

Urdu criticism

1988



CONTENTS

Page

A History of Squatting in San Francisco <i>by MITZI WALTZ</i>	3
Homelessness in San Francisco and New York <i>by WARD THOMAS</i>	9
The City of Fremont's Affordable Housing Program <i>by SANDI LOPEZ</i>	17
National Housing Policy <i>by MARC TROTZ</i>	21
Parental Leave Policy <i>by LORI FREID DAVIS</i>	29
The Richmond Specials <i>by MARGARET REFUERZO NETTO</i>	37
Gilman Street <i>by LAWRENCE LIVERMORE</i> <i>Photos by CAMMIE TOULOU</i>	45
Reimbursement of Long-Term Care: The Need For Effective Policy <i>by MARILYN McFARLAND</i>	51
Healthcare For The Uninsured: California's Lack of Access to Medical Care <i>by MARY HUSDON</i>	55
Onward! The Organizing Work of Tim Sampson <i>by STANLEY CORDERO</i>	61

STAFF

CO-EDITORS

Stanley Cordero
Michael Flanagan
Ron Foster
Janeen Smith
Theresa Selfa
Hilary Wright

FACULTY ADVISOR

Debbie Leveen

PRINTING

Alonzo Printing

COVER DESIGN

PHOTOGRAPHY

Hilary Wright

DESK TOP

PUBLISHING

DESIGN

Theresa Selfa

FROM THE EDITORS...

URBAN ACTION 1988 has given us the opportunity to broaden our knowledge and learn new skills. This issue was produced from cover-to-cover by student editors who were willing to learn and work with desk-top publishing. This ninth edition of *URBAN ACTION* is the first to be presented in this format.

The editorial staff could not have completed this work without the contributions of students from throughout the San Francisco State University campus. We are pleased to present their efforts in this edition. We wish also to thank those who took the time to submit their work and we encourage all continuing students who read *URBAN ACTION 1988* to consider working with its future publication.

We feel that this issue touches upon a number of subjects which reflect the need for awareness and action. It is our hope that as these articles are read, that awareness coupled with a sense of responsibility will encourage involvement in areas of individual and community concern.

A special note of appreciation goes to Theresa Selfa for her guidance and patience with desk-top publishing. We also wish to acknowledge our faculty advisor Debbie Leveen for her support and continued commitment to this journal.

Stanley Cordero
Michael Flanagan
Ron Foster
Theresa Selfa
Janeen Smith
Hilary Wright

URBAN ACTION is published annually by the Forum of Urban Studies Students, San Francisco State University, with funding from SFSU Instructionally Related Activities program. Views expressed are those of the authors only and do not necessarily reflect those of San Francisco State University or the Urban Studies Program. Correspondence and requests for additional copies should be sent to: *URBAN ACTION*, Center for Politics, Policy and Public Administration, SCI 379, San Francisco State University, 1600 Holloway Avenue, San Francisco, CA 94132.

For each additional copy, please enclose a check or money order for \$3.00 (includes postage and handling) made payable to San Francisco State University.

A History of Squatting in San Francisco

by Mitzi Waltz

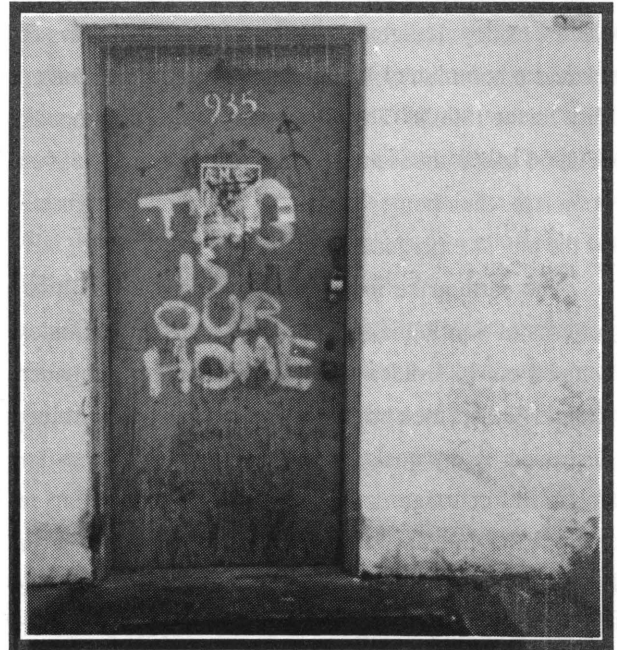
In 1775 a Spanish surveyor began to draw up a map of California's Golden Gate as curious local inhabitants looked on. He was an amusing sight with his poles, string, spyglass and pen. With each stroke of the quill, a few more Indian people became squatters on the land they had used and lived on for centuries. Within a year, the first Spanish fort was erected at San Francisco's Presidio, and the new laws of land ownership began to be enforced for the first time in the city.

Land not claimed by the church or by the missionaries of Mission Dolores was deeded to Spaniards who were owed favors by the crown. These *ranchos* covered huge areas and proved too large to manage, especially when the new Mexican government of Alta California declared San Francisco open to settlers in 1833. Hopeful squatters threw up shacks wherever possible, while those of more means bought homesteads from the *ranchero* families.

An early California state law upheld the ancient European code of "squatter's rights," stating that individuals could claim up to 160 acres of "vacant" land. The largely undeveloped *ranchos* appeared to be quite vacant, and areas were frequently appropriated by homesteaders.¹ The owning families were crippled by law and by family squabbles over the division of property, so these squatters often managed to make their homestead claims stick. Still, the sandy hills of San Francisco did not attract a flood of settlers. Not until the discovery of gold.

In 1849 the Gold Rush began and a flood of prospectors descended on San Francisco. There were few lodgings for them. Only two years before, San Francisco had been divided up into lots for sale by the order of Brigadier-General S.W. Kearny, the governor of California. Many lots had not yet been sold, and others were held by absentee owners.

The result was widespread squatting. "Where there was a piece of vacant ground one day, the next saw it covered with half a dozen tents and shanties,"² one source



notes. Another claims that "Goldrush squatters built shacks as far up (Telegraph Hill) as one could crawl."³ When ships went hopelessly aground in the shallow bay, their wrecks became fair game for housing destitute 49'ers.⁴

If these historical accounts are correct, it seems as though half the city's residents had never heard of such a thing as a legal deed. The problem of land disputes became so bad that in 1865 the city government passed new laws to settle these disputes once and for all. The result was that squatters came into legal possession of over 10,000 acres of San Francisco real estate, including the future site of Golden Gate park.⁵

The squatters became owners, and the shantytown era ended. Yet many in San Francisco still could not afford housing, especially not with the high rents of a boom city. Not everyone struck it rich in the gold mines. Some doubled up with friends or lived crowded cheek-to-jowl in run-down rooming houses. Others sought an obscure place to live rent-free.

The best-known of San Francisco's squatter settlements was located in a clutch of old streetcars which had been abandoned at Land's End with the advent of the electric trolley. Indigents took up residence in the cars and created a community known as "Carville" or "Carbarn City" in the 1890's. They lived there until the earthquake of 1906 made thousands of "more deserving" citizens homeless - their homes on wheels were then appropriated by the city as emergency housing.⁶

The earthquake made many changes in the living patterns of San Franciscans. For months, the homeless camped out in Golden Gate while awaiting permanent shelter. Others took up residence in the ruins of buildings destroyed by the quake or built shanties wherever they could. Before long, most of the earthquake's victims returned to paying rent, or bought one of the new homes that went up by the dozens every day. But a new breed of squatters was appearing in San Francisco, the product of depression and recession all across America. Around 1915 a city of tarpaper shacks began to take shape on the city's outskirts, along Islais Creek. Populated by grim-faced, cigar-smoking single men, it was a forerunner of the "Hoovervilles" of the coming Great Depression. The nation's farming country was already in the grips of a terrible depression that drove thousands of men to the fields and cities of California in search of work.

In San Francisco, these itinerant laborers settled in an area known as "The Dumps," fashioning tarpaper shacks from the household refuse piles that gave the area its name.⁷ This settlement grew as the refugees from middle America arrived in ever-greater numbers in the twenties and thirties. It took the New Deal and the declaration of war on Germany to destroy this shantytown by providing munitions-factory and WPA jobs and wartime emergency housing programs for the destitute to its residents.

Although this writer was unable to find any records concerning squatting during the General Strike of 1934, anecdotal evidence suggests that it did occur, especially in the South of Market neighborhood where the strike was centered.

Hobo villages probably existed in hidden corners of the city for long after the war so isolated individuals managed to live for free, but there was no public notice of squatters until the hippies came to the Haight-Ashbury area of the city in the sixties. Most "squatting" was not of the usual variety, because someone generally paid for the place. Often a wealthy kid or organization would rent an apartment and open it to all comers as a free "crash pad." The Diggers, an anarchistic group of former members of the San Francisco Mime Troupe and assorted friends, were probably the most notorious of these groups. Their houses at 1775 Haight St., 898 Clayton St. and 474 Frederick St. were all the sites of major busts for squatting. In one house police rousted over 300 illegal residents. The houses at Haight and Clayton were condemned and boarded up by court order in 1967.⁸

Golden Gate Park and Panhandle Park were also appropriated for free sleeping by the runaways and flower children who flocked to the city.⁹ Some attempted to build permanent structures in the parks, which were dismantled by park police.

One of the best-known groups of San Francisco squatters in this era was the members of the American Indian Movement who briefly "retook" Alcatraz Island.

The seventies brought an organized squatting movement to San Francisco, driven by political convictions, the high cost of housing and the example of squatter's organizations in Amsterdam, London and other European cities. Evictions and displacement put many people on the streets, creating a new underclass known as "the homeless" which was ripe for recruitment by squatting activists.

Some of the newly homeless took matters into their own hands, breaking into buildings boarded up in wait for redevelopment or rental. They were joined by the politically-motivated as well as the "starving artists" who now found the traditional garrets were out of their price range.

The largest colony of squatters in San Francisco in the seventies was located in an empty brewery building at Florida and Alameda streets, known popularly as "The Vats."



“We can’t waive our building codes. We also have to guard against any more people coming here for our welfare and largesse.”

The first residents of The Vats paid nominal rent for live/work space in the buildings’ former offices and in the cylindrical vats themselves. The buildings’ landlord did not notice when friends of the artists began to move in for free, and was overwhelmed when whole floors of the building were occupied by punk rockers. An entire contingent of punk musicians from Texas - the bands Millions of Dead Cops (MDC), Dirty Rotten Imbeciles (DRI) and The Dicks - moved to San Francisco just because they had heard you could live at The Vats for free. Because some residents of the building were “legal,” water and electricity were available. Since the building was not zoned for residential use, the landlord found it difficult to evict the squatters without exposing himself to legal trouble.

“It was first hippies, then the punks sort of drove out the hippies,” said Bliss, one of the Vats’ long-term residents. “It was always kind of a hazy line - I never knew who was paying rent and who wasn’t. It was supposed to be a legitimate pay-to-live there place.”

“There were people squatting from the word go. It was such a big open place ... people would just move into tanks and then get kicked out,” said Bliss.¹⁰

The Vats became more than just a crash pad - it was the center of a community of artists and musicians who played a large part in creating the punk/new wave scene in the city, as well as a headquarters for squatters. When an organized group of housing activists took over several abandoned homes in Berkeley in 1980, the issue of squatters hit the news and encouraged like-minded people in San Francisco. Within two years squats were open in the Haight-Ashbury, South of Market and North Beach districts.¹¹

One squatter, anarchist poet Peter Plate, said that in February of 1983 at least ten active squats were open, housing about 200 people. By June of 1984 the number of squatters had risen to about a thousand.¹²

Another of the first squats - also one of the longest-lived was in Polytechnic High School, a large complex of buildings near Kezar Stadium and owned by the city. It was first opened in December of 1982 and was inhabited on and off until demolition began in 1987. “Poly” was an especially prized address because it had running water and lots of space. Squatters became quite canny about police raids on the building, devising hidden rooms and secret ways to get in and out of the building.¹³

“Squatting often provides a refuge for less ‘together’ people who might other wise be locked up in repressive institutions like mental hospitals. Think carefully before you exclude anyone,” says *Ideal Home*, a popular “squatter’s guidebook” widely used in England¹⁴ (there are at least 30,000 squatters in the Greater London area, according to the local government.)¹⁵ This attitude holds true among squatters in the US. Although many squats have restrictive rules about drug use, or ask disruptive persons to leave, it is difficult to get rid of people who cause problems because squatters cannot rely on legal eviction. The Vats had problems with drug dealers, thieves and weapons nuts in residence, as well as with a resident firebug who set several small fires in the building. The building’s occupants were finally removed when this person set a large fire “out of disgruntlement” over im-

pending eviction, one former resident said, although others have blamed the fire on the landlord or the police. The brewery was demolished to make room for a food service industry showcase and a parking lot.

Many ex-"Vat Rats" subsequently moved into an abandoned building in the South of Market area, the Hotel Owners Laundry Company (HOLC, pronounced "hole-see"). Opened in April of 1984, HOLC featured a big area for skateboarders to practice and lots of room for residents. Because of its central location and highly politicized atmosphere, it was also a planning center for demonstrators during the 1984 Democratic Convention.

Steve S., a former HOLC resident and veteran squatter, speaks:

I don't think I had a dime at the time. I was living in Buena Vista Park, sleeping in poison oak, working at the soup kitchen, hanging out at Bound Together. I got there on a Sunday and had a free meal.. It was one of our first open house/free meal things. So I had the meal and thought, "This is a pretty nice place," so I brought my shit over there and moved in.

The place was a warehouse but the only places we used were the offices and the lounge room because the other areas were too big and cold and the place was covered in asbestos.

Initially it was sort of a crash spot. There was electricity in the main room, but we didn't turn it on because we hadn't put boards up over the windows. We thought the light would leak through.

We also started having meetings on Wednesday & Sunday nights, we wanted to make it sort of collective-like. There were only two rules, pretty much agreed upon - no needles, and you had to put something into it. I was like the head scrounger. We were getting all ready for the Democratic Convention and we fixed the place up. We also had meetings with other people in other communities about squatting.

Every Wednesday after the meeting - we originally met at Bound Together, then St. Anthony's Coffee-

house, then Hotel Harold, then at our house, we would go and look at other squats. Through that we opened up a couple of new squats. We opened up 2nd & Brannan, where the clock tower is. That was a great place to play handball, a lot of things were working there. Then later the Women's Squat got squatted.

Steve (a HOLC neighbor) was like 75 years old, an old merchant seaman. He helped us get our electricity going, put in a hot water tank that we got from Kaliflower (a commune in the Mission.) He lived in the hotel next door. He knocked on the door and said, "hey, I know you're here and I don't care as long as you don't torch the place." He taught us a lot about electricity and stuff.

There was a black guy who lived next door, knew we were staying there. In the rainy season, I think he wanted to use the building so he called up the owners, who lived in Hong Kong. That's what saved us (from early eviction), that the owners were in Hong Kong and they didn't have a caretaker. Legally, you have to have the owner sign the eviction notice. Since there wasn't one, they couldn't evict us.

Eventually the building's owner was able to serve an eviction notice. Because HOLC had become an open squat, hosting free movies and giving away food, the press picked up the story but was unable to prevent the removal of its tenants. The building remains empty.

From HOLC, the squatters dispersed to a series of smaller buildings. A former coffin factory around the corner and a small house, Women's Squat, opened and closed quickly. Since HOLC, this group of politicized squatters has not successfully attempted another large-scale or open effort, although some continue to squat quietly in small groups. One homeless former HOLC squatter died last year.

Those who moved to Polytechnic High found themselves displaced by a band of young skinheads, who did not welcome the anarchists and "commies." The Polytech squatters had a well-deserved reputation for violence. Despite - or perhaps because of - their armed internal "security force," Polytech was the site of several

severe beatings, many small fires and at least one gang rape. The last of the skinheads were ousted earlier this year by the wrecking ball, after complaints from neighborhood organizations, Haight Street merchants and Supervisor Bill Maher. The Polytech site has been slated for an "affordable housing" project.

Other groups, not as organized, have also squatted in San Francisco in the 80's. In 1986 the San Francisco Department of Public Health evicted 21 people, including a child, from a handbuilt shantytown near Seventh and Berry streets. City police had been aware of the hidden community's existence for some years and had been bringing its residents food. Long-term residents had installed propane tanks for cooking, others had added skylights and battery-operated appliances to their make-shift homes.

Mayor Feinstein commented on the shantytown to the *S.F. Chronicle*, "We can't waive our building codes. We also have to guard against any more people coming here for our welfare and largesse." The shantytown was razed.¹⁶

Golden Gate Park has remained a popular home for squatters. A police spokesman at Richmond Station, which has jurisdiction over most of the park, estimated that 25 squatters currently live in the park during this rainy season. It is safe to assume that the number is much higher in the summer, he added.¹⁷ A walk through the end of the park near Haight Street by this writer turned up the remains of two impromptu shelters which had been washed out by recent rainstorms.

City housing projects have also been targeted by squatters over the years. According to Arelia Sanders of the San Francisco Housing Authority, squatters break into units "all the time...on a weekly average, I'd say at least five to six (empty) units."

"We have no idea who's doing it," she added, although she pinned some blame on drug dealers and users looking for potential "shooting galleries."¹⁸

A few members of the "political" squatters group occupied a unit in the Hayes Valley project for several

months this year, and have been encouraging others to do the same.¹⁹

In conclusion, squatting has been commonplace in San Francisco since the arrival of the Spaniards. As available empty land was filled in, squatters have increasingly occupied existing structures rather than building shantytowns. As vacancy rates in the city decrease, squatters have found a dearth of available buildings as well as increased police enforcement of property laws. They have responded by using a decentralized approach, occupying smaller buildings in smaller groups or alone and avoiding publicity.

The increased militancy of the homeless may lead to a resurgence of squatting activity in the city. The San Francisco branch of the National Union of the Homeless has also expressed interest in squatting, especially after the successful efforts of Berkeley's Homeless Union, which has occupied several abandoned homes in Berkeley.

