore., July 1, 1975

"If we can judge from history, sex-based prejudice is the most intimate and deep-rooted; the last to go. Even now in corporate board rooms, minority men are usually invited to join the board before women of any race. White men affirm their masculinity by having a minority man on the board—providing, of course, that there are only one or two and can't outvote them. But to have a woman enjoying the same position, especially at upper levels, just devalues the work. Why should a man be honored by a job that 'even a woman' can do?"

—Gloria Steinem, an editor of *Ms. magazine* and chairperson of Women's Action Alliance, a self-help women's group, from an interview in the *U.S. News and World Report*, July 7, 1975

"The agony of the Pruitt-Igoes taught us, for example, that the problem of public housing is not one susceptible to solution by the Federal Government alone. We now know that the problems of housing lower-income families require the attention of the full intergovernmental system.

"HUD's new Rental Subsidy Program is based upon this concept of shared responsibility. It provides Federal assistance for State and local decisions on how best to

meet the housing needs of lower income families, and it gives the local governments the right to decide whether new, existing, or rehabilitated housing stock best meets those needs."

—HUD Secretary Carla A. Hills, speaking at the National Governors Conference, New Orleans, La., June 10, 1975

"Looking to the future, we expect to continue a high level of assistance to housing for the elderly. For example, the elderly will certainly be among the principal beneficiaries of the new Section 8 Rental Assistance program. Over 40 percent of the applications for new Section 8 units received to date are for the elderly and handicapped. Assuming this 40 percent ratio is reflected in final approvals, we will have Section 8 commitments for about 100,000 units for the elderly in 1976. This would be the highest number of new units for the elderly ever assisted by HUD in any one year. The high rate of applications for housing for the elderly under the Section 8 program also indicates that there are sources of permanent financing for subsidized housing for the elderly in the private sector."

—HUD Secretary Carla A. Hills, in her statement before the Elderly Housing Subcommittee of the Senate Special Committee on Aging, June 26, 1975

"This Administration is committed to a prompt recovery of the housing industry and to getting construction workers back on the job. Both of these objectives and actions are crucial to our overall economic recovery."

—President Gerald R. Ford, in his remarks as he signed H.R. 5398, the Emergency Housing Act of 1975 in the Rose Garden, July 2, 1975

"The increasing concentration of the nation's population in and near metropolitan areas is frequently deplored. Yet such concentration is a prerequisite for the functioning of high-technology society. Per capita income as well as white-collar occupations, on the average, increase with metropolitan area size, as this study shows. At the same time, the slowdown in the growth of the largest metropolitan areas suggests that there may be built-in limits to the growth of individual urban areas under present conditions."

—Growth and Human Settlement in the U.S.: Past Trends and Future Issues
Regional Plan Assoc.,
June 1975

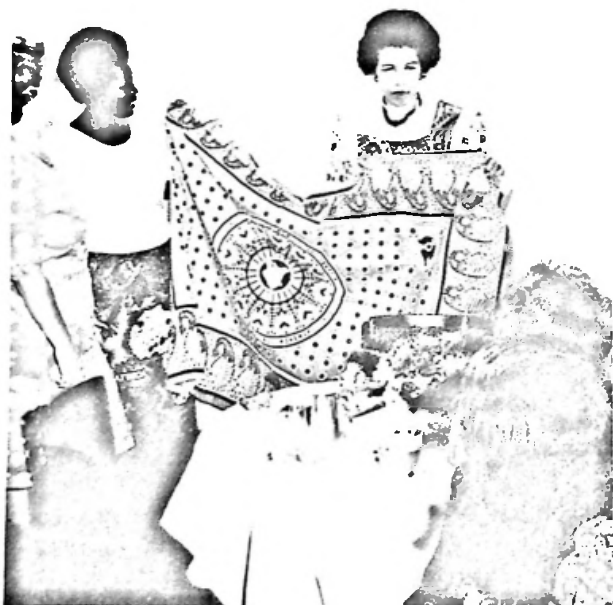
Women and the Environment

A Few Clear Voices A Multitude of Quiet Doers

By Marion Parks

The choice of a woman, Helena Z. Benitez of the Republic of the Philippines, to be President of the Third Session of the Governing Council of the United Nations Environment Programme (UNEP) at Nairobi in May of this year, was no mere courtly gesture in honor of International Women's Year, although the appropriateness of the coincidence was appreciated. Helena Benitez earned the recognition she was given by her own merits, mastery of the subject, and diplomatic skill.

