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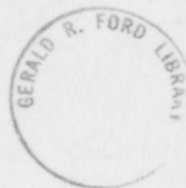
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NATIONAL COUNCIL OF NEGRO WOMEN, SEPTEMBER 14, 1974

IT IS A GREAT PLEASURE FOR ME TO BE HERE AT YOUR LUNCHEON.

PERHAPS THE MOST IMPORTANT THING ABOUT THIS CONFERENCE IS
THAT YOU ARE EMPHASIZING THE IDEA OF UNITY OF WOMEN -- YOU ARE
COMBINING YOUR ABILITIES AND YOUR POWER TO ACHIEVE THIS GOAL.
AND THIS IS THE ONLY WAY REAL PROGRESS OCCURS IN OUR COUNTRY.



I AM GRATEFUL FOR WHAT YOU ARE DOING AND SUPPORT YOU.
MY HUSBAND WAS VERY IMPRESSED WITH THE IDEA AND LEADERSHIP
OF YOUR CONFERENCE, AND HE SENDS HIS SUPPORT AS WELL.
THANK YOU FOR GIVING ME THE PRIVILEGE AND HONOR TO MEET WITH YOU.



SUGGESTIONS for remarks

This is not a formal speech situation, and a few brief words will be very appropriate. The only thing I might mention is the wordgroup's aversion to the subject of "voluntarism" as such. Although they represent groups that undertake many worthy projects on a volunteer basis, the word "volunteer" has apparently become somewhat of a dirty word in that many black women feel they have been taken advantage of in a volunteer capacity.

I would suggest something along these lines...

- commending individuals for the work each of them do
- stressing how much good these same individuals do in a united, group effort such as this ... and how dependent progress in this country is on people like them.

(Stan Scott specifically suggested commending Gloria Toote if possible)

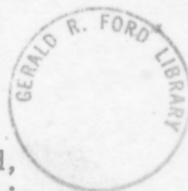
For example ...

First of all, I have to say how impressed I am by the work all of you do as individuals. Each of you here has a very important sphere of influence, has an important affect in providing leadership in your area, and other areas that touch it. The president of the National Council, Dorothy Height, and the national reputation she has attained ... Dr. Gloria Toote and the outstanding work she has done in her job at HUD. There are many ... As individuals, you have much to be proud of.

But perhaps the most important thing about your conference is the fact that all of you here are emphasizing the idea of unity of women -- that you are concentrating on combining your abilities and your power. You are making it your responsibility to turn outside your smaller areas of interest and concentrate on some of these broader problems that affect all of us as women.

This is the only way real progress occurs in our country. I am grateful for what you are doing and support you. And my husband, who was very impressed with the idea and leadership of your two-day conference, sends his support as well.

Thank you for asking me to be a part.



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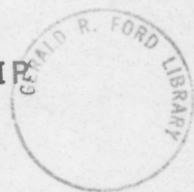
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BACKGROUND on Natl Council of Negro Women event



This group represents the top women's volunteer organizations in the country -- everything from the General Federation of Women's Clubs to the American Nurses Association to church groups and sororities.

There will be from 100-125 women, predominantly black. Most are presidents or top executive officers of their groups. Their age range is 20 - 80, but most are in 40s and 50s.

They are meeting for two days to discuss primarily womens problems in housing -- discrimination, etc -- but they are also touching on related problems of food, credit, etc.

You may know that this invitation resulted from the President's contact with Dorothy Height, president of the Natl Council, when he dedicated the Mary McLeod Bethune Memorial in Lincoln Square this spring. MMB was the founder of the Natl Council and a strong figure in black history -- this is her Memorial Year, and it may come up in coversation. Miss Height will be sitting next to you at the luncheon and greeting you upon arrival.

On your other side will be Dr. Gloria Tooté, a Republican and the highest black woman in government. She is assistant secretary at HUD for equal oppportunities and has been a friend of this administration.

* This is the first time a conférence like this has ever been held -- first time this magnitude.

The luncheon will be held in the new headquarters building of the National Association of Home Builders -- the first time an outside group has used it.

MRS. FORD

Sept. 12, 1974
6 p.m.

SCHEDULE

Saturday, Sept. 14, 1974

Luncheon organized by National Council of Negro Women

12:30 p.m. - approx. 2 p.m.

Dress: street dress

Advanceperson: p. matson

12:25 p.m. DEPART South Lawn via motorcade enroute to
National Housing Center, 15th and M Sts. NW,

You will be accompanied in your car
by Stan Scott, special assistant to the
President.