At present, a "homeless vigil" tent city is in place and has moved from the United Nations Plaza to a city park. Although the vigil is intended to bring attention to the plight of the city's homeless, it also gives them homes.

One of the vigil's demands is that the city turn over unused land or buildings to the homeless for their use. San Francisco's squatters have turned this demand into action. ■

Notes

¹p. 89, *Golden Gate Metropolis: Perspectives on Bay Area History*, Charles Wollenberg, Institute of Governmental Studies, UC Berkeley, 1985.

²p. 178, *The History of San Francisco*, Lewis F. Byington, The S.J. Clarke Publishing Co., Chicago, 1931.

³p. 89, *San Francisco: As It Is, As It Was*, Paul C. Johnson and Richard Reinhardt, Doubleday, New York, 1979.

⁴*Ibid.*

⁵pp. 321-22, *op. cit.*

⁶pp. 86-87, *San Francisco: As It Is, As It Was*

⁷Conversation with Frank Quinn, San Francisco Library volunteer, 12/3/87.

⁸pp. 182-83, 228, The Haight-Ashbury: A History, Charles Perry, Random House, New York, 1984.

⁹p. 99, op. cit.

¹⁰Conversation with Robert "Bliss" Bolman, 12/5/87.

¹¹"Squatting In San Francisco," Maximum Rock 'N'Roll, Peter Plate, June 1984 (no pg. number)

¹²Ibid.

¹³"The Skinhead Squatters of Poly High," S.F. Chronicle, 11/26/85 and personal knowledge.

¹⁴Ideal Home, SUSPECT, Hooligan Press, London, no year (no pg. number.)

¹⁵"Squatting' As A Way Of Life," S.F. Chronicle, 4/20/86.

¹⁶"Health Dept. Comdemns S.F. Squatters' Village," S.F. Chronicle.

¹⁷Conversation with Officer Gannon, San Francisco Police Dept., Richmond Station, 12/6/87.

¹⁸Conversation with Arelia Sanders, S.F. Housing Authority District Office.

¹⁹Conversation with Emilio, Hayes Valley squatter, 11/29/87.

Homelessness in New York City and San Francisco

by Ward Thomas

Homelessness has increased at alarming rates in recent years. In 1984, the Department of Housing and Urban Development (HUD) estimated the homeless population at 350,000 on any given night.¹ The National Coalition for the Homeless estimates that as many as 3 million Americans experience some form of homelessness during the year.² In 1985 the United States Conference of Mayors conducted a survey of 25 major American cities and found that in 88 percent of the cities the demand for emergency shelter increased during 1985 an average of 25 percent.

Everywhere, especially in major urban areas, empirical evidence strongly indicates an increase in homelessness. Despite this indication, many people, conservatives and liberals alike, are reluctant to recognize that the homeless population is increasing and a new class of homeless is emerging. For this reason, there is little consensus on policy to alleviate the homeless problem.

A variety of reasons are advanced as to the cause of the increase in homelessness. The three most common are (1) *changes in the occupational structure through "de-industrialization,"* (2) *recession level unemployment, and* (3) *increasing poverty and cutbacks in social welfare programs.* Two additional, though less common, arguments are (1) *de-institutionalization of mental patients,* and (2) *increasing family instability.*⁴

Those who have become homeless due to one, or a combination of, the latter factors possess characteristics

which distinguish them from "traditional" homeless population. Those recently affected by homelessness may be referred to as the "new" homeless. The traditional homeless are typically identified as:

1. *Those with substance abuse problems;*
2. *The long-term unemployed;*
3. *Elderly white males who choose this lifestyle out of preference or necessity; and*
4. *Those released from penal or mental institutions and are unable to re-establish themselves.*

The *new homeless*, on the other hand, do not fit such stereotypes. The following characteristics apply to this group:

1. *They are predominantly young, i.e., below 40 years of age;*
2. *Increasing numbers are educated;*
3. *Increasing numbers consist of the working poor. Approximately 1 of every 5 homeless persons is working;*
4. *Increasing numbers are non-white;*
5. *Many are war veterans;*
6. *Families are the fastest growing group among the new homeless.*⁵
7. *Most have been homeless for less than a year.*⁶

The characteristics of the new homeless population are indicated in a comparative sample of homeless populations for the cities of Los Angeles, San Francisco and New York City as shown in Table 1.

Table 1
Comparisons of Homeless samples from Los Angeles, San Francisco and New York City

<u>Characteristic</u>	<u>Los Angeles^a</u>	<u>S.F.^b</u>	<u>New York^c</u>
Age			
40 years or younger	63	48	66
60 or older	6	19	5
Gender			
Male	77	96	78
Female	23	4	22
Race			
White	49	52	14
Black	32	26	64
Hispanic	10	14	18
Native American	6	3	NA
Other	3	5	4
Education			
Completed high school	64	56	—
Some postsecondary ed.	38	25	—
Marital Status			
Never married	54	74	—
Married	6	4	—
Divorced/Separated	36	17	—
Widowed	4	4	—
Employment Status			
Employed full or part	20	18	—
Unempl. and looking	50	—	—
Unempl. not looking (incl. retired & disabled)	30	—	—
Veteran			
Yes	36	47	—

^a R. Ropers, "The Contribution of Economic and Political Policies and Trends to the Rise of the New Urban Homeless" in U.S. Congress, House, Committee on Government Operations, The Federal Response to the Homeless Crisis (Washington D.C.: April 1985), pp. 833-856. Sample size 269: 211 males, 58 females.

^b Mireya Nacarro, "Homeless Program Passes Test in Rain," San Francisco Examiner, October 17, 1984, B5. Sample size unknown.

^c S. Crystal and M. Goldstein, "The Rise of the New Urban Homeless," Public Affairs Report, October-Dec. 1985.

NEW YORK CITY

The New York State Department of Social Services estimates the homeless population statewide at 70,000, with 60,000 in New York City alone.⁷ Approximately 26,000 of New York City's homeless are sheltered on an average night.⁸ Thus, approximately 50 percent of the homeless are not provided with shelter.

Table 2 shows the estimated number of individuals and families housed in New York City shelters and welfare hotels from 1981 to 1988. It can be seen that the number of homeless provided shelter has increased dramatically. In 1981, between 500 and 100 homeless families, 2,700 homeless individuals were provided shelter, while in 1986 the numbers increased to 4,100 families and 9,400 individuals. For 1988 it is projected that 6,000 families and 11,200 individuals will be provided with shelter.

New York City provides the homeless with 5 group shelters, 55 hotels and 4 family centers.⁹ For fiscal year 1986, the cost of housing and providing services to the homeless was 196 million, while for 1987 the cost is estimated to be approximately 274 million.¹⁰ State and federal governments share the costs of housing homeless families, with the city and state each paying 25 percent of the costs and the federal government paying 50 percent.¹¹

Many hotels have received complaints by homeless persons and advocacy groups regarding squalid and unsafe living conditions. A few of the hotels, especially those used exclusively for homeless persons, have been repeatedly cited for health, housing and building code violations. Twelve of the 55 welfare hotels are used exclusively to house the homeless persons while the remaining hotels rent rooms to both the homeless and the general public.¹²

The city has reported that conditions in hotels open to both the public and the homeless are substantially better

than hotels used exclusively to house the homeless.¹³ This may indicate that having hotels open to the general public serves as an incentive for landlords to maintain the conditions of their hotels. Nevertheless, of the hotels which the city provides to the homeless, 64 percent are placed in the 12 hotels used exclusively for the homeless.

Families, the fastest growing groups among the homeless, are primarily black and hispanic single mothers.¹⁴ Of the 4,110 homeless families in the shelter system, 393 are in groups shelters, 400 are in family centers and the rest are in the hotel system.¹⁵

The cost of housing the homeless families is very high. The city pays an average of \$49 per night for a hotel room for a family of four.¹⁶ Housing families in the shelters has cost the city as much as \$70,000 per year, per family.¹⁷ Over one-half of these costs are administrative in nature, i.e., providing social services, security and administrations. It is estimated that the city spends 114 million on homeless families, of which 17 million is spent on the shelters, 10 million on family centers and 85 million on the hotel programs.¹⁸ These high costs have resulted in large profits for some landlords. The Holland hotel, a hotel exclusively for the homeless in downtown Manhattan, earns nearly a 50 percent rate of profit consisting of at least 3 million dollars per year.¹⁹

Homeless families have an average of three children.²⁰ Of the more than 10,000 homeless children in New York City, 6,000 are school-age children living in the hotels and shelters. Many do not attending school or are absent 2 or 3 days per week.²¹ Parents often feel that their children are labeled as "hotel kids" and are discriminated against by teachers and students.

It was discovered that the infant death rate of babies born in the New York shelter system is excessively high.

While the citywide infant death rate was 14 per 1,000 births, the infant death rate of babies born to homeless mothers is 25 per 1,000.²² The city is trying to alleviate this problem by housing all homeless pregnant women and women with new-borns in 5 of the 55 welfare hotels and to concentrate prenatal services in these five.²³

Litigation on Behalf of the Homeless

In New York, litigation has resulted as a response to increases in the homeless population. In litigation the argument has been made that the state is obligated to shelter the homeless under article VXII, section 1, of the New York State Constitution.²⁴ This article states:

*The aid, care, and support of the needy are public concerns and shall be provided by the State by such of its subdivisions, and in such manner and by such means, as the legislature may from time to time determine.*²⁵

As a result of this litigation, New York Courts have ruled that the homeless have a constitutional right to shelter. *New York is the only state to recognize shelter for the homeless as a constitutional right.*²⁶

Shelter was first granted to single men as a constitutional right in *Callahan vs. Carey* (1979) when the New York State Supreme Court issued an injunction directing state and city officials to furnish meals and lodging to homeless single men in the Bowery district of New York City.²⁷ This right was later extended to single women.²⁸

In May of 1986, the Appellate Division of the State Supreme Court ruled unanimously that all homeless families have the legal right to emergency shelter.²⁹ This ruling stemmed from the case of *McCain vs. Koch* (1983)³⁰ in which the Legal Aid Society, representing a number of homeless families, including Yvonne McCain, raised the issue of a constitutional right to shelter for homeless families.³¹

New York is the only state to recognize shelter for the homeless as a constitutional right.

While the court refused to set specific conditions for welfare hotels, it did rule that the city must follow the state's regulations that require clean linens, window guards and a number of other safety and sanitary measures. The full impact of this ruling on the homeless program in New York City has yet to be seen.³²

SAN FRANCISCO

The Department of Housing and Community Development estimates the homeless population in the State of California at between 50,000 and 75,000.³³ The number of homeless in San Francisco ranges from approximately 5,000 (estimate from the Department of Social Services) to 10,000 (estimate from the National Coalition for the Homeless).³⁴ Of these, approximately 2,500 homeless persons receive shelter from the City.³⁵ Like New York City, roughly 50 percent of the homeless receive shelter through city financed programs.

Table 3 shows estimates of the number of homeless persons housed in San Francisco's shelter and welfare hotels. In 1981, the city was not providing shelter for homeless persons. In 1982, 578 people were provided with shelter while in 1983 the number increased to 1,150 and in 1986 to 2,500. In 1987, 2,899 homeless persons were provided with shelter—approximately 2,000 individuals and 260 families.

The City of San Francisco provides shelter for the homeless in 32 welfare hotels, and four shelters.³⁶ For fiscal year 1986, the cost of providing shelter for the homeless was 9.8 million.³⁷ The total cost of services to the homeless, including such services as housing for teen-

Table 2

*The Number of Families and Individuals Housed in New York City shelters and welfare hotels
(January averages, except where noted.)*

	<u>Families</u>	<u>Individuals</u>
1981	500-1000 ^a	2,700
1982	1,086 ^a	3,752
1983	2,416	4,618
1984	3,255	6,110
1985	3,960	7,164
1986	4,100	9,400
1987	4,476 ^b	9,146 ^c
1988 ^d	6,000	11,200

^a estimate

^b projection

^c Oct. 15

^d Oct. 26

Source: New York Times, November 2, 1986

Table 3

*Number of Homeless Persons Provided with Shelter through City financed
Programs in San Francisco (average per night).*

<u>Year</u>	<u>Number of Persons</u>
1981	0
1982	578 ^a
1983	1,150 ^b
1984	NA
1985	NA
1986	2,500 ^c
1987	2,899 ^d

^a December. Estimate from the Mayor's office.

^b March. Estimate from the Mayor's office.

^c San Francisco *Chronicle*, October 9, 1986

^d Estimate from the Mayor's office.

age runaways and treating homeless patients at San Francisco General Hospital, is estimated at 46.2 million.³⁸

San Francisco's hotel program has mushroomed from 1 hotel in 1982 to 32 hotels in 1987.³⁹ The cost of renting a room to a homeless individual runs at between \$7.50 and \$15.00 per night.⁴⁰ Like New York City, hotels and shelters in San Francisco have received complaints from homeless persons and various advocacy groups regarding sordid conditions. Complaints of rampant mice, roaches, dirty linen, clogged toilets and general filth are not uncommon.⁴¹

CONCLUSION

The homeless programs in New York City and San Francisco provide relief solely to victims of economic forces and political policies. It is not within the power of the respective Departments of Social Services to reverse the trends of de-industrialization, unemployment or cut-backs by the federal government in social welfare programs. Homeless programs can serve only as band-aids to wounds which cannot be healed.

Homelessness has increased at such rapid rates that both cities have yet to develop a concrete policy toward the problem. The tendency thus far has been to deal with situations as they arise and not to increase housing opportunities and services for fear that increased supply will create increased demand. The homeless programs are extremely expensive for both cities. The numbers of homeless and their needs are so great that it would be practically impossible to meet all of their needs given the current fiscal limitations.

Many cities, including New York City and San Francisco, have reported that the bounty of their homeless programs attracts people into their systems.⁴² The validity of this assertion can easily be put to question. The

homeless throughout the country tend to migrate to metropolitan areas, no matter how generous the homeless program is.⁴³ Los Angeles, which has the largest homeless population in the state of California, and the highest in the country (when taken as a percentage of the population), provides very little services for the homeless.⁴⁴

It is important that the new homeless population not be viewed as traditional derelicts and bums. The archtypical cynical view might lead city officials to neglect the needs of the homeless and could invite disaster into the homeless programs. It would be tragic that innocent people might starve or die from exposure to the elements for simple lack of the basic necessities.

City officials find themselves in a schizophrenic position. With current fiscal limitations, they cannot meet the needs of the homeless, yet these same officials are required to provide for these victims of a system over which they have no control. This is the milieu in which municipal officers must run their homeless programs in the 1980's and probably into the 1990's ■

Endnotes

1. Time Magazine. November 24, 1986, p. 27
2. Ladd, Christine. "A Right to Shelter for the Homeless in New York State." *New York University Law Review*, May 1986, p. 272
3. Ropers, Richard. "The Rise of the New Urban Homeless," Public Affairs Report, October-December, 1985, p.1
4. Ropers, p.6
5. New York Times (NYT), 11/17/86
6. NYT, 11/17/86
7. Ladd, p.274
8. Ibid., p.274
9. NYT, 1/9/86
10. NYT, 1/10/86
11. NYT, 1/9/86
12. NYT, 4/20/86
13. NYT, 9/20/86
14. NYT, 11/17/86
15. NYT, 3/7/86

16. NYT, 10/16/86
17. NYT, 3/7/86
18. NYT, 3/7/86
19. NYT, 3/10/86
20. NYT, 11/17/86
21. NYT, 2/3/86
22. NYT, 4/10/86 & 4/11/86
23. NYT, 6/11/86
24. Ladd, p. 273
25. New York Constitution, Article XVII, section 1
26. NYT, 5/14/86
27. Callahan v. Carey, No. 79-42582 (Sup. St., N.Y. County, 8/26/82) (Final Judgement by Consent). Ladd, p. 281
28. NYT, 5/14/86
29. NYT, 5/14/86
30. 117 A.D. 2d 198, 502 N.Y.S. 2d 720, appeal granted, 503 N.Y.S. 997 (1st Dep't 1986) Ladd, p. 282
31. NYT, 5/14/86
32. There is still some ambiguity in this decision. It is still the discretion of the legislature to set the level of services which must be provided to the homeless. Also, some city officials have threatened to go to court before increasing the various programs.
33. County Welfare Directors Association of California, GA/GR Conference. "Report of the CSAC Homeless Task Force," 1986: p.1.
34. S.F. Chronicle, 10/13/86
35. S.F. Chronicle, 10/13/86
36. S.F. Chronicle, 10/10/86
37. Memorandum from the Mayor's office, City and County of San Francisco, 10/22/86
38. S.F. Chronicle, 10/10/86
39. Mayor's Office, "Background on San Francisco's Homeless Programs, November 1982 to January 1987."
40. S.F. Chronicle, 10/9/86
41. S.F. Chronicle, 10/10/86
42. Memorandum from the Mayor's office, City and County of San Francisco, 10/22/86. NYT, 5/14/1986 and 6/22/86. S.F. Chronicle, 10/13/86.
43. Statistics on the numbers of homeless in metropolitan areas easily confirms this assertion.
44. The homeless population of Los Angeles is estimated at 33,000-50,000. In 1985, Los Angeles County opened its first county sponsored shelter, which provides 16 beds. Expenditures per capita on the homeless program in L.A. is \$5.40, compared to \$13.80 in San Francisco. As a percentage of the population, the homeless are .011 percent in L.A. and .006 in San Francisco. See footnote 37 and Ropers, 1985.

The City of Fremont's Affordable Housing

by Sandi Lopez

The growth of the suburban communities in the San Francisco Bay Area have been escalating at a great rate in recent decades. Most Community Development Departments in the municipalities are active in addressing the problems associated with the steady growth. The Community Development Department of the City of Fremont is noted for its Affordable Housing Program, which was initially created in response to the 1974 Housing and Development Act.