Her brilliant personality and striking appearance, ready smile and sense of humor are additional assets no



At tea in her honor during UNEP meetings in Nairobi, Helena Benitez displays IWY banner designed by Kenyan women.

one could overlook. She was great to see when presiding in the hall of the Kenyatta Conference Center wearing

some handsome version of the Philippine costume. When she clicked down the gavel, it seemed to have a particularly resolute sound. The lasting impression was of character and purpose, with grace.

Helena Benitez is an educator, former Senator in her country, and current President of the Philippine Women's University in Manila. Her reputation in environmental affairs was established at the UN Conference on the Human Environment at Stockholm in 1972, where she won admiration as Chairman of Sessional Committee I, in which many of the prime issues of substance in the historic conference were given final definition for presentation to the Plenary. Her special concern then and subsequently has been human settlements in the broad environmental context. She is a believer in the abilities and significance of the non-governmental organizations whose members represent the citizen constituency of the environmental movement throughout the world, and she is a true friend of the women who make up such a large and important segment of it.

Helena Benitez and each of the other women to be mentioned in this sketch, whose careers have helped to mold and produce the movement of environmental concern in our times, exemplify thousands more whose names do not reach official documents or front pages, but who for many years have dedicated themselves to this cause with devotion, great ability, common sense and tenacity, as volunteers in an untold number of special and generalized instances at community, national and international levels. In recent years their numbers and effectiveness have been augmented by a new generation of young women lawyers, research specialists and writers who are aware of the relationship that links their activities in public and international law, general and occupational health, consumer protection, and civil rights to the problems of concern for the health of the earth and the spectrum of living things which comprise the indispensable whole we know as the natural world.

Some American women played leadership roles in the conservation movement early in this century. We owe to them (besides what they did for women's rights and suffrage) the preservation of places like the Palisades of the Hudson River as areas of scenic beauty and certain redwood groves of California; in some cases the women raised funds and bought the trees, one at a time, from the lumber companies to give them and the land as State parks.

Mrs. Gifford Pinchot

Out of that era came Mrs. Gifford Pinchot, well-remembered in Washington, D.C., for her auburn hair and her articulate conservationism. Mrs. Pinchot was a delegate of distinction to a historic United Nations conference of 1949, which, although rarely recalled, was in fact a predecessor meeting in which many of the substantive issues of the Stockholm Conference of 1972 were foreshadowed. This was the U.N. Scientific Conference on the

Conservation and Utilization of Resources (UNSCCUR), called at Lake Success, New York, on the recommendation of President Harry Truman. At that Conference, Mrs. Pinchot rose to protest, in ringing tones, what was indeed a lamentable flaw in the plans—a restriction imposed on the Conference to prevent the participants from producing any recommendations that could lead to action demands.

“What upside-down, Humpty Dumpty nonsense is this?” she asked the assembly, after noting that the 600 scientists present comprised “perhaps the greatest gathering of its kind, with the widest coverage,” that had ever been held, but were “hobbled” by the restriction that the Conference would have no policymaking responsibilities and would not formulate recommendations to governments. For the conservationists, said Mrs. Pinchot, the Conference was “less a dream come to fruition than a noble opportunity side-stepped.”

She clarified with a summary of the history behind it: In 1908 President Theodore Roosevelt called the Governors of the 48 States together to consider “the preservation, protection and wise use of the natural resources of the Nation.” A subsequent North American Conservation Congress declared that the “movement for the conservation of natural resources on the continent of North America is of such a nature and of such general importance as should become world-wide in its scope.” In January 1909, President Theodore Roosevelt invited 58 nations to join “in conferences on the subject of world resources and their inventory, conservation, and wise utilization.” Thirty countries accepted. Before the consummation of the conference, a national election intervened. Roosevelt’s successor, William H. Taft, recalled the invitations. The idea was put aside by succeeding Presidents until in 1944 President Franklin D. Roosevelt authorized Gifford Pinchot to renew the effort. After Roosevelt’s death, Harry Truman put his authority behind the plan.

Thus, after 41 years, the long delayed international conference was held. Mrs. Pinchot, who had shared with her husband in all the sequence of efforts to bring it about, thought that the restrictions imposed on it made it a “waste of a valuable natural resource, the resource of the creative social energy of the participants.”