12:30 p.m. ARRIVE National Housing Center.

You will be met by Miss Dorothy
Height, president of the National
Council of Negro Women. She will
escort you inside to a holding room
in which the other head table guests
will be assembled.

Other head table guests include:

Dr. Gloria Toote, Assistant Secretary -HUD for
Equal Opportunity

Mrs. Ruth Hurd Minor, Vice President, Natl Council

Mrs. Maida Kemp, Vice President of Natl Council

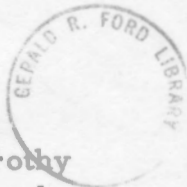
Mrs. Dorothea Tolson, Vice President of Natl Council

Dr. Mary O. Ross, President - Natl Baptist Women

Mr. Burton Wood, Natl Assoc of Home Builders official

Others in the room include Miss Ruth Sykes and Mrs.
Dorothy Duke, assistants to Miss Height.

12:35 p.m. Head table group proceeds into luncheon room.



- 12:40 p. m. Dr. Mary O. Ross will offer the benediction and lunch will begin.
- 1:10 p. m. Miss Height will make introductions and opening remarks.
- 1:20 p. m. Miss Height will introduce Burton Wood, who will welcome guests to his organization's building.
- 1:22 p. m. Miss Height will introduce Dr. Toote for remarks.
- 1:27 p. m. Miss Height will introduce Mrs. Ford for remarks.
- 1:30 p. m. Miss Height will conclude the luncheon and invite guests to meet Mrs. Ford in a receiving line.
- 1:45 p. m. DEPART National Housing Center enroute South Lawn of White House.
- 1:50 p. m. ARRIVE South grounds of White House.

Note: There will be press coverage of your arrival, the luncheon and departure. The brief period in which you meet the head table guests will be private.



THE WHITE HOUSE
WASHINGTON

basic information
relating to the
two-day symposium
on housing.



invitation that
went to natl
presidents



NATIONAL COUNCIL OF NEGRO WOMEN, INC.

NATIONAL HEADQUARTERS
1346 CONNECTICUT AVE., N.W.
WASHINGTON, D.C. 20036
TELEPHONE: 202/223-2363

August 13, 1974

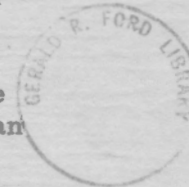
Forty years ago, Mary McLeod Bethune, daughter of slave parents, educator, and advisor to four Presidents of the United States, called for women in all walks of life to close ranks and join hands in service to themselves, their families, youth and their communities. Mary McLeod Bethune's idea for uniting women to secure justice, the idea on which she founded the National Council of Negro Women, never had more relevance than in this day, when women throughout the nation are raising their collective voices demanding their rights as persons in all areas of life.

*To fulfill this idea of unity of women, I have asked you, as Presidents of major National Women's Organizations, to come together to develop collective strategies concerning two basics of life - Shelter and Food. As women carrying major national leadership responsibility, we need to look at these dual areas of elementary survival, examine the problems they present, and move toward their solutions.

It is for this purpose that you are invited to participate in a meeting of Presidents of major National Women's Organizations on September 14 and 15 in Washington, D.C. Enclosed is the proposed agenda as well as travel/hotel information and a list of invited Presidents. In addition you will find some general information on housing and hunger.

As this may be the first time some of us have met together, I am requesting from each President, information about your organization. This can be either a statement, or brochure of your purposes, goals and programs. We would appreciate receiving 100 copies prior to the meeting for inclusion in each President's kit.

Let us consider the strength and combined resources of the organizations this meeting represents and contemplate how our collective action might be focused on these issues. There is much wrong with society today and we want to talk about it. There is weakness in our separateness as Women's Organizations, and we want to talk about that too.





Let us view this coming together as a launching pad for unleashing the full force of power created by WOMEN UNITED.

If this be the mood of participation, the time and sacrifice of your coming will have been justified and the rewards to our constituents and to America will be many and highly visible.

Come, therefore, as one with a mission.