To utilize the funding in the 1974 Housing and Development Act, a Housing Assistance Plan was necessary. A Housing Assistance Plan was required in order for the City to apply for Block Grant Funding. The plan projected the housing needs of the lower income residents (and expected future residents), estimated the availability of federal housing subsidies, and suggested the use of the Block Grant monies to meet the needs not expected to be filled by the housing subsidy program. The Housing Assistance Plan serves as a guide for the U.S. Department of Housing and Urban Development (HUD) to determine how much federal housing assistance is needed in Fremont, the types of housing that should be assisted, and appropriate areas for housing assistance. The two major programs for increasing the availability of housing for lower income families are the housing subsidy program, called "Section 8," after its title in the Act, and Community Development Block Grants. The Section 8 program provides direct subsidies to reduce events in privately owned existing, rehabilitated or newly constructed housing units. Families and elderly persons with incomes at or below 80 percent of the area median are eligible for this type of housing assistance. Community Development Block Grants provide the city with funds which can be used for a number of community development or community improvement projects. The money cannot be used for

direct subsidy payments, such as the Section 8 program; it can be used for: housing rehabilitation loans, improving public facilities (i.e. streets), acquiring land, and developing parks. The Block Grant Funds can be applied directly or indirectly to the problems of maintaining existing housing and reducing housing costs for lower income households. Due to the limited availability of Section 8 subsidies, the City of Fremont chose to use some of the Block Grant monies to provide incentives for preserving and expanding the supply of low and moderately priced housing.

To use the limited Block Grant monies to obtain the maximum benefit, supplemental subsidy programs were developed to accomplish three main objectives in Fremont housing. The first priority was to have code enforcement and rehabilitation. This priority was addressed by creating a systematic code enforcement to preserve all possible housing units. The City would also negotiate with banks, savings and loan institutions and finance companies to provide a loan pool for residential rehabilitation and for properties that need financial assistance in order to comply with the Housing Code. The City would also provide an interest subsidy of half the interest rate to a limited number of lower income homeowners. The City would have some of the Block Grant Funds for a limited number of direct, low interest loans to lower income homeowners. The second priority was to add to the supply of lower priced housing. The City encouraged mixed-income development, where developers of medium to large sized developments were encouraged to build 5% or more of the units to households with incomes below the Bay Area median. The incentives for the developers vary from increasing the developer's participation in the provision of street improvements (required by the City) to marketing a few homes at a lower cost to lower income

buyers who agree to perform interior finishing themselves (e.g. painting, finish flooring, installation of cabinets). The City would make the guaranteed bank loans available for improvement purposes. To further the supply of lower priced housing, the City purchases land suitable for residential development with Block Grant monies and leases the sites to developers who certify they will build new housing for lower income households, with or without federal subsidies. This type of subsidy is particularly helpful to the non-profit sponsors of housing for the low-income and elderly. If the project is built with federal subsidies, terms of the subsidy contract would be determined by the developer and HUD. The contracts are generally for 40 years. For developments not federally subsidized, the City would subsidize the development by leasing the land to the developer at below-market rent and would reserve the right to revoke the lease and sell the land at a fair market value if the project no longer served lower-income residents. The sale of the property would not be a gift of public funds (City Attorney of Palo Alto), since a public purpose is being served by providing better housing for lower-income families, and the land will eventually be returned to the City.

The third priority was to make better use of existing housing. This priority was to make better use of one and two bedroom apartments. The proposal was to combine some of the vacant, small units to create three, four and five bedroom apartments, with the possibility of redividing them if the housing demand patterns shift in ten to twenty years. The incentive would be the waiver of the permit fees that would normally be required.

The affordable housing policies and programs set forth after the development of the Housing Assistance Plan have continued even under the current federal administration's limited funding (practically to the point of nonexistence). One of the current programs that the Community Development Department has been com-

mended for is the Multi-family Housing Bond Program, which was adopted by the City Council on August 7, 1984 and recently revised on October 28, 1986. It is a tax-exempt revenue bond program that provides construction and permanent financing for new multi-family rental housing. Like the Housing Assistance Plan, the program is to increase the supply of rental housing and provide 20% of the new units at affordable rents to low-income residents. The Program is designed to assist developers in constructing and making available rental housing; enable developers to provide affordable rental housing for low-income families; make sure the rental housing will remain affordable to low-income households for a reasonable timeperiod (usually 10 to 20 years); and generate funds to pay all City administrative costs related to the upfront operation and compliance monitoring. Since 1984, the Program has issued \$152 million in tax-exempt bonds to finance 2,392 new rental units in ten privately owned developments. The projects include 552 units dispersed throughout the complexes which are required to be rented to low- and moderate-income households at below-market rents. The discount value of the below-market rent units (the difference in the cash value of the market and the below-market rents) currently totals over \$1,230,000 annually.

In order to be eligible under the program, each project must comply with appropriate federal and state regulations in addition to the City's requirements for participation. Some of the City's requirements are as follows:

1. *Affordable Units: A minimum 20% of the units in each project must be rented/made available to low-income tenants.*
2. *Income Units: The total household income of the tenants cannot exceed 50% of the median income in the Oakland SMSA (Standard Metropolitan Statistical Area), adjusted by household size (determined by HUD).*

There will be an annual tenant eligibility recertification conducted by the developer. If the household income exceeds 70% of the median income for the Oakland SMSA adjusted by household size, the tenant will be given 60 days to vacate or pay the market rent. The owner is required to maintain the same number of units agreed upon for subsidy.

3. *Rent Limits: The maximum rent levels for the affordable units are 30% of 50% of median income, adjusted for the number of bedrooms.*

4. *Minimum Rental Period: The project must remain rental housing and 20% of the units must be in existence for 15 years after 50% of the units are first occupied, or the date when no tax-exempt bond issued for the project is outstanding.*

In addition to financing housing, the City has used CDBG (Community Development Block Grant) and Redevelopment funds to purchase sites as stated in the Housing Plan. The sites are sold for \$1.00 in exchange for the development of the desired number of below-market units. The City has five developments that were assisted in this manner. Some of these developments have facilities such as tennis courts, saunas, swimming pools. The following are brief descriptions of a few of the projects.

1. **Baywood Apartments** - The Redevelopment Agency of the City has appropriated \$950,000 and provided a 3.7 acre site to Eden Housing, Inc., a nonprofit developer, for the development of 86 apartments for families. This project should provide housing for those with low incomes but without dual subsidies (e.g., City financing and Section 8). Ninety percent of the units will have two or three bedrooms. At least 49% of the units will be reserved for very low-income households. Also, Eden Housing plans to sell tax credits from this project to increase the number of affordable below-market units to 60% of the total.

2. **The Woodcreek Apartments** - completed in July 1986, include 96 one, two and three bedroom units. Sixty of these units are reserved for rental to low-income families for twenty years.

3. **Essanay Woods** - an eight unit project of one bedroom units which were sold to moderate-income elderly and disabled persons in 1983.

4. **Sequoia Manor** - an 81 unit senior housing project being developed with HUD Section 202 financing, a federal program that provides direct below-market interest rate loans to private nonprofit sponsors of elderly housing. The units will be affordable to low-income elderly persons. Eden Housing is the project's sponsor. The City provided land for the project and contributed additional CDBG funds to develop it.

The Community Development Programs also addresses the housing needs of victims of domestic violence. The City assisted Shelter Against Violent Environments (SAVE) with the purchase of a large residential facility to provide emergency housing for battered women and their children. The City has appropriated funds for the acquisition and additional financing for the rehabilitation of an existing apartment housing building to be converted to transitional housing. Families will be sheltered for up to two years while they get job training, counseling, child care and other services to achieve self-sufficiency. Fremont has also worked on providing other affordable housing resources. In 1986, the City prevented 75 very low-income senior residents at the Victoria Garden Apartments from losing their homes. The owners of the HUD assisted project were going to convert the units to the market rents of up to \$615 per month. The tenants were paying \$100 - \$140 per month. In nine months of negotiations, the City arranged for the tenants to continue to rent the existing units for five more years.

In addition to developing new affordable housing opportunities, Fremont offers housing services that include landlord/tenant counseling, fair housing services and home seeking assistance. Fremont also has a Housing Conservation Program that provides financing (e.g., low-interest rate, interest free deferred payment loans) and technical assistance to rehabilitate housing occupied by low- and moderate-income homeowners.

In the midst of limited federal housing funds, the City of Fremont has been recognized by the California League of Cities and by the Bay Area Council for their success in providing affordable housing in their community. The policies that were first stated in the Housing Plan appear successful. The programs that were previously mentioned are only a portion of what this City department provides. This City serves an example of what other growing communities can do to address the issue of creating affordable housing ■

National Housing Policy

by Marc Trotz

INTRODUCTION

"A decent house in a suitable living environment". That is the expressed goal of national housing policy as stated in the 1949 Housing Act. It is widely recognized that this goal has not been met and that the availability of affordable housing continues to be a major problem in this country. The last fifty years of housing policy has been marked by slum clearance, urban renewal, public housing and suburban sprawl. This paper attempts to evaluate the extent of our housing problem. This analysis takes into account historical development of current problems as well as the inherent difficulty involved in creating lasting solutions. Secondly, this paper looks at the development of federal policy that has emerged in an attempt to deal with housing shortages, particularly for low-income people. The first section provides a summary of major housing legislation as well as an examination of the prevailing ideology that has clearly dictated its direction. The following section discusses alternative financing mechanisms that have emerged to fill the void left by an almost complete withdrawal of federal money. This will include a brief description of the more creative efforts as well as a broader summation of where housing policy now stands. Questions will be raised concerning the role of the federal government in providing housing and whether current financing methods create solutions or follow in the tradition of patchwork housing policy.

"A decent house in a suitable living environment".

THE HOUSING PROBLEM

One's immediate living conditions are a central component to an individual's health, safety and well being. Housing conditions not only include the physical condition of a dwelling unit but also the conditions of the surrounding neighborhood, accessibility to facilities and employment, and the relative burden of housing costs.

(Hartman, p.3). In short, housing has a profound impact on one's life and can play a major role in determining the benefits one receives from this society. "To live in poor housing, in a poor neighborhood-to be a slum dweller-is to be on the bottom of the heap."

(Hartman, p.4)

Since the turn of the century and the beginning of the industrial revolution, there has been a concern with the condition of housing. In the earlier years, most of the attention focused on basic health and safety of residences. There was an obvious problem with housing conditions that caused a variety of diseases and illnesses. These were problems that were fairly easy to understand and correct through the application of modern plumbing and sewage systems. While these problems have not been totally eliminated, the discussion has been forced to expand with the understanding of a different sort of housing problem. Over the last forty years, we have seen the emergence of a permanent class of individuals who cannot afford decent housing and, consequently, spend their lives living in urban slums. Within this deteriorated environment, cycles of poverty, violence and drug abuse continue as the surrounding society isolates and defines these neighborhoods as wastelands.

LEGISLATIVE HISTORY

A brief review of major housing legislation will provide a framework for understanding housing policy in this country. It was really the financial disaster of the Great Depression that marked the beginning of substantial federal intervention in housing. With financial institutions collapsing, the government stepped in to provide regulated housing finance and a mortgage guarantee system. Housing starts which had reached 937,000 in 1925 had fallen to less than 100,000 in 1933. At this time, two million of the twelve million unemployed were in the building trades. Powerful interest groups were formed and the resulting response was a public/private alliance

(government and bank) that became a permanent feature in housing policy. (Mitchell, p.3) It is also interesting to note that it was the hardship of the depression that gave way to the legitimacy of the "deserving poor." Because of the widespread hardship caused by the depression, it was no longer possible to view the poor as a small group of freeloaders. These forces combined to lay the ground work for the first place of substantial housing legislation.

The Housing Act of 1934

This act addressed two pressing issues of the time. With the creation of the Federal Savings and Loan Insurance Corporation, individual depositors could be insured against financial institution failure. This provided the confidence necessary to enable the banks to receive deposits which were necessary in order for them to provide home mortgages. Secondly, the Act created the Federal Housing Administration (FHA) which meant the government was not in the business of guaranteeing individual mortgages against default. (Mitchell, p.8) The FHA became a central component of housing policy. It insured eleven million residential mortgages worth nearly \$200 billion. Because of its long-term, low down payment feature, it became very popular and assisted more families in the 1940's and 1950's than were able to purchase homes in the previous 150 years. (Egan, p.12) The FHA mortgage program was a tremendous boost to the family seeking the suburban single-family house.

FHA mortgages clearly favored the middle-income family interested in buying a suburban home. This policy bias was to have a devastating effects on inner-city housing. As white middle-class families fled the city, the abandoned urban centers became the grounds for racial minorities and the poor. Furthermore, it was widely felt that the FHA was discriminatory in its lending practices, believing that minorities were a risky investment. It was not until an Executive Order from President John F. Kennedy was issued in 1962 that FHA was prohibited from practicing discriminatory policies. (Egan, p.13)

The Housing Act of 1937

This act created a low-rent public housing program to be administered by the United States Housing Authority

(USHA) within the Department of the Interior. The USHA was authorized to make loans and capital grants to local public housing agencies (PHAs) to help in the development and acquisition of low-income housing. (Jacobs, p.8) While the funds for housing projects came from the federal government, planning and building of housing projects was the responsibility of local authorities. In the early years of this public housing experiment, many well planned developments were completed. Unfortunately, fewer than 40,000 units were completed before World War II intervened and changed the context under which public housing got its start. (Mitchell, p. 193). As the war heated up, the housing problem focused on the shortage of housing in areas where thousands of workers arrived to produce needed war material.

The Housing Act of 1949

This legislation was the next significant piece of housing policy. It was responsible for initiating a program of "slum" clearance (later known as urban renewal). (Egan, p. 14) This legislation allowed local housing authorities to condemn designated areas and prepare them for sale to private developers. This policy has been largely criticized, and known for destroying more housing units than it ever created. Urban renewal projects were characterized by a lack of community involvement with priorities that most often reflected the needs of downtown business communities.

The 1949 Act articulated a renewed commitment to public housing, calling for the modernization and expansion of the program. An additional 810,000 public housing units were authorized, an amount far in excess of the total production since the program was created in 1937. (Jacobs, p.12) As the subsequent years were to demonstrate, there was not systematic policy geared toward achievement of this goal. In its early years, public housing developed mostly low-rise apartment buildings. In the early 1950's, however, this began to change as increasing land prices caused housing authorities to build denser high-rise structures. This was the beginning of isolated grouping of apartments that became known as the "projects". "The concentration of poor families in massive

high-rises was a tragic mistake - a "cure" far worse than the disease." (Egan, p.16) Once again, the input of families in the design and location of public housing was not considered and the result was disastrous.

It should also be remembered that this phase of housing policy coincides with the end of World War II. There was considerable concern that the war-induced prosperity would not continue. Therefore, the housing policy was used to bolster the economy. The Veterans Administration home loan program was created to meet the needs of servicemen returning from the war. Favorable loans helped boost the housing industry considerably. In 1946, housing starts reached the one million mark and throughout the 1950's they averaged 1.5 million. Ninety percent of these new units were single-family houses located outside the urban core. (Mitchell, p.9)

POLICY of the 1960's and 1970's

The political activism of the 1960's undeniably had its affect on housing policy. The Civil Rights Act of 1964, establishing new rights for racial minorities and had important ramifications for those seeking better housing conditions. The Civil Rights Act of 1968 specifically established equal opportunity in housing as an official U.S. policy prohibiting those involved in housing to discriminate on the basis of race, color, creed or national origin. (Mitchell, p. 12) Furthermore, the "War on Poverty" originating with the Economic Opportunities Act of 1965 was to assist the poor with a wide range of problems, including housing.

The authorization of the Department of Housing and Urban Development in 1965 was another housing policy landmark whose purpose was to coordinate the multitude of housing programs that had emerged. Shortly thereafter, legislation was passed that created the Model Cities Program. The concept was to pour resources into a few deteriorating cities and coordinate federal programs, develop local leadership and generally provide initiative for finding creative solutions to urban problems. While this was one of the more innovative plans, it was also a bitter disappointment. As a result of political controversy, the few cities grew to be one hundred cities and the

program never was able to concentrate enough resources in one place to make a difference.

The Housing Act of 1968 officially established a goal of 26 million units of housing production over the next 10 years. Six million of those units were to be subsidized by the government. This was to be achieved by establishing new FHA subsidy programs and programs such as the Section 235 interest-rate subsidy designed to make homeownership possible for more below-income families. In the following years, housing production reached peak levels with 375,000 public housing units produced between 1968 and 1973. (Mitchell, p. 12) Amidst all this housing production, some controversial information began to surface. Various reports were published critical of housing policy. There was greater recognition that public housing was becoming a dumping ground for the permanently poor. Furthermore, public agencies throughout the country were beginning to have serious financial problems. At the same time, several scandals had erupted involving the interest-subsidy program. All of this activity culminated in 1973 when President Nixon suspended all housing subsidy programs. This moratorium brought all federal housing construction to a halt.

The Housing and Community Act of 1974 refocused housing policy. Housing policy came under attack from all angles and this new legislation marks a shift in policy that has lasted until the present. The central change was from categorical grants to single block grants given directly to cities and counties. The grants were for eliminating blight, assisting low-income and middle-income neighborhoods, and "other priority needs". This represented a retrenchment by the federal government in the area of housing policy, allowing local government the opportunity to decide how much block grant money to use for housing as opposed to other competing demands. Additionally, the Act of 1974 placed a new emphasis on the Section 8 leased housing program. The Section 8 program provides for an allowance given to eligible tenants who secure housing units in the private market. This program was looked upon as a way to achieve the goal of dispensing low-income families throughout the city (slum prevention) and offer an incentive for low-income tenants to compete in the larger market.

POLICY MOTIVATION

The above history provides more than a simple chronicle of events. Looking behind the dates and expressed legislative goals, one begins to discern an agenda not written in the policy. Most strikingly, each major wave of housing policy embodies goals that actually take precedent over the direct provision of decent housing for low-income people. It is quite apparent that the central thrust of the 1934 Housing Act was to spur the ailing economy and more importantly to encourage the development of single family ownership. The national percentage of homeowners historically wavered between 45 and 48 percent. Between 1940 and 1960 it rose to nearly 62 percent and upward to nearly 65 percent by 1980. (Mitchell, p.39) In light of the fact that homeownership plays such a central part in our dominant ideology, this orientation has had continued influence over housing policy. The idea that a hard working individual will earn the reward of a house on a plot of land is a persistent theme and, consequently, works to undermine a true commitment to providing shelter to those who cannot afford it. The single family house is the unique testament to freedom and hard work.