During the next 10 years, some dramatic events made people start wondering about the meaning of “progress” and the direction in which the development process was taking them. The word environment was given a new meaning, to cover a broader view of the inter-relation between man’s activities and needs and the environmental wherewithal to withstand and supply them. In the 1949 meeting of scientists the term “human ecology” was used only once or twice; in the next 10 years it gained more currency. People became aware of the growing air pollution in cities throughout the world, the killing smog in Dannemora, Pennsylvania, the pre-natal brain damage in Japanese babies from mercury in fish their mothers ate

which came from industrial waste discharged into the sea by the factory where their fathers worked. People began to think a good deal in the same terms used by one of the participants in the 1949 UNSCCUR final seminar: “Government must often act as the protector of the future, as against the interests of the present.”

Among the most widely applied technological innovations of those years were the new chemical pesticides, viewed as a means of removing all insect pests from the entire earth, eliminating malaria and other diseases, improving agriculture, yet with no acknowledgement of the possible long-term subsequent consequences or the danger to non-target species from the broadcast use of such poisons.

Rachael Carson

In 1958, Rachel Carson, marine biologist, lover of nature, writer of superb literary talent whose interpretative story of “The Sea Around Us” had entranced millions of readers and had been translated into 30 languages, took up the question of pesticides. A letter telling her of one person’s “bitter experience in a small world made lifeless” convinced her that she must write a book about the effects of chemical pesticides on nature’s biological order. She gave it the title *Silent Spring*. It produced a revolution in thought about the environment that literally swept the world. Published in 1962, it was soon translated into many languages. “Perhaps not since the classic controversy over Charles Darwin’s *The Origin of Species* just over a century earlier,” her biographer, Paul Brooks, writes, “had a single book been more bitterly attacked by those who felt their interests threatened. . .” The fury with which it was attacked, the attempts to discredit Rachel Carson who above all else, was a meticulous, cautious scientist, by describing her as an hysterical woman dealing in fabricated exaggerations, had deeper roots Paul Brooks believed, “than a simple concern for profits or power on the part of special interest groups. Her opponents must have realized—as was indeed the case—that she was questioning not only the indiscriminate use of poisons but the basic irresponsibility of an industrialized, technological society toward the natural world.”

Rachel Carson herself, an inherently gentle woman and a very private person, bore the vast praise and fame she received, as well as the vicious attacks upon her scientific integrity—which she prized above all else in her life of great achievement—with the quiet strength of a strong and beautiful nature. She was inundated with correspondence. At least two of the letters insisted that she must be a man to have so much knowledge. She passed up an offer of marriage in another. She tried to answer the unlimited serious inquiries she received. Before she died in 1964, she expressed the hope that her friends and colleagues would try to carry that on, and they have done so.

In the few references she made to her critics, Rachel



Rachel Carson near her home in Maine

Carson said, "There are those who would have you believe I advocate that we abandon all chemicals tomorrow and turn the world over to insects. Those who say this have not read *Silent Spring* or, if they have, they do not wish to interpret it correctly. It would not be possible to abandon all chemicals tomorrow even if we wanted to. What we can do and must do is to begin a determined and purposeful program of substitution, of replacing dangerous chemicals with new and even more efficient methods as rapidly as we can."

As a direct result of the controversy over Rachel Carson's book, President John F. Kennedy ordered a study of the issue. The panel's report recognized the service performed by *Silent Spring*. Its influence continued to be felt in widening circles.

Inga Thorsson

About 5 years after Rachel Carson's book caused lay readers and decisionmakers alike to begin to "listen to the idea that ecological process was vital to life and to our own well-being," another outstanding initiative for the environment was taken by a woman, diplomat Inga Thorsson of Sweden. She made the suggestion that a U.N. conference at the level of inter-governmental exchange be held for the purpose of considering problems of the environment. She and her government were undoubtedly influenced by growing awareness of the impact on Sweden and Norway of air and water pollution from other countries. The nature of her suggestion also indicates that she may well have thought with many others, that it was becoming high time to get some coordination and to translate into some plans of action the results of the prolonged studies and discussions, on disparate lines of approach, which for the past decade had been carried on separately in the different councils and agencies within the U.N. Apparently no one had yet established the priorities Borberg had wished for in 1949.

Inga Thorsson's suggestion was supported by the Swedish Government and accepted by U Thant, Secretary-General of the U.N. His memorable and moving call to the nations led to the U.N. Conference on the Human Environment held in Stockholm in June 1972.