Sincerely,

Dorothy I. Height
National President

DIH:cr
Enclosures



NATIONAL PRESIDENTS' MEETING

NATIONAL HOUSING CENTER
15th and M Streets, N. W.
Washington, D. C. 20005

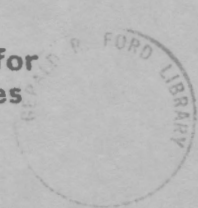
SEPTEMBER 14 - 15, 1974

TENTATIVE AGENDA

SATURDAY, SEPTEMBER 14

- 9:00 A. M. The Call for Unity Dorothy I. Height
National President
National Council of Negro Women, Inc.
- 10:30 A. M. Federal Policy, Women and Housing Dr. Gloria E. A. Toote
Assistant Secretary
Office of Equal Opportunity
Dept. of Housing and Urban Development
- 11:00 A. M. What Hits Women in the Mortgage Market Steve Rhode
Center for National Policy Review
Catholic University
- 11:30 A. M. Sister! Check Your Housing Rights Ms. Carol Buris
President, Women's Lobby, Inc.

Ms. Margaret Gates
Co-Director, Center for
Women's Policy Studies



- Discussion time at conclusion of each presentation -

- 12:30 P. M. Luncheon
- 2.00 P. M. Women and Housing
A Project of the National Council of Negro Women

The Issues
The Documentation of Victims
The Development of Action Strategies
The Role of National Presidents
- 4 - 5:00 P. M. The Power of Women United
- 6:00 P. M. Social Hour and Dinner
Dupont Plaza Hotel
- 8:00 P. M. Evening of Interaction
Dupont Plaza Hotel

SUNDAY, SEPTEMBER 15, 1974

9:00 A. M.	Social Impact of Hunger	Ms. Dorothy I. Height
10:00	Hunger Food Crisis - Real or Imagined?	Dr. James P. Carter Meharry Medical School
11:30	Action Strategy Planning Hunger - Food Crisis (Small group sessions)	
12:30	Luncheon	
2:00	Action Strategy - Groups Continue	
3:00	New Dimensions in Affiliate Participation	Ms. Ethel James Williams Chief of the Division of Equal Employment/Civil Rights Compliance Department of Human Resource
4:30	Departure	

PRESIDENTS OF THE FOLLOWING ORGANIZATIONS HAVE BEEN INVITED TO ATTEND
THE PRESIDENTS' MEETING, SEPTEMBER 14-15, 1974

PARTIAL LIST

American Nurses Association
 National Organization for Women
 Young Women's Christian Association
 General Federation of Women's Clubs
 Church Women United
 National Council of Jewish Women
 Women's Equity Action League
 National Clearing House on Women's Issues
 National Council of Administrative Women in Education
 Business and Professional Women
 National Tenants Organization
 League of Women Voters
 National Association of Social Workers
 National Association of Women Lawyers
 Center for Women's Policy Study
 National Association of Women's Deans and Administrators
 National Association of Bank Women
 National Women's Political Caucus
 United Methodist Women
 Women's Lobby, Inc.
 National Conference of Puerto Rican Women
 National Committee of Household Employees
 Federation of Organization for Professional Women
 Amalgamated Meat Cutters and Butcher Workmen
 International Ladies Garment Workers Union
 District #1199 Hospital and Drug Workers Union, RWDSU
 Hotel Workers Union
 Amalgamated Clothing Workers
 United Auto Workers
 National Black Feminist Organization
 American Women in Radio and T V
 Interstate Association of Commissions, of the Status of Women
 National Welfare Rights Organization
 National Media Women
 Unitarian Universalist Women's Federation
 Jack and Jill of America, Inc.
 National Association Black Women Attorneys
 The Continentals Society, Inc.
 National Council of Catholic Women
 Alpha Kappa Alpha Sorority, Inc.
 Chi Eta Phi Sorority
 CME Church Women's Missionary Council
 Delta Sigma Theta Sorority, Inc.
 Eta Phi Beta Sorority
 Grand Temple, Daughters of Elks
 Las Amigas, Inc.
 Iota Phi Lambda Sorority
 Lambda Kappa Mu Sorority
 National Association of Fashion and Accessory Designers
 National Council of Puerto Rican Volunteers
 Sigma Gamma Rho Sorority, Inc.
 Supreme Grand Chapter, Order of Eastern Star
 Tau Gamma Delta Sorority
 National Sorority of Phi Delta Kappa
 Women's Convention, Auxiliary to the National Baptist Convention, U.S.A., Inc.
 Ladies' Auxiliary of the National Dental Association, Inc.
 Women's Auxiliary, National Medical Association
 Women's Home and Foreign Missionary Society, AME Zion Church
 Women's Missionary Society, AME Church
 Zeta Phi Beta Sorority, Inc.
 Woman's Missionary Council, CME Church
 Mujeres Unidas
 Comision Femenil Mexicana Nacional
 American Advertising Federation, Women's Division
 American Association of University Women
 American Baptist Women
 American Civil Liberties Union, Women's Rights Project
 Stewardesses for Women's Rights
 Women in Communications, Inc.
 United Presbyterian Women
 North American Indian Women's Association