Again, as the provision of housing for low-income people becomes peripheral, the prevailing development interests interpret urban renewal as a vehicle for slum clearance. There was an additional agenda to ensure that war-created prosperity continued and that our veterans had a job and somewhere to live.

"In consequence, progress tended to be measured in terms of dollars spent, units of housing produced, construction wages generated, or number of units of dilapidated housing demolished rather than the amount and quality of housing-in-use supplies to the poor. Yet measuring the success of a public housing program in terms of employment provided, slums cleared, or even units built is as much a travesty as measuring the success of a medical operation in terms of amount of time taken, number of persons involved, or the surgeon's fee." (Meehan, p. 289)

Finally, in the mid-1970's, we see housing policy shift to block grants and the use of housing allowances rather

than direct provision of units. The block grant approach did not overtly contain a hidden agenda. It offered chunks of money to cities and loosely defined what it could be used for. Money that was previously targeted for housing was not up for grabs. The Section 8 housing allowances, while providing a subsidy for tenants, provides considerable resources for building ownership. Section 8 allowances help to provide a guaranteed market for rental units regardless of the quality or location of the housing. Furthermore, the allowance system does not change the overall supply of housing units needed to meet the great demand. Section 8 was also viewed as a way to disperse poor families throughout an urban area and to eliminate the highly visible high-rise public housing complex.

POLICY ANALYSIS

How surprising it is that housing policy has failed to meet the need of low-income people. Housing policy has been used to bail out the poor, to clear slums, to provide profits to powerful interest groups - everything but to systematically provide homes for low-income people. Equitable policy is not easy and it is certainly impossible when it is riddled with ulterior motives and hidden agendas. It should be pointed out that housing problems are very complex and there are no easy solutions. As the authors Mazmanian and Sabatier rightly point out, success and failure of a policy must be weighed against the difficulty of the problem the policy is attempting to address. (M & S, p. 21) The production of affordable housing, within the context of our political and economic system, immediately encounters formidable barriers. To ask for policy that truly addresses and enables the production of affordable housing calls for the redistribution of resources. As the current market has so clearly demonstrated, when housing production is left to the private sector, low- and moderate-income people cannot compete. Housing policy that truly meets the needs of low-income people will have to, by definition, be redistributive. Policy that is clearly understood as redistributive has always had a difficult time in this country. But this fact does not suggest the problem is diminishing. It suggests a new resolve to address our housing problems directly, through careful and systematic analysis of the housing

need and consideration of the most cost-effective and equitable way to achieve goals. This might sound like an exceedingly obvious conclusion, but the fact is that housing policy has been formulated within an extremely ambiguous environment and has never really set its goals at providing decent shelter for all people. In that sense, it is a bit premature to say that policy to house the poor has been a failure, when it can be alleged that it never existed.

While there has been an absence of planned housing policy to meet social need, special interest groups in finance, construction, and real estate have very effectively controlled the housing at the legislative and administrative levels.

"Unusually close ties exist between the commercial interests which want to see the housing programs continue essentially unchanged, and members of Congress responsible for drafting legislation... Housing has become an insider's game, with the Banking and Currency Committees of Congress giving lobbying interests pretty much what they wanted in one omnibus housing act after another, with little contributed by consumers and little public notice of what was going on... Because the subject is complex and frequently dull, the national press has given little attention to housing."

(Herbers as quoted in Hartman, p. 172)

As the above quote illustrates, the iron triangle seems to be alive and well in housing policy. This arrangement certainly does not serve the policy needs of low-income people and raises the issue of equity in our housing policy. It should not be forgotten that, while we do not have an effective system for meeting the housing needs of low-income people, there is a very developed system that benefits the more affluent consumer and housing industry. There are enormous tax benefits available to the middle and high-income homeowner through interest deduction and depreciation allowances. In addition, because land and housing has become a highly profitable investment, the homeowner can expect considerable appreciation in the value of their property. All of these benefits are not available to the low-income renter as well as those people struggling to hold on to their home. This problem is

greatly compounded by the fact that real estate speculation has become a legitimate business in this country — an activity that causes land prices to sharply increase over a relatively short period of time.

Obviously, serious questions about the equity of housing policies are raised. When one discusses public policy, one believes equity can be just another of the many considerations factored into the equation. It has to be the central concern when a "democratic" government intervenes through the policy process. That is, if the government is going to use tax dollars to achieve a "public benefit", it must address the needs of the general population and not just those with the most resources. After all, the rich and powerful get what they need without the help of policy; to add policy that exacerbates the inequity is the final blow. The following statistics should help make that point. Homes occupied by low-income families were much more likely to be of lower quality than those occupied by families with higher incomes even when they paid the same rent. (Department of Labor Study, Hartman, p.12) Blacks living in low-income areas of major cities pay on the average more for shelter than whites living in the same areas. A fifth of black families pay at least 25 percent of income for housing compared with 14 percent of white families and yet twice as many blacks than whites live in overcrowded housing. (HUD report, Hartman, p.12) Only 42 percent of all black families own their own homes, compared with 65 percent of all white families.

Looking at the way federal dollars have been distributed by income class is a very revealing indication of how inequitable our housing policy is. Low-income families only receive one-sixth the amount of federal subsidies as do the moderate and high-income families. In 1971, families earning under \$3,500 received \$532 million in assistance. In the same year those earning above \$10,000 received at a total of \$3 billion. (Hartman, p. 160) While these statistics are from 1971, that was a time when federal money for low-income housing was more plentiful than it is now, therefore, the disparity might be even greater today.

ALTERNATIVES

This paper thus far has focused on federal housing policy. This has necessarily been a historical account because federal support of affordable housing has diminished to almost nothing over the last ten years. For the purpose of an update, it is important to now examine a few alternatives that California cities have pursued in order to continue with progress in the provision of low-income housing. More research is needed to determine to what extent the gap is filled by these various funding methods and if these "new" ways of building affordable housing are being more responsive to local needs. Furthermore, many of the funding mechanisms are very complex and beyond the scope of this article.

One of the more interesting methods cities are using to create affordable housing is through tax increment financing. This financing method was first authorized in California by a constitutional amendment in the early 1950's and has become increasingly popular in the last ten years. These funds are utilized through redevelopment agencies and controlled by Community Redevelopment Law contained in the Health and Safety Code Section 33000. Basically, tax increment financing allows redevelopment agencies to receive the property tax revenues generated as a result of redevelopment activities in a given project area. An area that is blighted and/or underused creates very little revenue for a city. After an area is revitalized, property tax revenue will increase. Tax increment financing allows the redevelopment agency to receive the difference between the original assessed valuation (frozen base) of the area and the newly increased assessed value generated from development. After redevelopment activities have been completed, and project indebtedness is paid off, the taxing jurisdiction receives the full amount of the post-redevelopment tax revenues. Most importantly, the code stipulates that 20 percent of the received tax increment must be set aside for low-and moderate-income housing. The potential exists for raising large sums of money for affordable housing. \$89 million was set aside in 1986 as a result of the 20 percent clause. (Housing and Community Development) While use of tax increment financing is increasing, many cities have not understood its benefits

and consequently have not taken advantage of it. Rightfully so, there is a certain amount of skepticism from housing advocates about a program that is administered by redevelopment. Historically, responsiveness to the housing needs of low-income people has been poor. They have continually sold out to the development interests of the city.

The City of San Francisco has an ordinance entitled Office Housing Production Program. Downtown office developers are required to provide or contribute toward housing to reduce the effect of office development on available living space. To date, the program has provided \$20 million in financing to rehabilitate vacant housing, construct new housing, and create a mortgage assistance pool for the City's homeownership program. Further research is needed to evaluate how well this program is being enforced, but in principal it is certainly a good idea. It raises the idea that developers have a responsibility to the community from which they extract their profits.

Neighborhood housing development corporations are also beginning to play an important role in supplying affordable housing. Using a variety of funding sources, these organization can cooperate with other neighborhood organizations to finance affordable housing in areas of need. To ensure that housing remains permanently affordable, the housing corporations continue to own and manage property they have built or rehabilitated.

There is also a move to make lending institutions more responsible to the local community. Through the Community Reinvestment Act, banks are required to supply below market rate loans to fund certain community based projects.

RECOMMENDATIONS

Housing policy is in a state of disarray. While the above alternatives infuse a glimmer of hope that some creative thought is being applied to housing, the scope of the problem certainly will require a coordinated federal effort. But, as previously suggested, there is basic ground work that needs to be laid first. It could start with a re-

affirmation of a goal that was never taken seriously - "a decent home and a suitable living environment for every American family." It is unlikely that we can move toward such a goal until there is actual agreement that decent housing is a right. Of course, there is much difficulty at arriving at such an agreement when the power base views housing as something that is earned through hard work and that the inadequately housed just have not made the necessary commitments. Housing must take a special priority, and policy makers need to look outside their traditional views about racial minorities, the poor and women. Wherever the "blame" might lie, the fact remains that we are a wealthy nation whose outrageous housing costs make housing very difficult to afford. Regardless of one's orientation, it should be evident that something needs to be done about the problem. The question that remains is whether or not we choose to address the problem directly or whether we continue to rely on a market that has functioned so poorly.

As a first step in a positive direction, there needs to be a wide understanding that the provision of affordable housing has direct benefits to the larger community. Elimination of slums and general revitalization of a community affects all families and businesses. Secondly, there needs to be a thorough assessment and calculation of the existing housing needs. Throughout the last fifty years, numbers have been suggested (e.g., 26 million) but they have not been based on comprehensive studies. Without such analysis, a national planning effort is impossible. Thirdly, past housing programs have taught us a lesson regarding the importance of local participation in the planning and implementation of housing developments. Many dollars were wasted and community needs not met because of a lack of understanding on the part of policy makers and bureaucrats regarding the issues at hand. And finally, there needs to be a commitment of resources on a scale that has never been approached. As Ada Louis Huxtable wrote: "The hard truth is that there is absolutely no way, with current tools, procedure, and appropriations, of solving America's basic shelter problems." Government levels of expenditure have been just a fraction of what they need to be in order to make serious inroads in our housing problem ■

Bibliography

1. Hartman, Chester W., -, Housing and Social Policy, New Jersey: Prentice-Hall Inc., 1975.
2. Jacobs, Barry G. and Harney, Kenneth R. and Edson, Charles L. and Lane, Bruce S., Guide to Federal Housing Programs, Washington D.C.: Bureau of National Affairs, Inc., 1986.
3. Mitchell, Paul J., "The Historical Context for Housing Policy", in Paul Mitchell ed., Federal Housing Policy and Programs, New Jersey: Center for Urban Policy Research, 1985.
4. Mitchell, Paul J., "The Historical Context for Housing Policy", in Paul Mitchell ed., Federal Housing Policy and Programs, New Jersey: Center for Urban Policy Research, 1985.
5. Meehan, Eugene J., "The Evolution of Public Housing Policy", in Paul Mitchell ed., Federal Housing Policy and Programs, New Jersey: Center for Urban Policy Research, 1985.
6. Egan, John J. and Carr, John and Mott, Andrew and Ross, John, Housing and Public Policy, Massachusetts: Ballinger Publishing Company, 1981.
7. "Redevelopment Agencies in California: The Effect of Their Activities on Housing-Fiscal Year 1985-86", State of California: Department of Housing and Community Development.
8. "Introduction to Redevelopment", Community Redevelopment Agencies Association", Sacramento.

Parental Leave Policy

by Lori Fried Davis

To date, the United States is the only industrialized nation in the world that does not have a policy for parental leave, despite the fact that over forty-nine percent of mothers with children under one year old are in the workforce. (Morgan, 1987) (In 1975, only thirty-one percent of mothers in this category were working. (Hayghe, 1986)) The rise in the divorce-rate, single-parenthood and postponed child bearing have contributed to this dramatic shift away from the "traditional" family. Economic necessity, however, is the most prevalent reason why women must return to their jobs so quickly after childbirth, supported by the facts that eighty percent of the females that work earn less than \$19,000 a year (Dwyer, 1986) and that real income for American families has declined considerably over the past ten years. (Morgan, 1987) Research indicates that the first few months of a child's life is the period when parent-infant bonding takes place. At this point in time, no policy exists to protect the jobs of parents who choose to spend this critical time at home, nurturing their newborn. This indicates a lack of national commitment to the family, despite the rhetoric by current administrators to the contrary.

"The struggle for the family is at the profoundest level an undeclared war, whose outcome will determine how society defines itself." (McGraw in Immerwahr, 1984:32)

This paper will identify the specific proposed legislation for parental leave, the controversy surrounding the issues, comparative policies in other countries, as well as policy recommendations.

H.R. 925, The Parental and Medical Leave Act of 1987, was first introduced to 1985 by Congresswoman Pat Schroeder. In its amended form, it offers provisions that include the following:

1. *Guarantee to the returning employee the same or similar job;*
2. *Up to 18 weeks protected unpaid leave for the birth or adoption of a child or care of employee's child or parent with serious health condition;*
3. *Continuation of health benefits during the leave;*
4. *Exemption of companies with fewer than 10 employees;*
5. *Leaves available for both mothers and fathers;*
6. *A commission to be established to study the Feasibility of paid parental/medical leave to report to Congress within two years;*
7. *Six months protected unpaid leave for the personal illness of a sick or disabled employee;*
8. *Requirement of a three month or 500 hour work period before being eligible; and*
9. *Provisions for the option of reduced hour schedule.*

The U.S. has no statutory provision that guarantees a woman the right to a leave from employment due to pregnancy or childbirth.

The main focus of these particular provisions is the equality between fathers' and mothers' eligibility for the leave. Another feature of the proposed legislation that differentiates it from previous legislation is that it distinguishes between child bearing and child rearing. It is also important to remember that the proposed leave is, at this point, unpaid.

Parental Leave in this country is challenged by the small business community, claiming that the costs to small business would be devastating. The Chamber of Commerce estimates that hiring temporary replacements and maintaining health benefits for those on leave would amount to 16.2 billion dollars. The Chamber also estimates the costs of reduced productivity which are the results of employees on leave at \$5.5 billion. (Morgan, 1987) The problem with this is that there is an assumption that every mother and father will take the full eighteen week leave. In reality, this is hardly the situation, for with unpaid leave, it is not economically feasible for the average family to stay out of work for any great length of time without pay. Additionally, temporary employees would be hired at a lesser pay-rate than permanent employees and would include only wages and not benefits. More often, employers can distribute the workload to other employees without hiring temporary employees, so that the "net payroll costs could actually drop for many companies." (Service Employee, 1987) This is possible due to the advanced notice that is characteristic of pregnancy and childbirth.

The Chamber's estimated loss due to decreased productivity does not consider the investment already made in training employees. The expense of recruiting, hiring and training new employees would result in decreased productivity. Holding jobs for those already trained and experienced might be more cost effective. Loyalty to a company, a competitive edge on recruitment, or assuring family stability are benefits that could positively affect the employers and are not even considered by the Chamber of Commerce in their projections.

It is interesting to note that the Chamber of Commerce is allied with the religious right, which opposes parental leave, and all similar ideas on the grounds that it is immoral for women to be in the labor force at all. (Max, 1986) However, forty percent of the work force is made

up of families in which both spouses work and two-thirds of the expected growth in the work force in the future will be women. (Dwyer, 1976) It seems that employers will have to face the reality of the changing workforce sooner or later, and meet the needs that these changes demand.

The potential for discrimination against women of child bearing age has created controversy by many women's groups. Women's organizations, such as the National Organization of Women and the National Women's Political Caucus, claim that the law is "protective, discriminatory and attaches a stigma to women workers that makes them less desirable to potential employers". (Feiden and Marks, 1986:24) H.R. 925, however, supports that parental leave is crucial because it "establishes a norm for everyone so that it will not be held against those who choose to take parental leave". (Taub, 1986:756) The provisions of the act include other reasons for taking a leave of absence, such as sickness or care of another dependent, thus lessening the potentially harmful impact on women. Additionally, fathers are included in the proposed legislation, emphasizing the dual responsibility of parenting. The importance of the role of the family, as well as protection from job loss for working parents are the ultimate goals of the policy. Without this law, women's jobs are in jeopardy if they get pregnant. This can lead to a form of discrimination that men never face.

There is no fundamental agreement concerning the appropriate responsibility of the government in its intervention on behalf of the welfare family. (Hayes, 1982) A prevailing view is that managing work and family life should be left up to individuals and the marketplace. (Kammerman, 1980) President Reagan supports this view, encouraging the matter to be left up to volunteer corporate policy. (Friedman, 1987) However, the private market has proven inadequate in its treatment of the problem. Over sixty percent of all female workers do not receive

any kind of leave benefits. (Shroeder, 1986) Congresswomen Shroeder states that job protection, one of the goals of the legislation, is an economic issue that extends to all American workers, not just women. Many larger companies offer many more benefits than those required by the parental leave bill. They just fear that once government starts mandating the benefits, the lists would become even longer. The broader question is whether employers are taking too great a share of the burden for providing a social benefit. As mentioned previously, the negative impact on employers is not clear when considering, especially when balancing the potential benefits. If parental leave is viewed as a minimum labor standard, rather than as a mandated benefit, perhaps parental leave would not be as controversial.

The U.S. has no statutory provision that guarantees a woman the right to a leave from employment due to pregnancy or childbirth. There was an assumption in the past that women were going to be marginal workers, so there was "no point in wasting benefits promoting loyalty and increased production on a population that was not expected to remain at work." (Kamerman, 1983:33) However, we now know that this is not the case, for women are a vital, productive and growing part of the labor force. Perhaps it is these views from the past that are an obstacle facing current proposed policies.