In turn the Conference brought into being the United Nations Environment Program which provided, among other things, for the clearinghouse for environmental information which the Danish Chairman of the United Nations Scientific Conference on Conservation and Utilization of Resources meeting had so much hoped to see created 23 years before. Mme. Thorsson headed the Swedish delegation to subsequent sessions of the Governing Council of UNEP, where we saw her as a woman of charm, great dignity and as a fine speaker.

Lady Jackson

From the time of Mme. Thorsson's suggestion to the consummation of the Stockholm Conference, nearly 5 years of well-executed preparations were given to it. Early in the planning, it was determined to nominate an able

writer to share in the preparatory process and take charge of drafting a Conference Declaration, which was seen as one of the key outcomes that would be accomplished by the Conference. Lady Jackson, O.B.E. (Barbara Ward), British economist, author of many books, renowned both for her literary gifts and her sharp perceptions in international affairs, was chosen. It was a splendid decision, and an obviously appropriate one. Lady Jackson was particularly well prepared in regard to what soon became the central problem on which success or failure at Stockholm could hinge. That was the reconciliation of environmental protection needs as perceived by the industrialized countries with the desires for fast industrial development of the Third World countries. In many books, Lady Jackson had bravely, coolly, fairly set forth the problem of the "Widening Gap" between the poor countries and the rich countries, the more and the less developed parts of the world. Not only was she influential as an author because of her clarity but also because her writing and her many lectures have been invested with the warmth and light of deep humanitarian understanding which is an abiding constant in her character and work.

Lady Jackson's presence and efforts at Stockholm were an unforgettable part of the experience for the non-governmental observers. Slender, smiling, pale but resilient, she arranged meetings and places to meet where none had been planned for the unexpectedly large number of concerned and eager Non-Governmental Organizations who flocked into Stockholm. Never in the history of a United Nations conference had so many press passes been sought from so many small papers scattered over the globe. She worked day and night and nearly around the clock in order to produce, with a committee of associates, the Declaration of the Non-Governmental Organizations. Its wording and tenor will stand the test of time:

We believe that the Stockholm Conference marks the beginning of a new international understanding of our planetary life. Men have thought of the planet as a place with unlimited resources to exploit, unlimited energies to manipulate, unlimited lands to develop and settle, and unlimited air and water to cleanse the world of the wastes produced by man. Now we realize that not one of those propositions is true. So great has been the technological thrust of our science and energy, so rapacious our consumption of non-renewable resources, so rapid our growth in numbers, so heavy the load we place on our life-supporting systems, that we begin to perceive the finite qualities of the biosphere, of soil, air and water which make up the environment of all living things in our planetary home.

This is a revolution in thought fully comparable to the Copernican revolution by which, four centuries ago, men were compelled to revise their whole sense of the earth's place in the cosmos. Today we are challenged to recognize as great a change in our concept of man's place in the biosphere. Our survival in a world

that continues to be worth inhabiting depends upon translating this new perception into relevant principles and concrete action.

The body of the document contains many substantial recommendations and affirmations. Not the least significant was the guideline statement for the citizen volunteers for the environment: "We reaffirm the concept of organized citizen support for the work of the United Nations. . . . At the national level, all environmental organizations should seek to participate in government decisions affecting the environment and insist on advance information concerning projects of environmental impact."

Margaret Mead

Margaret Mead, American social anthropologist and notable personality, read the Non-Governmental Organization Declaration before the Plenary of the Conference, generously giving to it the time she had been allotted in representation of the World Society of Ekistics. She can be counted on for generosity in such matters. One retains, from Stockholm and subsequent assemblies of NGOs concerned with the environment, the vision of Margaret, short, compactly formed, vigorous, in a swinging red cape embroidered in black along the seams, carrying her tall black stick with a sort of half-moon of wood fixed crosswise on the top. The concern of Margaret Mead is well symbolized in her affiliation with the World Society of Ekistics. The name, like the word ecology, derives from the Greek *Oikos*, meaning house, or shelter, or home. Ecology is the study or knowledge we have about man's habitat, his "only one Earth," in the terms of Stockholm.

Letitia Obeng

Another aspect of the Stockholm Conference which was enlightened and adorned by the participation of noteworthy women was a Distinguished Lecture Series that was given in the first days of the Conference. Letitia Obeng of Ghana contributed there. A marine biologist, the initial achievement which won her recognition as a woman of science in the field of environment was the study of manmade lakes in Africa. At Stockholm she delivered an outstanding address on the meaning of the seas to the life of man and the earth.