THE WHITE HOUSE
WASHINGTON

this information
not "must" reading,
but provides
background on the
problems of women
and housing

WOMEN AND HOUSING

Information Sheet

AN IDEA WHOSE TIME HAS COME

WIELDS A TERRIFIC IMPACT

Mary McLeod Bethune's idea for uniting women to secure justice, the idea on which she founded the National Council of Negro Women, never had more relevance than in this day when women throughout the nation are raising their collective voices demanding their rights as persons in all areas of life. Forty years ago this wise daughter of slave parents, educator and advisor to four Presidents of the United States called for women in all walks of life to close ranks and join hands in service to themselves, their families, youth, and their communities. To fulfill this idea of unity of women, the NCNW is working through its varied programs to encompass those areas of concern envisioned by this great woman.

The National Council of Negro Women is an organization with an outreach to 4 million women, consisting of 25 national affiliate member organizations, local sections in 42 states, and direct members.

Housing continues as an important part of NCNW's program. The Council was a key team participant with HUD in developing the Turnkey III Homeownership Opportunities program. This program provides a choice of homeownership rather than rental for families in public housing. Turnkey III is now a regular HUD program, housing some 40,000 or more families.

From this and our own life's experiences, the issue of discrimination against women in the nation's housing market has come into sharper focus. Sex discrimination is pervasive in every area of the housing industry. It afflicts women in all walks of life, ghetto dweller or suburbanite, renter or purchaser. Practically every woman at some time in her life, regardless of her marital status, will be or has been faced with some form of housing discrimination simply because she is a woman.

NCNW, under a contract with the Office of Equal Opportunity of the Department of Housing and Urban Development will develop basic research data on discriminatory practices against women in housing. This project, called Women and Housing, is designed to research, investigate and document the discrimination practiced against women in their attempts to secure adequate dwellings for their families and/or themselves. The data collected will be used by HUD's Equal Opportunity Staff, the courts, legislative bodies, institutions and others involved in expanding fair housing for women and educating the public on the effects of discrimination.

One of the strengths of the NCNW consists in its ability to act as a catalyst in lifting public awareness to issues affecting women and their families at the community level, identifying problems and helping to provide for decision making and collective action.



The Women and Housing program embraces this concept. It is planned to have one-day hearings in 5 cities with testimony received from witnesses who have been denied their rights in housing because of their sex. Each hearing will be followed by a two-day workshop.

The cities and dates are:

- 1. Atlanta, Ga. Nov. 8-10, 1974
- 2. St. Louis, Mo. Jan. 10-12, 1975
- 3. San Antonio, Texas Feb. 7- 9, 1975
- 4. San Francisco, Calif. Mar. 7- 9, 1975
- 5. New York, New York Apr. 11-13, 1975

WOMEN AND HOUSING

The Purpose Of The Project

To gather, document, evaluate facts and circumstances relating to restraints placed on women in urban-suburban settings of the nation's housing market; and based thereon, make recommendations pertinent to changes in Federal State laws, regulations and practices to assure, through affirmative governmental action, equal housing opportunities for women.

Mission Statement

To endeavor to sensitize a community in five selected cities in different states to the problems of discriminatory practices against women in Housing; those women who are defined by society as being high risk since they do not have a male counterpart are of all races and creeds; from different backgrounds, speaking different languages. The project will facilitate the examination and understanding of the problem by sensitizing such a community and abstract from the representatives of that community, their reactions and statements by delineating the hard facts and data about discriminatory practices against women in the housing market.

Objectives

- 1. To gather documentary evidence of discriminatory laws, regulations and practices against women in the housing market.
- 2. Maximize the channels of communication of individuals and groups who have experienced discriminatory practices in housing, by contacting and meeting with national and local organizations concerned with these problems.
- 3. Raise the level of consciousness of the community as to the pervasiveness and extent of the problem.
- 4. Provide opportunities through public hearings for complainants and interest groups to air their grievances; provide opportunities for officials to learn and understand the dynamics of the problem.