The first recognition of women working in this country seems to have been in 1867 in Wisconsin, where statewide protection was based on the prevailing opinion that standing, stretching, etc. weaken the childbearing abilities of women, and that women's work hours should be limited. (Kammerman, 1983) Justices declared that because a woman is differentiated by her physical structure, maternal structure, and her dependency on men, "she is properly placed in a class by herself" for legislative purposes. (Kamerman, 1983:32) The attitude of the time was for men to keep their wives out of the workplace with the father taking the role of bread-winner.

The Maternity Protection Convention, held in Washington, D.C. in 1919, was the first international convention on childbirth, maternity and working women. In 1936, the International Labor Organization began a systematic study on all aspects of women's work, recognizing that the protective policies were not really benefitting women, for they were giving men priority in the labor market. (Kamerman, 1983) In fact, women in many professions such as education, were actually barred or dismissed from employment once they got married. Even with the influx of women into the labor force during World War II, the notion was that pregnant women should not work, regardless of the economic need to do so.

In 1952, there was a revision of the original 1919 Convention that called for paid maternity leave, job protection, protection of benefits, full medical care, and nursing breaks during work hours. Eighteen countries ratified their policies, but the United States has still not done so. In 1960, thirty-five states explicitly excluded pregnant women from eligibility of such benefits.

The President's Commission on the Status of Women in 1963 concluded that whenever possible, legislation affecting labor standards should "benefit men as well as women, especially where women employees might be placed at a disadvantage otherwise." (Kammerman, 1983:36) The most influential decision, though, occurred in 1964, with Title VII of the Civil Rights Act, which outlawed all forms of employment discrimination based on race, color, religion, sex, or national origin. The question still remained, however, as to whether discrimination based on pregnancy is a form of sex discrimination.

There were several court cases regarding pregnancy and discrimination. In 1974 the court ruled that the Cleveland Board of Education had violated the law by requiring that pregnant teachers take unpaid leave. In

1976, in the Gilbert vs. General Electric Company case, the court ruled that the company's exclusion of pregnancy from its disability plan was not discriminatory because it could not be proved that women still received more total benefits from the plan than did men. (Kamerman, 1983). It wasn't until the Pregnancy Discrimination Act of 1978 where this matter was resolved and discrimination based on pregnancy became illegal.

The Pregnancy Discrimination Act mandated that pregnancy be treated like any other disability for employment-related purposes. It did not, however, mandate a disability leave for pregnant women. It just stated that for those companies where such a benefit did exist, the conditions must be covered the same way as all other medical conditions. Thus, no universal job protection, health insurance coverage, paid leave, nor seniority rights were offered as a result of this amendment. According to Kamerman, a third of full-time female workers in the private sector do not have health insurance, and half of all large U.S. firms offer women an unpaid leave. (Taub, 1986)

As in many other policies, the statutory benefits provided by the states are diverse and inadequate. Only five states (California, Hawaii, New Jersey, New York and Rhode Island) and Puerto Rico have temporary disability laws to provide income when people are unable to work because of disabilities not due to job-related accidents or illness. (Kamerman, 1983) Most of these states reimburse employees through employee contribution formulas. Recently, the Supreme Court upheld a California Law requiring employers to grant up to four months of unpaid leave and job reinstatement for pregnancy and childbirth, but not other disabilities. In the California statute, it allows

"Women, as well as men to have families without losing their jobs. In order to be treated differently, the decision ruled that women need to be treated differently, since only one gender bears children." (Morgan, 1987:5)

The National Organization of Women and the National Women's Political Caucus claim that the law is protective, discriminatory and attaches a stigma to women as potential employees. (Feiden and Marks, 1986) In a similar case in Montana, where the Supreme Court upheld the state's Maternity Leave Act, the U.S. Justice Department filed a friend-of-the-court brief claiming that the state's statute would be "discriminating on the grounds of pregnancy by favoring, not disadvantaging the subject class". (Feiden and Marks, 1986:24)

H.R. 925, the amended version of H.R. 4300, first introduced in 1985 by Pat Schroeder, is the current bill entitled the "Parental and Medical Leave Act of 1987". According to Morgan, the bill is endorsed and supported by seventy-eight organizations, representing child care advocates, child development and family support experts, labor, health experts and the medical community, the aging and women's groups. Included in disability leave is the perspective that child bearing is a physical disability, and should be handled through an insurance approach. "Parental leave begins where disability leaves for childbirth." (Morgan, 1987:4) The aim of the legislation is to achieve coverage of most employees in the nation, without mandating a paid benefit.

The United States has one of the highest rates of working women in the world, according to the Service Employees International Union, and yet it is the only industrialized country without a parental leave policy. Over one hundred thirty-five countries provide maternity leave to new mothers; one hundred twenty-five countries pay cash benefits to mothers on leave. In Europe, extended maternity leaves have been granted since the 1920's on terms far more generous than those being proposed in current legislation in the United States. (Feiden and Marks, 1986) Even Japan, often behind European labor standards, provides twelve to fourteen weeks of partially paid maternity leave with full job

guarantees. (SEIU, 1987) The underlying justification for these seemingly universal provisions of other countries is the notion that women are making a contribution to society when they have children and the society in return protects them against job loss, temporary loss of income, or loss of health care benefits. (Kamerman, 1983) The countries differ in terms of length of leave and amount of subsidized income, but the similarities are that private-sector employers generally provide workers full or partial salary for several months after childbirth. The state usually steps in after that with lesser subsidies of varying amounts in differing increments of time. Almost every policy guarantees job security for the duration of the leave. (Feiden and Marks, 1986) It seems that all other industrialized nations except ours have committed themselves to the value of the women workers and the value of the family. Perhaps this is due to the view in this country that the free market will result in equitable policy without interference by government mandates. The controversy that still surrounds this issue is astounding, given that there is no equitable policy in this country at this point in time.

The major burden of this policy, as it exists, is on parents, for they will be the ones on leave with no pay. A drawback is that the more affluent parents will be more apt to take advantage of the leave. It is also the single parent that will suffer, for he, or most often, she will not be able to afford to stay out of work without the benefit of supplemental income that a partner can provide. However, data indicates that moderate and lower income workers are the groups that are more likely to participate in unpaid parental leave. (Morgan, 1987:14) Affluent employees more often have higher paying positions that require more responsibility, so that they are less likely to take the full amount of time off.

It is also more probable that a woman will take the leave than a man, despite the provisions for both sexes.

First of all, if a family is to temporarily give up one income, it is more likely that the woman's will be forfeited, for it is more likely to be lower. According to a Catalyst survey, even though some firms offered parental leave to employees, only twelve percent of the fathers took advantage of it. Max attributes three factors to this phenomenon: they don't want it, they can't afford it and their bosses don't like it. (Max, 1988:45) Yet, even though there is broad, although not universal, consensus of the importance of both parents in parenting, sex blind leave policies protect against discrimination and encourage participation of fathers in the rearing of their children. Betty Friedan's following comments eloquently describe this view.

"We will never solve the new problems and bring about the changes in the workplace and childcare options so necessary for the well-being of families if their only supporters and beneficiaries are women...But the solutions will come about only because more and more men demand them, too - not to help the women but because of their own new problems and needs and choices, as fathers and for themselves as men." (Freiden and Marks, 1986:16)

The burden of parental leave policy will also fall heavily on small businesses to withstand the financial, administrative and operational strain that the temporary loss of employees may incur. While creating the largest percentage of new jobs, medium and small companies have been found least likely to provide employee benefits such as sick leave, pension coverage, health insurance or disability. (Schroeder, 1986) Smaller businesses do not have the economies of scale available to larger corporations. However, one of the provisions that the proposed policy covers is the exemption of businesses with less than fifteen employees. As previously indicated, the actual costs to small businesses is controversial. Further, businesses with less than fifteen employees make up

twenty-two percent of the private workforce, a substantial proportion. (Schroeder, 1987) Another possible exemption would be to treat old and new businesses differently, whereby all newly established businesses would be exempt. (Morgan, 1987) Kamerman offers some insightful solutions to the dilemma faced by small businesses, such as the collective purchase of certain coverage of several small employers, the early reporting of women not returning to work after childbirth, the more extensive use of part-time, half-time and phase-in return after childbirth, as well as the increase of the part-time pool to provide coverage during an employee's absence. (Kamerman, 1983) It should be recalled that one of the provisions of the proposed legislation is to provide the option of reduced hour schedule for the returning parent.

" becoming a good, concerned parent may be the most significant contribution any adult can make to society..."

Flexible benefit plans, such as flex-time, group life insurance, disability insurance, sick leave, health insurance, retirement plans, etc., are a possible solution to the perceived inequity that results by providing specific benefits relating to parenting. Single or older employees may feel resentment to the offering of leave benefits for such particular needs as parenting (although H.R. 925 provides for leaves for reasons other than parenting). However, if given a choice, the employees could choose the benefits that best fit their needs. Further, the need for parental leave will usually occur only once or twice in an employee's lifetime, and is not an on-going benefit. Therefore, the costs could be lower by offering parental leave than from offering alternative benefits. Another benefit from the "cafeteria plan" is that many two-career couples may want to avoid duplicating their benefits,

although this is not the purpose behind flexible benefit plans. It is suggested that mandates "stifle the trend toward flexible benefits." (Bacas, 1987:33) This seems to be an excuse, since forty percent of payroll costs are already for unmandated benefits. (Bacas, 1987) To date, the only federally mandated benefits are social security, workers compensation and unemployment. (Applegate, 1985) The costs of unpaid parental leave are still not clear, and will not be the same for every organization. According to the SEIU,

"Paternal/maternal leave policies are low-cost items which employers can well afford and which provide many benefits to employees and employers alike. It is time to established public standards for famil leave policy." (SEIU, 1987)

SEIU further argues that an employer-by-employer approach has failed to achieve even an industry-wide standard, and that a public policy that relies on employer goodwill or collective bargaining is insufficient.

The burden of parental leave is least costly to the government, since the proposed legislation is for unpaid leave. Morgan views parental leave as an example of governmental intervention to define the scope of a benefit. (Morgan, 1987) The issue can also be viewed as one of practical and economic necessity, where the prime responsibility lies with individuals and their employers, with government playing a supporting role. (Immerwahr, 1984) Labor standards as a policy can only be structured in relation to the workplace, since the retention of the job and benefits are the entitlements that parental leave addresses. Business should not take the sole burden, but its leadership is needed to support the passing of such policy.

What are the costs to society if a parental leave policy is not established? Without some kind of leave policy, the family is at stake, for it is the structure of the family that

develops children into productive members of society. The loss of jobs can potentially lead to welfare, custody hassles, and the loss of children. (McDonald, 1986) Schroeder also believes that parental leave policy will help reduce societal costs for social services that result when employers fail to meet the needs of the family. (Schroeder, 1987) Kamerman is even stronger in her conviction of the importance of children, stating that

"becoming a good, concerned parent may be the most significant contribution any adult can make to society..."
(Kamerman, 1980:168)

Perhaps the most important aspect of H.R. 925 is its establishment of a commission to study ways of improving salary replacement for employees who wish to take such a leave. This will bring in the more equitable aspect of a respectable parental leave policy, for it will enable more low-income and single parents to participate in taking such leaves. The Family and Medical Leave Act of 1987 is only a step the right direction, for it is with some type of subsidized leave that the equality provisions will truly be met. Some type of paid leave will also bring the United States closer to other industrialized nations, whose governments and employers do recognize the value of the family to society. In order to have a productive present and future workforce, we will need policies that make work and family life more compatible. (Morgan, 1987)

Although parental leave is mainly concerned with standards for leave for the parenting of newborn children, it does not even attempt to address the needs of child care once the parent goes back to work. The lack of affordable, available, and quality child care is a nightmare to many working parents. There is a considerable amount of inequity involved, since the ability to pay provides options that are not available to the average workers. Recently, there has been a tremendous amount of media coverage due to the outrageously inept quality of child

care and the possible abuse that can result. Research is needed to find methods for assuring all parents of quality child care. . Additionally, more programs to improve the requirements and wages of child care workers needs to be implemented, so that quality people will be attracted to such employment opportunities.

The A.B.C. Bill, (Alliance for Better Child Care) offers federal support to states to provide child care on a sliding scale basis, and includes other measures such as improving state licensing, funding local resource and referral agencies, mandating the compilation of supply/demand data, administration of child care certificates, creating a new child care supply, and offering consumer education and referral. Once parents have gone back to work, they are placing the care of their children in the hands of strangers. As a society we must make a decision as to the importance of this problem, whether it will have negative effects on future generations, and the appropriate actions to take. Whether or not the United States remains a prosperous and powerful nation depends, in part, upon how we raise our children. As the structure of the family and thus our society changes, we will have to amend our policies to fulfill new needs ■

BIBLIOGRAPHY

Applegate, Joe, "Paternity Leaves Have Yet to Catch on at U. S. Firms", Los Angeles Times, September 29, 1985.

Bacas, Harry "Mandated Leave: Small Firms' Nightmare", Nation's Business, August 1987, p.32.

Bureau of National Affairs, Employers and Childcare: Development of a New Employee Benefit, Washington, D.C., 1984.

Dwyer, Paula, "Business Starts Tailoring Itself to Suit Working Women", Business Week, October 6, 1986.

Employment Law Center and the Legal Aid Society of San Francisco and California Woman Lawyers, "The Work and Family Project: Materials on Parental Leave", Funded by the Rosenberg Foundation, 1987.

Feiden Kayrn and Linda Marks, *Negotiating Time: New Scheduling Options in the Legal Profession*, New Ways to Work, 1986.

Freidman, Dana E., "Liberty, Equality, Maternity", *Across the Board*, March 1987, Volume XXIV, No. 3, p.10.

Immerwahr, John, "Building a Consensus on the Childcare Problem", *Personnel Administrator*, February, 1984.

Kammerman, Sheila B. and Alfred J. Kahn and Paul Kingston, *Maternity Policies for Working Women*, Columbia University Press, New York, 1983.

Kammerman, S.B. and A.J. Kahn, "Child Care Family Benefits and Working Parents: A study in Comparative Policy", Columbia University Press, New York, 1980.

Kammerman, S.B., *Parenting in an Unresponsive Society*, The Free Press, New York, 1980.

Max, Steve, "Furloughs for Families", *Sacramento Bee*, September 18, 1986.

McDonald, Marlan, "Your Rights As a Pregnant Worker", *The Childrens News*, 1986.

Morgan, Gwen, "Parental Leave and Other Childcare Issues", *Employee Benefits Research Institute Policy Forum*, Boston, MA, April 27, 1987.

Schroeder, Patricia, Congresswoman, First District, Colorado, Press Release, March 30, 1987.

Schroeder, Patricia, "Legislation Offers Coherent U.S. Policy", *Price Club Journal*, December, 1986.

Service Employee, "A Push for Parental Leave", April/May 1987.

Service Employees International Union, AFL-CIO, "Child Care and Family Leave: workplace and Community Initiatives", 1987.

Taub, Nadine, "Nurturing Leaves: A Public Policy of Private Caring", *The Nation*, May 31, 1986.

The Richmond Specials

By Margaret E. Refuerzo

For the past seven years, the Richmond District, one of 15 residential zones in San Francisco, has been the leader in increased neighborhood housing demolitions. Single family units are being replaced by 2 to 4 unit buildings, commonly known as "Richmond Specials." The increased density has raised much controversy among neighborhood residents and developers. Many residents believe these larger units are aesthetically unpleasant, increase parking, are too expensive for most moderate income buyers, overwhelm local public schools and decrease property values. However, developers believe they increase and improve the available housing stock: the demolished houses were unsafe and in need of major repairs anyway, and these new buildings generate tax revenues for the city.

The Richmond district stretches from Arguello Boulevard to the Pacific Ocean between the Presidio to the North and Golden Gate Park to the south. Although the Richmond was first settled over a century ago, it was not until the 1890's that any significant large-scale development occurred. By World War I it was a distinct neighborhood, almost entirely built up with an excellent transportation network. (Heritage Newsletter, p.1)

The Richmond, like most of western San Francisco, was primarily sand dunes until the late 19th century. There was virtually no vegetation and little water, except for Mountain Lake on the southern edge of the Presidio, and subsurface wells scattered among the hills and dunes. The future site of Golden Gate Park was considered San Francisco's Sahara - windblown, arid and almost entirely uninhabited. (Renaud p.5)

Until approximately 1870, this land was divided into large, irregular blocks reflecting the homestead owner-

ship patterns of much of the City's "outside lands." Traces of this first haphazard subdivision are evident in the minor irregularities in current property lines. The land could not be further developed until transportation was provided. The first transit line, established in 1863 from Portsmouth Plaza to the Cliff House, ran along a former rabbit hunters trail renamed Point Lobos Road, now Geary Boulevard. (Heritage Newsletter, p.3)

The inner Richmond also had to compete with other neighborhoods being developed. The geography and the climate presented obstacles to growth of the Richmond. One obstacle was Lone Mountain, located south of Geary and east of Arguello. Also retarding growth were the four cemeteries near Lone Mountain and the city's pound located near the end of the California street line. (Breitmeier, p.16)

In the early 1850's, a few pioneers settled in the inner district. The first of these was Charles Suanet in 1865, who lived on point Lobos Road between 7th and 8th, on the site of the future Richmond Congregational Church. He was joined by Dr. Isaac Rowell and John J. Kennedy in 1867. The Kennedy family was typical of the early Richmond Settlers in being Irish and owning a little dairy farm at 4th and Geary Boulevard. (Beirmeyer, p.17)

The houses these settlers built were generally one story cottages or farm houses, sometimes in an Italianate style. Some were one and a half story boxes with gable ends facing the street and a large backyard, often containing a shed or stable. The owners were generally working class - carpenters, grocers, laborers and clerks. Other houses were elaborate Queen Anne dwellings such as the George Turner Marsh residence at the northwest corner of 11th and Geary. (Heritage Newsletter, p.3)

An early promoter of the Richmond, Marsh was the person evidently responsible for naming it, as well as being the designer of the Japanese Tea Garden in Golden Gate Park. His large Victorian house was called the Richmond House, after his birthplace in Richmond, Australia. (Another source states that the name of the district came from King Henry VII's palace called Richmond). Whatever the source, the Board of Supervisors officially recognized the name of the new district in 1890. (Heritage Newsletter, p.5)

However, the chief promoter of the Richmond was Adolph Sutro, owner of the Cliff House and much of western San Francisco. Called the "Grand Old Man of the Richmond," he was responsible for grading and improving Point Lobos Road, to increase the accessibility of the Cliff House and the "outside lands" of the Richmond which lay between it and the Western Addition (Renaud, p.6).