Scores of other women took part in study and discussion of the Conference issues and substantive proposals in their capacity as observers, in the production of reports for the press and for national and international societies. Others shared in the work of publishing the excellent daily Conference newspaper put out by a team from Friends of the Earth. Still more were concerned with exhibits and conferences in the Environmental Forum which kept up a full program of events throughout the two weeks of the Conference.

The Stockholm Conference took place only 3 years ago. The work of UNEP has barely begun. No one should be impatient with the time needed for organizing a



Lady Jackson heads the International Institute for Environment and Development.

program when it took the world 23 years to get to the first step of drafting an action plan. The past tense scarcely should be applied in these sketches of living people active in environmental affairs. Ms. Obeng is now a Senior Staff Adviser to Maurice F. Strong, Director-General of UNEP. Lady Jackson heads the International Institute for Environment and Development in London. Ms. Mead is the President of North American NGOs Concerned with the Environment.

Women's work, so far as the environment is concerned, indeed is never done. The price of environmental health and conservation, of quality of life, like the price of liberty, is eternal vigilance. It is obvious that women, as givers of life, conservers of life, as those who may first help and guide a child in awareness of the beauty that nature offers, should be foremost in dedication to the environmental cause. As professionals, volunteers and voters, they also must turn now more positively, to the task of molding the changes of outlook and values which are implied in the recognition that we have entered a revolution of thought comparable to that of the time of Copernicus. ©

Ms. Parks is Vice President of the Rachel Carson Trust for the Living Environment, and member of the Environment Forum, Wash., D.C.

lines&numbers

Women in the United States

The 1970 Census showed a female population of 104,328,448, which represents 51.3 percent of the total. About three-fourths of all females live in urban areas.

About one-tenth of all family households, in 1973, were headed by women. Women living alone (some 8.6 million) or with non-relatives accounted for an additional 13 percent of all households. Some 8.6 million women live alone. The average income for all female headed households was \$4,478 in 1973, less than half of the U.S. average.

Of the 4.8 million families below the poverty level in 1973, 2.2 million were headed by females. For those low-income individuals not living with relatives, better than two-thirds were females.

In May 1975 there were more women employed outside the home than "keeping house," 36.6 million compared to 34.9 million.

Households headed by women are more likely to be found in apartments. These apartments tend to be more overcrowded but otherwise comparable to the average apartment. The home picture is less favorable as female headed households are much more likely to live in older structures with inadequate plumbing. Nearly half of these homes are over 35 years old, and 6.7 percent lack adequate plumbing, compared to the national norm of 4.2 percent.

	Households, by Type of Head— 1974 (Numbers in thousands)		Household Money Income— 1973 (Numbers in thousands)		
	Number	%		Number	Median Income
Total	68,859	100.0	Total	69,859	\$10,512
Families	54,917	78.6			
Husband-Wife	46,787	67.0			
Other Male Head	1,421	2.0	Male Head	53,862	12,416
Female Head	6,709	9.6	Female Head	15,997	4,478
Unrelated Individuals	14,942	21.4			
Male	5,654	8.1			
Female	9,288	13.3			
(Living Alone)	(8,626)	(12.3)			

	Employment Status-Female (Noninstitutional) Population 16 Years and Over— May 1975 (Numbers in thousands)		Families Below Poverty Level— 1973 (Numbers in thousands)		
	Number	%		Number	%
Total Female Population	79,751	100.0	All Families	4,828	100.0
Total Labor Force	36,609	45.9	Male Head	2,635	54.6
Not in Labor Force	43,142	54.1	Female Head	2,193	45.4
Keeping house	34,936	43.8	Unrelated Individuals	4,674	100.0
Going to school	4,375	5.4	Male	1,495	32.0
Unable to work	1,141	1.4	Female	3,179	68.0
Other	2,689	3.3			

	Occupied Housing Units-1970 (Numbers in thousands)			
	All Households	%	Female Head	%
Total Owner Occupied	39,885.1	100.0	3,018.2	100.0
Lacking Plumbing	1,661.6	4.2	201.0	6.7
Overcrowded	2,574.2	6.5	173.0	5.7
Built before 1940	14,296.4	35.8	1,414.4	46.9
Total Renter Occupied	23,559.7	100.0	3,271.4	100.0
Lacking Plumbing	1,848.8	7.8	243.5	7.4
Overcrowded	2,493.8	10.6	501.5	15.3
Built before 1940	11,375.6	48.3	1,630.1	49.8

Sources: 1970 Census and Current Population Survey, Bureau of the Census. Employment and Earnings, Bureau of Labor Statistics.

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