The residents of the Richmond are comprised of 56.3% White, 33% Asian/Pacific Islanders, 3.51% Black, 4.47% Hispanic, .24% American Indian and 2.47% other nationalities. These statistics are according to the 1979 U.S. Census bureau. Admittedly, these statistics are outdated, but they do provide a basic demographic picture of the district.

The median income of the district was \$18,000, based on the 1979 U.S. census bureau. The median income of owner occupied households was \$29,029, and the median income for renter occupied household was \$16,773. The median price of a two bedroom home in October, 1987 was \$350,000 according to the San Francisco office of Coldwell Banker real estate firm. (Farhi, S.F. Examiner). This data suggests that the Richmond district is comprised primarily of white and asian/pacific nationalities and is a middle income district with house prices above the average. (Coro Foundation Handbook, 215)

In 1986, the Richmond district ranked 3rd in the most units completed with a total of 173 units. The District was 1st in the most demolished units. The Richmond gained 147 units from new construction and lost 70 units from demolition, for a net gain of 77 units. (Housing Inventory, 1986) Concurrently, there was a net loss of single family housing in eight of the fifteen districts. The Richmond and Sunset accounted for most of the single family units demolished. The Richmond had 54 single family units demolished and 16 units in 2 to 4 unit apartment buildings. (Housing Inventory, 1986)

New residential construction in the Richmond was primarily in the 2 to 4 unit buildings (139 units) with most of the units containing 3 or more bedrooms. The average price of the 1986 construction was \$416,250. (County Assessor) Most construction has taken place in tracts 478, 477 and 427. Tract 478 is located between 29th Avenue to 38th Avenue, 477 covers 20th Avenue to 29th Avenue, and tract 427 covers 24th Avenue to 37th Avenue.

The newly constructed "Richmond Specials" have a very generic design. Most "specials" are large stucco boxes with plain bay windows. Some have little extras



In other newer cities, the specials might be welcomed or go unnoticed, but San Francisco has a certain character and a history of architectural designs that hinder their acceptance.

added to their exteriors like spanish red tiled roofs, concrete designs on the facade and false fronts rising above the roofs. Most of the "specials" are quite noticeably different in design than the older buildings in the district. In other newer cities, the specials might be welcomed or go unnoticed, but San Francisco has a certain character and a history of architectural designs (Queen Anne, Victorian Gothic, French Renaissance, and mainly Italianette) that hinder their acceptance. (Aidala, p. 48)

The owners of the specials are predominately Asian. 60% of the buyers in 1986 were Asian with the remaining 40% being White/other nationalities. Asians are believed to have moved into the district because the single-family units are relatively cheap and zoning laws in the Richmond permitted the creation of denser housing where housing already exists. And many Asian families often live with several generations under one roof, thereby needing the changes of the "specials" (Moses, Sept. 16, 1987)

The passage of the April 11, 1987 interim controls made many neighborhood residents happy but upset developers. The adopted controls are as follows:

1) *The interim controls are effective for all permits filed on or after September 11, 1987. Permits filed prior to September 11, 1987 and not issued by the City are subject to Discretionary Review by the City Planning Commission.*

2) *Specific provisions of Interim Controls:*

Height - 24 feet or averaging the heights of higher adjacent buildings height up to 35 or 40 feet possible through conditional use.

Expansion - vertical and horizontal expansion of existing buildings above the 24 foot height limit are permitted if added volume is less than 1,500 cubic feet.

Front Setbacks - same as current zoning averaging or 15 feet maximum.

Rear yard - RH-1 and RH-15 - districts 45% minimum required or average but not less than 25% or 15 feet. It can be reduced to 33% in RH-1 and RH1s districts through conditional use. For lots 100 feet or shorter, 33% minimum required rear yard but not less than 15 feet.

Rear yard - RH-2 districts - 45% same as current zoning. Exceptions authorized by section 136 (c) (25) for building extension is limited to an 8 foot requirement of additional parking.

Parking - one space for each 750 gross square feet or major fraction. One space per unit must be independently accessible, remainder may be tandem. Curb cut - maximum 10-foot curb cut.

Notice - mailed notice notice by City for all new construction, horizontal and/or vertical extensions or changes in use to all owners and tenants on block property is located and on opposite block frontage.

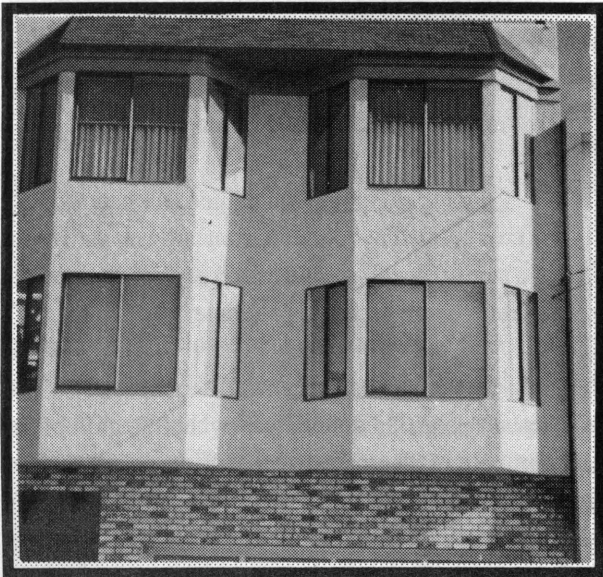
Building envelope - guaranteed for height of 24 feet and area defined by required front and rear yard light wells and side set backs should match adjacent properties for habitable rooms where appropriate.

Design guidelines - staff should apply 1979 Residential Design Guideline for new buildings in older neighborhoods. City architect (or designer) shall review disputes with staff. If design is still unresolved it will go to Discretionary Review before City Planning Commission.

Demolition - Issuance of demolition permits are tied directly to the approval of the replacement project.

Enforcement - require reduced copy of dimensioned "as built" floor plans and elevations to be recorded on land records prior to issuance of a certificate of occupancy. The "as built" plans must be verified by a contractor, architect or engineer, building inspector, and planning staff. (Bureau of Building Inspections)

The Planning Commission's action failed to satisfy opponents of the demolitions, who sought a year-long ban on razing buildings, but they called the move a good first step. However, Joe O'Donoghue, president of the 400 member Residential Builders Association, said the group will not appeal the interim controls, but will fight the battle on other fronts. He said his organization will petition the city to reassess the value of homes in the Richmond, because many homeowners should be paying less property taxes under the new zoning restrictions. O'Donoghue believes the property value will decrease because no one will want to invest in property with no future of expansion. The residents believe the property decrease is caused by allowing "large, crowded eyesores to spring up." (Gibbs, S.F. Examiner)



Builders also charged neighborhood groups with elitism and racism, saying they were insensitive to needs of the many Chinese American families there who needed more space than the two bedroom homes characteristic of the Richmond. The restrictions could mean higher home prices as permit procedures under the new zoning code become more costly for developers. Some developers would seek to skirt the limits by filing conditional use permits, which is often a long and expensive process (Tizard, July 8, 1987).

The residential builders also feel that the homes which are demolished are unsafe. Patrick J. Stack, a builder in the Haight and Richmond districts, claims, "a lot of these places have unsolid foundations. The electrical and plumbing are not up to code. There's usually erosion in the pipes. There might be a few attractive (design features) in the older homes, but once you get past the outside, you find you've got a big problem." However, the builders tend to generalize on the condition of the existing housing stock. (Farhi, Sept. 15, 1987)

Many residents feel that the demolition of these units is causing a decrease in the affordable housing stock. The builders' response is that these "affordable" houses usually cost between \$190,000 and \$225,000 in the Richmond and are actually anything but affordable. What the builders don't state is that they are decreasing affordable rentals for many residents. The "specials" are currently being rented for \$700 - \$900 per month for a two bedroom unit, whereas the older buildings rent for 20% to 30% less (Garcia, S.F. Chronicle)

Another controversy surrounding the specials is illegal units or spaces that convert easily into illegal units. Many believe the illegal units are the building payoff for investing in the "specials". Les Wisner of the Richmond District has turned neighborhood sleuth as a way to combat illegal residential units. Wisner stalks the blocks

for tell-tale signs that a building might have more units than zoning laws permit. (Adams, S.F. Examiner)

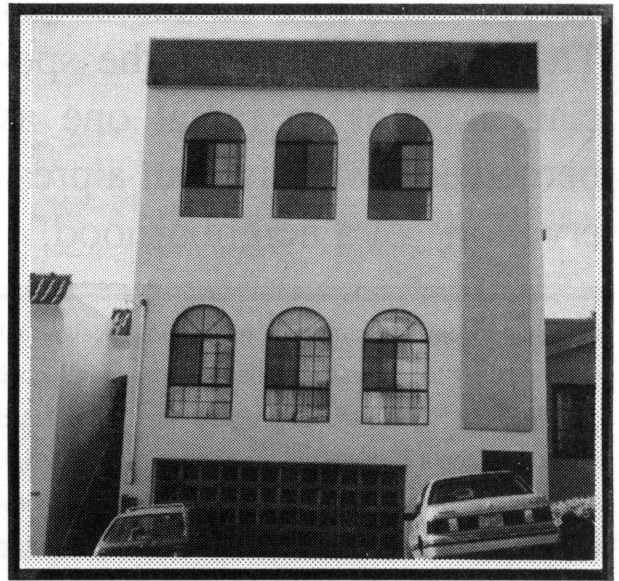
He checks to see whether there are more than two doorbells or other signs of illegal units. When people apply for new building permits, Wisner pores over the blue prints at City Hall, scrutinizing them for spaces that might be turned into illegal units. He does the same when builders hold marketing open houses, examining every so-called social hall, penthouse and crawl space. (Adams, S.F. Examiner)

The problems with illegal units in the district are that many residents suffer from severe parking problems and crowding of public schools. However, many illegal units go unnoticed because of lack of money and personnel to review previously built units.

Les Wisner is seen by many as a hero. He has stopped many illegal units from being constructed. But there is still very little enforcement on the ban of illegal units, which makes another battle for the Richmond residents to fight. (Adams, S.F. Examiner)

The interim measures are a first step toward decreasing the demolition of single-family units in the Richmond. However, this measure will only last for 18 months. During this time the guidelines must be strictly implemented to control the demolitions.

Johnathon Bulkley, a leader of the Planning Association in the Richmond, is not for a moratorium but is concerned with design of the buildings. He feels they should make a positive contribution to the neighborhood. Bulkley believes the way to discourage developers from tearing down Richmond classics to make room for "clones" is to reinforce stricter guidelines, making apartment buildings smaller and more in character with their neighborhoods. (Tizard, July 22, 1987)



One of the interim controls is design guidelines for the new construction. The Residential Design Guide Book deals with the unique architectural characteristics of San Francisco. The guide book clearly demonstrates that neighborhoods are damaged by thoughtless design. A single inappropriate building can have a remarkably disruptive effect on a group or even an entire block of buildings. The guide book developed by the Department of City Planning helps avoid the kinds of design errors that may adversely affect a neighborhood. It sets out some basic design guidelines for applying them to typical situations found throughout San Francisco. (Residential Design Guidelines).

Since the interim control on design is temporary, citizens should take an active part in designing their neighborhoods. Washington, D.C. has begun a program to try to influence the course of designing city neighborhoods. The Commission on the Arts and Humanities led a series of simultaneous workshops and speeches from city and federal agencies, university architectural and planning schools, the American Institute of Architects, the American Society of Landscape Architects and the Federal Commission of Fine Arts. The program was designed

The controversy over the specials is not a racial one as perceived by many, but a preservation of a neighborhood.

to raise resident consciousness on building design and motivate them to take initiative on their own to influence design. The theme of the program was "all citizens should care about good design, are entitled to good design and should demand and get good design. And collaboration can replace confrontation". (Lewis, Washington Post)

Controversies still exist between residents and developers. It has come down to a fight over who can put the most pressure on the public officials. The residents of San Francisco have fought for preservation even at the cost of economic stagnation. As long as voters perceive that growth has a negative impact on their neighborhoods, they will continue to vote against such initiatives. To address the critical need for new housing, we must refocus the debate away from demolitions and denser construction in established neighborhoods to the consideration of alternative solutions.

A viable alternative would seem to be development of new residential areas and mixed use projects such as Rincon Hill, South Beach and Mission Bay. Also construction of new mid-rise residential areas will reduce the pressure to demolish existing housing stock and build out-of-scale units in older neighborhoods. If demolition in older neighborhoods continues, design must be an important factor in new construction (Maher, S.F. Business Times)

The controversy over the specials is not a racial one as perceived by many, but a preservation of a neighbor-

hood. A balance between residents and developers must exist to allow for expansion, not of the size and overbuilding that will make the Richmond an unpleasant place to live, but add to the character of the district. Alternatives must be addressed to stop the demolition of single family units ■



Notes

Adams, Gerald. "Neighborhood 'hero' hunts illegal residences." San Francisco Examiner. September 10, 1987.

Aidala, Thomas. The Great Houses of San Francisco. Arch Cape Press. New York. 1987, p. 48.

Breitmeyer, Melinda. "Neighborhoods." Public Library Archives. 1980.

City and County of San Francisco Department of City Planning. Changes in S.F. Housing Inventory. 1986.

Farhi, Paul. "Adieu, 1-Family Houses." San Francisco Examiner. May 31, 1987.

Farhi, Paul. "Buy, Demolished, Replace." San Francisco Examiner. Sept. 15, 1987.

Garcia, Dawn. "The New Building Rules in the Richmond." San Francisco Chronicle. Sept. 12, 1987.

Gibbs, Walt. "Richmond District Protests Latest Pile of Rubble." San Francisco Examiner. Sept. 8, 1987.

Hansen, Gladys. The District Handbook, Coro Foundation, 1979, p. 215.

Lewis, Roger K. "DC Commission Launches Program to Influence Design in Neighborhoods." The Washington Post. July 25, 1987.

Maher, Bill. "As Economy Changes, So Must the Path to Growth." San Francisco Business Times. August 24, 1987.

Moses, John. "Drive Gathers 5,000 Anti-Zoning Names." San Francisco Chronicle. August 5 1987.

Moses, John R. "New Zones Controls Leave Many Unhappy." San Francisco Independent. Sept. 16, 1987.

Mouden, Anne Vernez. Built for Change Neighborhood Architecture in S.F., MIT Press. Cambridge, Mass. 1986, p. 192-242.

Renaud, Renee. "When the Richmond District Began." Richmond Independent. August 26, 1987.

Residential Design Guidelines. Department of City Planning, 1979.

The Foundation for San Francisco Architectural Heritage. "The Inner Richmond." Volume XV, No. 2, p. 1-5.

Tizard, Thomas. "Residents stand up to Planners." San Francisco Independent. July 8, 1987.

Tizard, Thomas. "That's No Quake, It's Just the Neighbors." San Francisco Independent. July 22, 1987.

United States Census Tracts, 1979.

Waugh, Dexter. "S.F. Cracks Down on neighborhood demolition," San Francisco Chronicle. September 11, 1987.

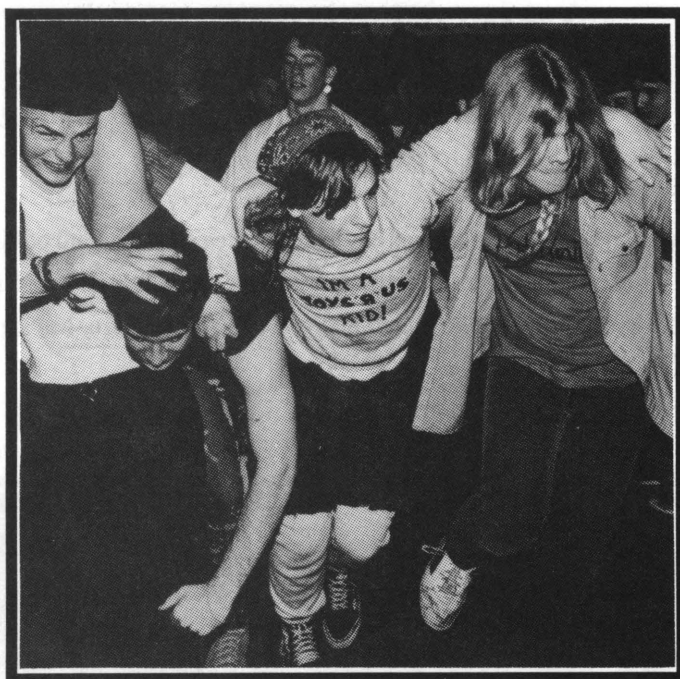
Gilman Street

*Photos By Cammie Touloui
Text By Lawrence Livermore*

Not since the heyday of the Fillmore and Avalon Ballrooms has the Bay Area seen the kind of bizarre and colorful youth culture that's emerged over the past year and a half at an obscure West Berkeley warehouse. The Gilman Street Project, run on a non-profit and cooperative basis by the people who attend and perform shows there, has signed up more than 5000 members since it opened on New Year's Eve, 1986.



Originally funded by Maximum Rock'n'roll, a magazine best known for its commitment to hardcore punk rock and politics, Gilman Street has evolved into something quite different from the traditional concept of punk. Smiles and silliness are more common than spikes and leather, and the childlike spirit of playfulness that seems to grab hold of normally sober adults when they enter the place has caused club regulars to start referring to themselves as "Gilman geeks".

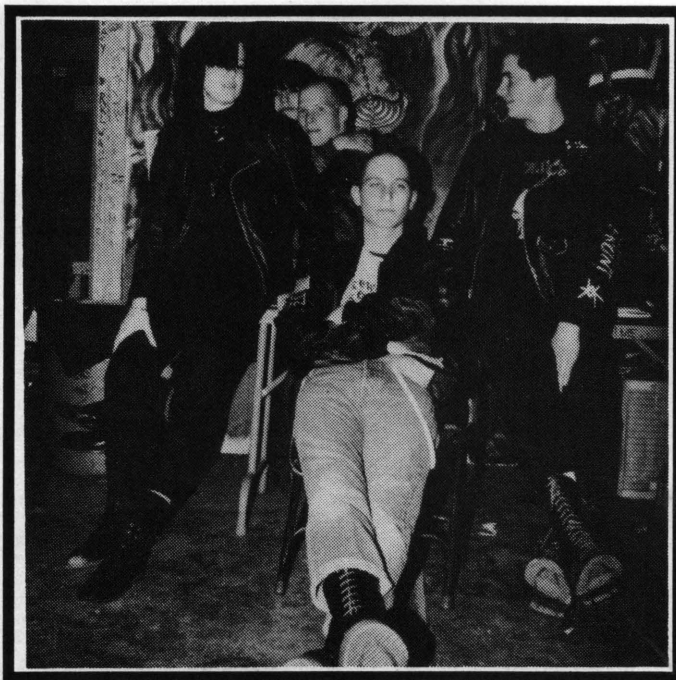


An outsider witnessing the loony goings-on for the first time could be forgiven for thinking the whole place was under the influence of some mind-altering drug, but in fact the members have a strict policy banning all drugs and alcohol not only from the warehouse, but even from the area surrounding it. One of the bands that regularly plays the warehouse has a song called "Two Blocks Away," that tells drinkers and dopers where to take their action.





The same people who the night before were thrashing in a hectic circle to the ear-shredding rhythms of one band or another sit down in a circle on Sunday afternoon to talk about and vote on how the club should be run. There is no paid management, and all decisions are arrived at democratically .

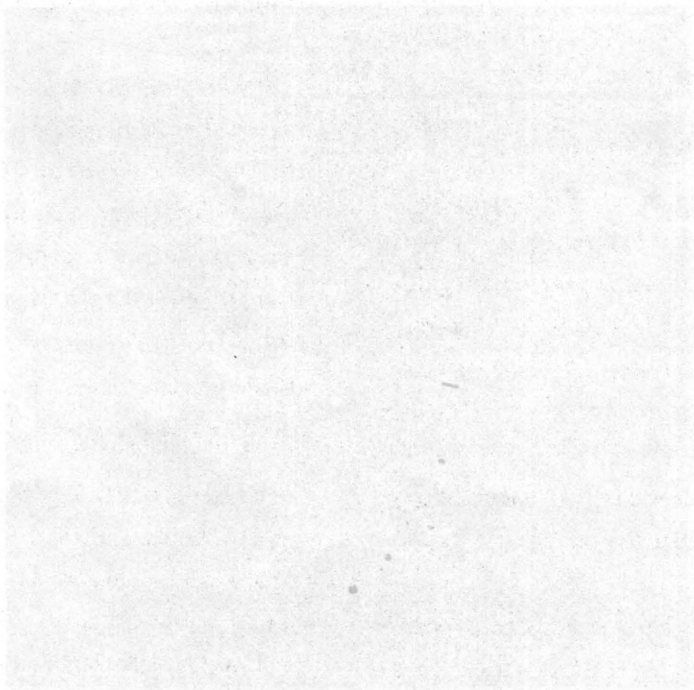
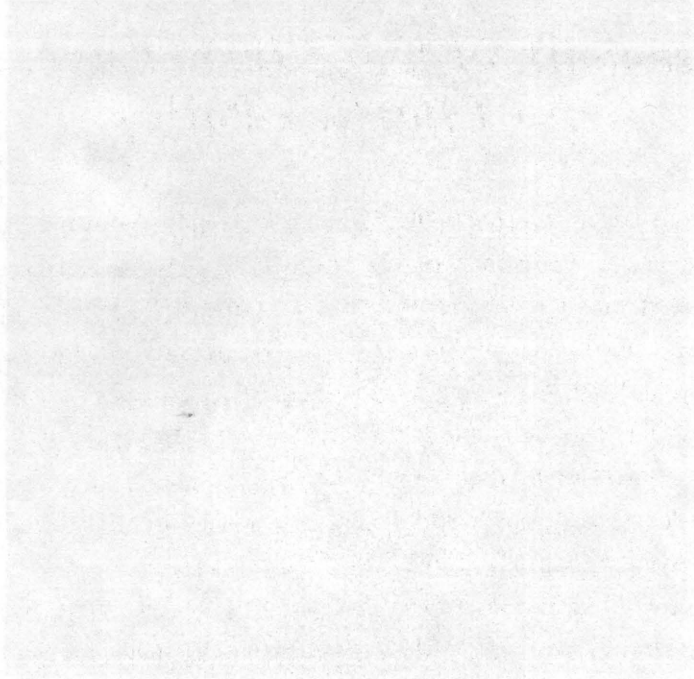






The show at Gilman is seldom confined to the stage. Bands not accustomed to the Gilman environment sometimes have a hard time competing for attention with some of the characters who frequent the place. Even the walls, covered from floor to ceiling with art and photos, could by themselves provide a whole evening's entertainment.





Reimbursement of Long-Term Care, The Need for Effective Policy

by Marilyn McFarland

In February of 1987, President Reagan endorsed the Bowen Amendment — the so-called catastrophic insurance legislation because it is designed to protect the elderly from financial ruin as a result of acute care hospitalization once they have paid \$2000 out-of-pocket. While this is certainly worthwhile legislation, the real catastrophe against which one needs to insure is long-term care. Senator John Heinz (R-Pa.), ranking member of the Senate Select Committee on Aging, has said, "The greatest threat to the financial security of middle-income Americans is the cost of long-term medical care."¹ This article will demonstrate the need for a policy addressing the issue of long-term care reimbursement.

What is long-term care? Long-term care refers to a spectrum of services ranging from informal community support of family and friends to formal institutional care. Of these, the most significant financial threat exists in the need for nursing home care. Government data reveals a year in a nursing home now averages \$22,000.

LEGISLATION

Currently there is no coherent policy addressing long-term care in the United States. "Our policy has evolved incrementally and disjointedly, often as an afterthought or as an add-on to other pieces of legislation."² This fragmented approach is best demonstrated through a brief review of key pieces of legislation.

- 1935 Old Age Assistance (OAA) under the Social Security Act provides income to aged individuals who qualified by a means test.

- 1960 Kerr-Mills Act, Medical Assistance for the Aged (MAA), medical indigency is differentiated from income eligibility.

- 1965 Title XVIII of the Social Security Act, Medicare, provides universal health insurance for the aged.

- 1965 Title XIX of the Social Security Act, Medicaid expands the Kerr-Mills Act to all welfare recipients of medically indigent, regardless of age.

- 1969 Medicare, "skilled nursing care regulation" requires any vendor of nursing home or home health care to provide specific services or fail to qualify for reimbursement.

- 1981 Omnibus Budget Reconciliation Act (OBRA), reduced the federal share of Medicaid therefore resulting in greater outlays of states for Medicaid expenditures. States sought to control costs by withholding certificate of need approval for new nursing home construction.

- 1982 Tax Equity and Fiscal Responsibility Act (TEFRA), required Medicare to develop a prospective payment system thus encouraging hospitals to discharge Medicare patients as soon as possible.

This piecemeal approach might suggest either there is a lack of a coordinated constituency insisting elected officials take action or that these officials are simply unaware of the serious nature of this problem. There is some truth in the former conjecture. "A 1984 Gallup poll conducted for the American Association of Retired Persons (AARP) showed that 79% of those who thought they might someday enter a nursing home assumed erroneously that Medicare would pay all or part of the bill."³

Despite this lack of political pressure from high risk groups, legislators and bureaucrats are well aware of the need to address long-term care. In an interview with "50-plus" magazine, former secretary of Health, Education and Welfare Joseph Califano reported long-term care was the first thing he deleted when drafting a 1978 national

health plan for President Carter. "The numbers were too staggering. Even in President Kennedy's most ambitious cradle-to-grave program, long-term care was never covered. The numbers just blow you out of the water."⁴

ECONOMICS

Indeed, the numbers are overwhelming. Data from the Health Care Financing Administration reveals that outlays to nursing homes in 1986 equalled \$38.1 billion. Out-of-pocket expenses by patients and their families amounted to \$19.4 billion (51% of total outlays). Greater insight is gained by examining this information on a per capita basis. "Approximately one half of the 1.2 million elderly admitted to nursing homes in 1988 will have out-of-pocket expenditures of over \$50,000."⁵ It is easy to understand how such outlays could financially ruin an elderly couples' living on fixed incomes.

Impoverishment of nursing home residents occurs at alarming rates. "A Federal Task Force estimates about half of all elderly entering nursing homes as private patients exhaust all resources while there."⁶ Once this occurs Medicaid steps in allowing the couple to retain only their home, a car maximally valued at \$4500 and \$2500 in liquid assets. Critics say "Medicaid, once the safety net for the poor, has become the long-term care insurance of the middle class."⁷ Insurance however is generally intended to protect against disaster, not to contribute to it. The catastrophe of Medicaid's "spend-down" policy is not merely the exhaustion of an elderly patient's resources but the required impoverishment of the spouse remaining at home.

The Wall Street Journal recently reported that state governments are alarmed by outlays for long-term care. Data from the Health Care Financing Administration indicates Medicaid, in 1986, paid \$15.8 billion toward nursing home care. "Medicaid is spending [on nursing

home care] in every state [is] consuming from one-third to almost two-thirds of all Medicaid outlays."⁸

Clearly nursing home costs are a fiscal stress to both individual and government alike. These "staggering number" however must not be ignored. Projections indicate this is merely the tip of the proverbial iceberg.

DEMOGRAPHICS

There are several factors which indicate the problems associated with paying for long-term care will continue to worsen. The "graying of America" is widely recognized. Within the over 65 group, however, the proportions are changing. "By the turn of the century, those 75 and older may comprise 45 percent of the aging population - a population in which a full 25 percent is at least 80 years of age."⁹ Frailty and chronic illness are frequently associated with this population.

The miracles of technology have also played a role in the need for long-term care. Advances in medical technology have enabled increasing numbers of chronically ill to survive. "Technology is also responsible for...the number of young to middle-aged surviving traumatic accidents. ...The number of Americans with physical disabilities increased by 49 percent between 1970 and 1981."¹⁰ Certainly the greatest proportion of nursing home costs are incurred by the elderly but it is important to recognize that a policy pertaining to reimbursement of long-term care is needed by all age groups.

CONCLUSION

Lack of a comprehensive policy regarding the financing of long-term care has resulted in economic catastrophe for individuals as well as government. Because the cost of long-term care has been perceived as overwhelming, legislators have ignored the issue. This "ostrich syn-

drome" has not eliminated the problem. The aging of the "old" combined with the benefits of modern technology indicate the issue will mount in importance unless it is confronted.

Government has largely focused on the reimbursement of only one aspect of long-term care, nursing homes. A new policy is needed to address all aspects of long-term care. Consideration should be given to minimizing the use of expensive nursing homes care by providing less costly programs such as adult day health and respite centers. Similarly, incentives for affordable private insurance programs should be examined. The need for investigating any potential policy options is clear ■

Notes

1. Paul Martin, "What You Need to Know to Protect Your Life's Savings", 50 Plus, October 1987, p. 33.
2. Susan Lane. Long-Term Care (Homewood, Illinois: Dow Jones-Irwin, 1986), p. 12.
3. Martin, op. cit., p. 33.
4. Ibid.
5. Donald W. Moran and David Kennell, "Restructuring Long Term Care Financing," Provider, June 1987, p. 21.
6. The Wall Street Journal, 11 February 1988.
7. Perspectives. Medicaid rules force couples to bankruptcy. McGraw-Hill's Medicine and Health. March 23, 1987, p. 4.
8. The Wall Street Journal, op. cit.
9. William W. Lammers. Public Policy and the Aging (Washington D.C.:Congressional Quarterly Press, 1983), p. 7.
10. Lane, op. cit., p. 64.

Health Care for Uninsured: California's Lack of Access to Medical Care

by Mary Hudson

California's medical care system is facing a tremendous crisis in access to health care. California has the 7th-highest rate of uninsured in the nation with 21 percent of the population under age 65 uninsured in 1985 compared to 17.4 percent nationally.¹ More than five million Californians - one in every five persons under 65 years of age in the state - are currently without any form of health insurance,² with women and children heading the list. In addition, a growing number are underinsured, including Medi-Cal (Medicaid) and Medicare recipients who have had their coverage cut back. In the face of this evergrowing trend, there are many concerned health policy-makers, activists, and legislators who are working to improve access to health care by creating a more equitable and humanitarian health care policy for all Californians.

Lack of health insurance is a national problem and the statistics are staggering:

- Approximately 37 million Americans are without health insurance and 50 million are underinsured.³

- An estimated one million Americans annually are denied health care because they cannot pay for it.⁴

- The uninsured are almost twice as likely to be without a regular source of care and have 27 percent fewer medical visits than the insured.⁵

- Individuals characterized as poor are 2 and a half times more likely than non-poor to be in fair or poor health.⁶

Health Access is an organization formed to help improve access to health care for Californians. As a student intern there in the Fall of 1987, I talked to many health

workers and activists throughout the state and compiled in-depth data regarding the uninsured/underinsured in California and nationwide. Drawing upon this research and other published literature, this paper will focus on the difficulties facing legislation proposed to provide solutions to the problems. These problems can become clearer if we examine how some of the groups, including women, children, seniors, and Medi-Cal recipients, have been affected.

WOMEN AND CHILDREN

A shocking number of women and children in California are suffering because they lack access to basic health care. Nearly one out of every five women of childbearing age has no government or private insurance.⁷ An estimated 30 percent of low-income women receive little or no prenatal care,⁸ with nearly "...40,000 babies each year beginning their lives at risk for significant health problems or death in infancy."⁹

A report by the Southern California Health Network stated that "compared to babies whose mothers received adequate health care, those with no prenatal care are five times more likely to die in their first year of life. They are also one and one-half times more likely to be born with medical problems associated with their low birth weight."¹⁰

Sufficient prenatal care could prevent about one-third of these tragedies.¹¹ In the case of "baby Lori", the mother wanted but could not afford prenatal care. Lori survived, but only after suffering a brain hemorrhage, a collapsed lung, and heart surgery which resulted in \$150,000 in

hospital costs. If Lori's mother had received prenatal and delivery care, at a cost of about \$1,000, Lori's health problems could have been prevented.¹²

For low-income pregnant women in California, health care facilities and physicians are few and far between:

- Fourteen of California's fifty-eight counties have no state or federally funded clinic offering prenatal care.¹³

- Thirteen counties have no OB/GYN physician who will accept Medi-Cal patients.¹⁴

- Seventy percent of Medi-Cal patients statewide are being treated by twenty percent of the state's obstetricians.¹⁵

Children are not only suffering in infancy, but problems often continue well into childhood. More than 1.5 million of California's children under age 18 were uninsured in 1985, representing approximately one-third of the total of medically uninsured in the state.¹⁶ "A disproportionately large number of children were uninsured in the Metropolitan Statistical Areas (MSA's) of Los Angeles (30%), San Diego (25%), San Francisco (27%), and Bakersfield (26%)."¹⁷

Even the children with Medi-Cal coverage often cannot get necessary health care:

*A five-year-old Oakland boy experienced a serious asthma attack one evening and nearly died before arriving at Children's Hospital. His life was saved, but only after an expensive \$3,500 hospital stay. According to the attending physician, if the family had been able to find a Medi-Cal doctor, the "attack could have been averted by a \$50 visit."*¹⁸

SENIORS

Even though Seniors over the age of 65 have Medicare, their coverage has deteriorated and often times is not

enough. Nationally, "Seniors now pay an average out-of-pocket cost of \$1,700 per year for health care, a higher proportion of their income than the aged spent before Medicare..." was enacted in 1965.¹⁹ By 1990, the elderly will pay 19 percent of their income for health care, with their out-of-pocket expenses rising twice as fast as their incomes.²⁰

Many California Seniors must live with the daily reality that their lives are threatened with impoverishment because of high health care costs:

*Margaret, an elderly widow, was forced to sell her home to pay for her husband's doctor bills that were not covered by Medicare and her private insurance plan. After moving to California from New York, where her doctors had accepted Medicare assignment as payment in full, she was forced to liquidate her meager assets to pay her deceased husband's doctor's bills.*²¹

In some California counties, Seniors may have access to free and community clinics for their health care needs. As the number of underinsured persons grows, however, their needs far outweigh the capacity of community clinics. For example, at the Over-60 Health Clinic in Berkeley, patients seeking non-emergency dental care wait up to four to six months for an appointment. According to the Dental Director of the clinic, there are serious implications of such treatment delays: "Elderly persons must wait up to six months to be fitted with needed dentures in order to be able to eat properly; not only does this impair the quality of his or her life, but the patient is at risk of losing his or her independence and good health."²²

MEDI-CAL CUTBACKS

With the passage of Bills AB-799 and AB-3480 in 1982, California's Medi-Cal program (Medicaid) underwent a dramatic transformation. The legislation's major compo-

nents were: eligibility cuts and reductions in benefits, and the transference of responsibility for health care of "Medically Indigent Adults" (MIA's) from the state to the counties.²³ Over 300,000 people have been dropped from Medi-Cal since 1982.²⁴

While Medi-Cal reform has saved the state several millions of dollars, the eligibility cuts and reductions in benefits have also "affected the quality of care available to patients, increasing the monetary and nonmonetary costs low-income people must pay before they can receive medical care."²⁵ These higher costs have decreased access to health care for Medi-Cal recipients, causing devastating effects on their health status.

A 1984 study based on 215 English-speaking and Spanish-speaking MIA's who had been patients at the UCLA Medical Ambulatory Care Center during the year preceding withdrawal of their Medi-Cal benefits found: "After six months without Medi-Cal, the general health of the study patients had worsened...In those with hypertension, diastolic blood pressure had risen 10 mm Hg...Fewer MIA's could identify a usual source of care (50% after termination vs. 96% before termination), fewer thought that they could obtain care when needed (38% vs. 83%), and fewer were satisfied with their care (60% vs. 91%). The comparison group, not affected by the legislation, had no significant changes in any of the above measures."²⁶

A study by the San Francisco Department of Public Health found that the "...transfer of MIA's in that county similarly decreased access to health care and adversely affected health status."²⁷ In Oakland, a physician explained a situation he encountered: "An example of a patient injured by the MIA dump is...a 37-year-old black man who had previously been on Medi-Cal...He had a history of malignant hypertension, and had suffered a heart attack...When he lost his Medi-Cal, he lost his health care provider and went off his medication...He then suf-

fered a stroke and...has lost the use of his legs and will probably never walk again...If he had been receiving consistent medical care...the stroke probably would not have happened, preventing both his disability and his costly two-month hospitalization."²⁸

PROPOSALS FOR CHANGE

Improving access to health care for California's uninsured/underinsured is a growing concern for many health care workers and policy-makers, consumers, and legislators alike. In response to a question presented in a 1986 Field Poll, two in three Californians, 67 percent, agreed with the following statement: If a person does not have enough money to pay for physical care, the government should pay for it from tax dollars. This study reflects the general sentiment of Californians that access to health care is a basic right and should not be denied because of one's inability to pay.²⁹

A number of states have enacted legislation which echoes the public sentiment expressed in California. Nine states passed laws in 1986 which created risk pools to pay for free health care.³⁰ Health reformers in Massachusetts drafted a health security bill that would "guarantee health care and medical services as a universal right to every resident".³¹ In Wisconsin, a law was passed allowing unemployed workers to buy health insurance as part of the state employees' group plan. Additionally, Wisconsin's AFL-CIO's Health Committee developed a model bill which taxes hospitals that provide little charity care. Funds collected would be used to pay for free care at other facilities or to set up insurance pools for the state's uninsured.³²

One of California's recent proposed legislation to improve access to health care is Assembly Bill (AB) 2020, introduced by Assemblyman Dan Hauser in March 1987. AB 2020 would create CHIP (The California Health

Insurance Program) within the Department of Health Services. "CHIP would be developed from the existing framework of voluntary health insurance plans in California...,"³³ including Blue Cross and Blue Shield, commercial insurance plans, and Health Maintenance Organization (HMO) type plans.³⁴ "All such health insurance plans must be designated by the CHIP administration as Approved Health Insurance Plans (AHIP's),"³⁵ and must meet certain standards, including assured services, maximum premiums, and non-discriminatory coverage.³⁶

The health services covered through AB 2020 would be "...comprehensive, emphasizing prevention and primary care."³⁷ Also included would be maternity and well-baby care, prescribed drugs, long-term and home health care, and all needed medical and hospital diagnostic and treatment services.³⁸

Premiums for CHIP would be derived from: employees (at least 50 percent of whose premiums will be paid for by employers); the self-employed; and legal dependents of enrollees. Medi-Cal and Medicare will pay the premiums for Medi-Cal/Medicare eligible persons. State subsidies, drawn from payroll taxes and from already existing state funds, will be provided for unemployed persons, MIA's, etc.³⁹

A common issue raised by opponents of AB 2020 is that it will add to the already inflationary spiral of high health care costs. However, evidence points to the fact that the state will actually achieve savings through CHIP: "Major savings will accrue from early detection of potential medical problems, well-baby and maternity care, and good-health incentives offered by AHIP's, as well as through elimination of some of the present costs of maintaining the Medi-Cal system."⁴⁰

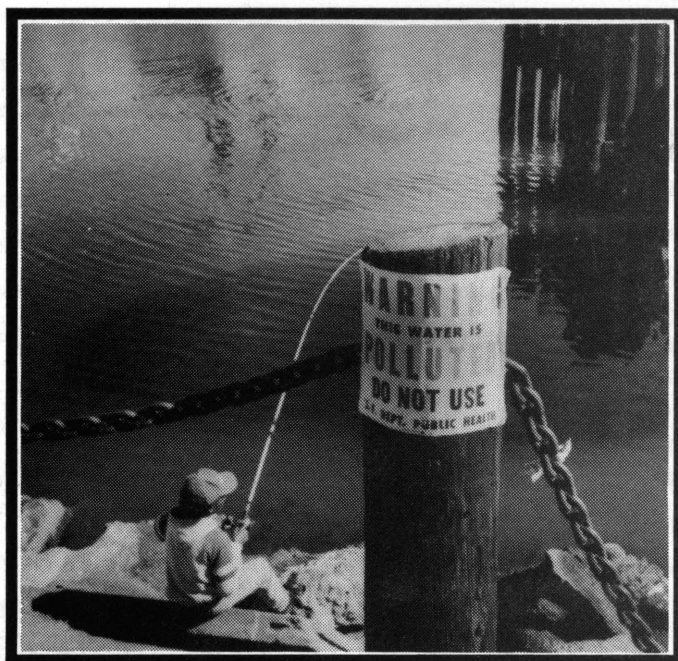
CONCLUSION

As has been shown, access to affordable health care is becoming increasingly difficult for millions of Californians to attain. Over 5 million Californians are presently uninsured, and the numbers of underinsured are growing at unprecedented rates due to cutbacks in federal and state spending. Lack of adequate health insurance is not only a problem in California but reflects a national trend that has been growing for at least a decade. In 1977, 13 percent of the population under 65 years of age was uninsured, compared to 17.6 percent in 1985.⁴¹ Because of statistics such as these, many states nationwide, and specifically California with AB 2020, are developing new and innovative legislation to help create humane health protection for all people ■

SOURCES

1. Geraldine Dalleck, "Health Care in California is Sick", Los Angeles Times, March 5, 1987, Part II, p. 5.
2. E. Richard Brown, et al., Californians Without Health Insurance - A Report to the California Legislature, Regents of the University of California, September 1987, p. vii.
3. National Health Program Coalition, brochure for "Public Forum: Options for a National Health Program", October 31, 1987.
4. Howard E. Freeman, et al., "Americans Report on Their Access to Health Care", Health Affairs, Spring 1987, p. 13.
5. National Health Care Campaign, "Health Care News", August 1987, p. 3.
6. Health Access Funding Proposal, December 1987, p. 4.
7. Back to Basics: Improving the Health of California's Next Generation, A Report of the Southern California Child Health Network and the Children's Research Institute of California, 1987, p. 23.
8. Peter Aleshire, "Children hurt most by faltering Medi-Cal program", Oakland Tribune, July, 7, 1987, p. A-2.
9. Back to Basics..., p. vii.
10. "Back to Basics - Report in Brief", Southern California Child Health Network, February 1987, p. 1.
11. Back to Basics..., p. vii.
12. Back to Basics..., p. i.
13. "Back to Basics - Report in Brief", P. 2.
14. Health Access Funding Proposal, p. 6.
15. J.S. Taub, "Medi-Cal: An ailing health system for the poor", California Journal, September 1987, p. 430.

16. E. R. Brown, Californians Without Health Insurance, p. 5.
17. Ibid, p. 15.
18. Peter, Aleshire, Oakland Tribune, July 7, 1987, p. A-2.
19. Washington Fair Share, "Initiative 92 Information Kit",
January 1987, p. 2.
20. Ibid.
21. Health Access brochure (draft), December 1987.
22. Emily Abel, "Health Care for the Uninsured in California" (draft), Policy Paper for Health Access, November 1987, p. 23.
23. Linda Berghold, "Crabs in a Bucket: The Politics of Health Care Reform in California", Journal of Health Politics, Policy and Law, Vol.9, No. 2, Summer 1984, p. 203.
24. Health Access Funding Proposal, p. 1.
25. Christopher Bellavita, "California's Health Policy Reform and the Poor", Public Affairs Report, Vol. 24, No. 5, October 1983, p. 185.
26. Nicole Lurie M.D., et al., "Special Report: Termination from Medi-Cal -Does it Affect Health?", New England Journal of Medicine, August 16, 1984, p. 484.
27. Abel, "Health Care for...", p. 2.
28. Interviews with physicians from Oakland, California, Health Access memo, July 1987.
29. Public speech by Maryann O'Sullivan, Health Access Director, September, 1987.
30. Arthur Mazer and David A. Danielson, "A Health Security Program for Massachusetts", Journal of Public Health Policy, Winter 1986, p. 440.
31. Ibid., p. 442.
32. Robert M. Brandon, "Organizing for Health Care Reform", Social Policy, Fall 1986, p. 58.
33. Dan Hauser, Assembly California Legislature, "Assembly Bill 2020 - The California Health Insurance Program (CHIP): A Background Paper", p. 2.
34. Milton I. Roemer, M.D., UCLA School of Public Health, "The California Health Insurance Program: A Vision", May 6, 1987, p. 6.
35. Hauser, "Assembly Bill 2020...", p. 2.
36. Roemer, "The California Health...", p.6.
37. Ibid.
38. Hauser, "Assembly Bill 2020...", p. 2.
39. Ibid., p. 3.
40. Ibid., p. 4.
41. E. Richard Brown, Californians Without Health Insurance, p. 1.



Tuesday: Bayshore



Wednesday: Market Street

ONWARD! *The Organizing Work of Tim Sampson*

by Stanley Cordero

Tim Sampson, a San Francisco State University instructor since 1970, has worked in community organizing for over 20 years. A small sampling of his experience, knowledge and sense of his work is presented in these excerpts from an interview conducted in April of 1988.

This article is dedicated to Tim Sampson's students of Community Organizing and to the many people he has worked with throughout his organizing career.



"What I feel is needed in organizing is more people to be attracted to develop new forms of direct organizing of unorganized people."

PLEASE DESCRIBE YOUR PRESENT ORGANIZING ACTIVITIES.

I have three major organizing connections. I am a member and leader of the faculty union, both on this campus and statewide, which is called the California Faculty Association. It represents the faculty of the 19 campuses of the California State University system in collective bargaining.

I am also active with the San Francisco Labor Council as co-chair of a special projects and outreach committee which is seeking to get more rank and file members of all the unions working collectively in the labor movement by strengthening local unions, helping them relate effectively to community forces, and helping them to work together in solidarity through the labor council. My labor activities grow out of my work in community organization for a variety of reasons, the least of which is money.

Additionally, I have become a board member of the only training and support group in the country that focuses on the development of organizers in communities of color. We call it C-TWO, the Center for Third World Organizing. Since C-TWO was started I have been an active supporter and last summer I worked directly with the Minority Activist Apprenticeship Program (MAAP) which primarily takes young people of color to work in organizing.

I worked in that program both in the classroom and in the field. Joined by a group of several young people, I knocked on doors, went to meetings and we did the things organizers routinely do. It was a summer practical experience for me that was very inspiring. I spend a fair amount of time working with C-TWO doing training and development work. These are my present practices in community organizing.

WHAT BROUGHT YOU TO ORGANIZING AND HOW DID YOUR WORK DEVELOP?

I guess my dad's anger with injustice was somehow transferred to me. My first interest in organizing came from my desire to work with groups. I began working in Jewish centers and summer camps, bringing people together to be part of the democratic process.

I was married in 1958 and graduated with a degree in social work in 1962. I continued my work with groups but as I began to see what was happening to people, I knew at that instant that I needed to do work that was going to be focused on people trying to change a community. Not people trying to cope with the forces in the society.

I was fortunate to get a job as a neighborhood organizer with the Avalon Center in the Los Angeles area. Through my work there a group of people doing organizing with predominately poor people and frequently with people of color, came together to talk about the work being done and how it could be developed. A conference, funded by the Rosenberg Foundation, was held with consultants such as Saul Alinsky and Fred Ross, who together had created the statewide Community Services Organization which in turn found organizers like Cesar Chavez. Through the conference I was able to get to know everyone doing organizing work and the California Center for Community Development (CCCCD) was founded.

I graduated in '62 and worked for three years as a neighborhood organizer. In 1965 I went to Fresno to start the CCCC and was there for two years. In 1967 I began involving myself with welfare rights in California. I worked with my father as a consultant to the state Social Welfare Board. As an extension of that I went to Washington, D.C. and worked for three-and-a-half years on what became the National Welfare Rights Organization. I had a very rich experience working with this

movement and I made many friends who I continue to work with at the present time.

In 1970, I was offered a teaching job here at San Francisco State University. It seemed like a terrific thing to teach here and have some time to regain my sanity, my marriage and my family. Little was I to know that I would be here until now.

HOW DID YOU COME TO KNOW THE GREAT ORGANIZER SAUL ALINSKY?

My father was involved in a social workers union that was organized by the CIO in the 1930's. He was president of his small local in Chicago while the other local was led by Saul Alinsky's wife. My father and Alinsky were boyhood friends. In the beginning of their college careers, Alinsky hung out at my father's house because they had better food (Alinsky's family was poor).

They worked with juvenile delinquents and were young criminology students together. My father continued into social work as Alinsky left criminology to do some union organizing. They remained old friends. Later in his life my dad took me to visit Alinsky and I made his acquaintance.

IN WHAT WAY HAS COMMUNITY ORGANIZATION SERVED A POSITIVE PURPOSE IN THE 1980's?

A number of people who have started out in community organizing have begun to seek their careers as organizers and in labor unions. They are bringing their experience in community organizing into the labor movement. One of the reasons for that is that the unions have been able to establish an institutional base of support that offers a set of resources and home, so to speak, for itinerant organizers. It is much more difficult to develop a community organization itself into such an institutional form.

I think we're beginning to do that and there's been a struggle to do that but unions are ahead. Organizing at the workplace has become institutional because it remains established as long as people can get jobs. The unions are profiting from an infusion of experience from community organizing because the unions, in their organizing, created this institutional situation. Now they're reaping the side benefit of people who have learned organizing outside of unions. These people are coming in and enriching the stream of work within the unions.

WHAT WAS YOUR ASSOCIATION WITH THE CITIZENS ACTION LEAGUE?

The time had come to start an organization that would combine the organizing of low-income poor with moderate and middle income people. In essence we were responding to a transition in organizing in which the civil rights movement and welfare rights movement represented a focus on organizing poor people thus a wave of activism was brought into the nation's consciousness. That whole process I believe stirred lots of people into action in their own behalf.

One example would be women. Women who participated in the civil rights movement began to identify their treatment, even within the movement, as problematic. They began to share discussion about their own personal situations and discover the politics of that. Out of this the feminist movement came. It was not a movement on behalf of others, it was a movement of women on behalf of themselves.

As the 60's turned to the 70's, the anti-war, women's, consumers and environmental movements represented people acting for themselves. There was a change away from organizing the poor and people of color towards organization of much larger segments of people. We decided to put the two together somehow. By using a basic

economic issue, utility rates, we started an organizing effort to build across income lines to include low, moderate, even middle income people in the same kind of organizing to build a majority constituency for social change.

We organized a campaign called Electricity and Gas for People, E & GP, which is what you get when you "turn PG & E around" and that was our slogan. We were able to change the utility rate structure and prevent a large rate increase but more to the point we brought into being a set of resources: organizers, fund-raisers, activists to create an organization that would cross income lines and become a larger organizational effort.

Out of this we had grandiose ideas of making this a state organization called the Citizens Action League. I became an active of this organization and was elected as its first president. I continued in the leadership of the organization after my term until its ultimate merging with ACORN, the Association of Community Organization for Reform Now, which is a strong, continuing and as close to institutional as you can get, national low and moderate income organization.

WHAT DO YOU FEEL IS THE PRESENT ROLE OF ORGANIZING IN AMERICA?

It seems to me that there is not a strong movement for social change. There is a strong conservatism among working people as well as the well-to-do. I think there is a continued struggle for organizing.

There is a renewal in the union movement even in a very difficult anti-union climate. I think that's being sparked, in part, by the influx of community organizers, trained and experienced people, into the trade union movement. Another part is the continued strength of the struggles of people of color, women and the gay and

lesbian movement, all of which are elements in the potential for a strong movement for change. For organizing it has meant digging, digging and more digging rather than the rise of more spontaneous motion of the 60's and early 70's.

Unlike other people, I don't see that we're at the verge of a new wave of activism. I try to do the work and I believe that community organizing continues. One of the things I cherish is that since the sixties there hasn't been a line drawn that separates the 80's, soon to be 90's, from the 60's. There's not a lack of access to what happened then. I think there is a certain ahistoric wrinkle in the society that's a serious problem but for me one of the great senses of pleasure is that I've been working with people in organizing for over 20 years and I'm still working with the same people. There's a tradition and a connection and a process in our lives where we're still in touch with one another. That has made for a development of the know-how of the craft of organizing. So, we're not cut off from the organizers of the 60's, we are the organizers of the 60's!

I think that the strength of present day organizing is that there is a continuity of organizers, know-how and experience to draw on, even as people try to develop new processes and the like. I see a lot of interest in organizing but it's the difficulties of developing it, supporting it, keeping it rooted and moving toward some continuing form of it that makes it a challenge.

Organizing is not presently being lifted up by spontaneity and uprising by the people which would give it a much broader and stronger immediacy. We do the best we can with the work and if other things happen, then they happen. I think that there's an enormous amount happening but I don't want to exaggerate and say organizing is better than ever. I think we are in a relatively still time but a lot of interesting things are going on.

ANY FINAL COMMENTS?

I think there's enough coalition work going on and that the fundamental problem in organizing is that there's not enough organizing going on-not enough unorganized people are being organized. The problem is not to draw together the pieces that we have, it is to get many more people organized to create the strength that we need to change the society.

You cannot build overall strength on base weakness. What I feel is needed in organizing is more people to be attracted to develop new forms of direct organizing of unorganized people. There needs to be a continuous balance between people perceiving the struggle for social change as something that is personal and part of our everyday lives and the transforming of our society as a necessary, direct part of our life. Somehow we have to make of our lives a piece where we can struggle for transforming the society as citizens, as members, as people in the society in our community, our workplace, everywhere that we are.

Finally, we have to cherish, develop, and build on the strength of the learning we have done and not neglect it.