5. Provide a forum for an interchange of problems, issues, suggestions and recommendations as related to this issue.

Goals

1. Attain facts, figures, data and testimony which will identify the issues and problems.
2. Open up channels of communication between individuals and groups with common problems and concerns.
3. Attain a measure of inter-group exchange in understanding and perceiving the problems and issues.
4. To provide a forum whereby individual citizens and representatives of a broad range of concerned groups can be heard.
5. Assure that persons heretofore not knowledgeable about the problem and/or the extent of it will be given an opportunity to learn.
6. Submit to the Department of Housing and Urban Development a report that will encompass pertinent and necessary documents and material and recommendations for governmental action. Such action may include changes and modifications in laws, regulations and practices that will eliminate discriminatory practices against women in housing.

Project Plan

The program plan is based on a 120 day implementation schedule for each of the 5 cities. It takes 85 days to complete the full cycle of work elements prior to each hearing and workshop, and 35 days after the sessions for all reports and follow-up work to be concluded. Simultaneously, research work on various components of the project will be in progress.

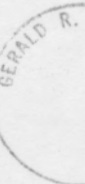
AD HOC COMMISSIONS ON WOMEN AND HOUSING

The Purpose Of The Commissions

An important part of the project is centered around an ad hoc Commission on Women and Housing, one in each city. This community level base will provide the basic information source and local public awareness function for the program. Each Commission will serve on a voluntary basis and represent a voice of women in the local community.

Procedures For Convening The Commissions

Dr. Dorothy I. Height, National President of the National Council of Negro Women convened a meeting of National Presidents of women's organizations in Washington, D. C., on September 14-15, 1974. The conference outlined the objectives of the project, the purpose of the Commission and presented plans for implementation locally. Each president was invited to name a organizational representative for the Commission in each of the five cities.



NCNW has representatives in each city called Local Conveners who will be the coordinating persons for the Commissions at the community level. They will be furnished with the names of the representatives suggested by the National Presidents for their respective cities. In addition, the Local Conveners will provide suggestions for representation from key local organizations that are not related to National Organizations. Once the names have been submitted by the National Presidents, the NCNW Local Convener will issue the invitations to the designated representatives to serve on the Commissions.

Time Required of Commission Members In Each City

There will be four commission meetings, three prior to the hearing and workshop, and one following. The largest personal investment of time (4 consecutive days) will occur during the hearing week when Commission members presence will be expected for the following:

The Hearing Week

1. A Commission meeting
2. A briefing meeting (Thursday evening)
3. The Hearing (Friday all day)
4. A two-day workshop (Saturday & Sunday)

Staffing Structure

The project has three major teams in addition to NCNW headquarters staff. A member of the project staff will be present at all Commission meetings.

Legal and Research Team: Responsible for the legal research for the project as well as definition of issues for each city.

Hearing Team: Responsible for the conduct of the hearings, identifying witnesses and facilitating the hearing day.

Workshop Team: Responsible for conducting a two-day workshop for 100 women in each city.

Responsibilities of Commission Members

The Commission members will serve as volunteers and have responsibility in four major areas:

1. Become aware of the issues related to discrimination against women in housing as developed at each hearing; to transmit such knowledge and proposed action, as developed in the workshops, to their respective organizations and their community.
2. Attendance at meeting:
 - (a) Commission meeting (4)
 - (b) Briefing meeting - evening prior to hearing (1)
 - (c) Hearing (one-day)
 - (d) Workshop (two-days)

3. Select Workshop Participants: The workshops following the hearing day are designed to review the problems as stated in the hearing, and develop action elements related to them for each community. The workshops will consist of women, selected by the Commission to be representative of their community. The participants may include the Commission Members and witnesses, but shall not exceed 100 in number. When the names have been submitted by the Commission members, the NCNW Local Convener will issue the invitations.
4. Evaluation report: An essential element of the program will be an evaluative report from the Commission, individually and as a group. Evaluation forms will be furnished. The 4th Commission meeting, after the hearings and workshops, will be devoted to such a report.

Continuation of Commission Activities

While it is expected that a collective and sustained effort of work toward the solutions to problems of discrimination against women in housing will evolve from the hearings and workshops, the specific contractual obligations of this project in each city ends 35 days after the workshop.

In view of the interest of the organizations and individuals participating in this project and the renewed awareness built upon the findings of this initial effort, it is hoped that work toward positive action to eliminate discriminatory acts against women in housing will continue in each community.

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Women charge housing bias

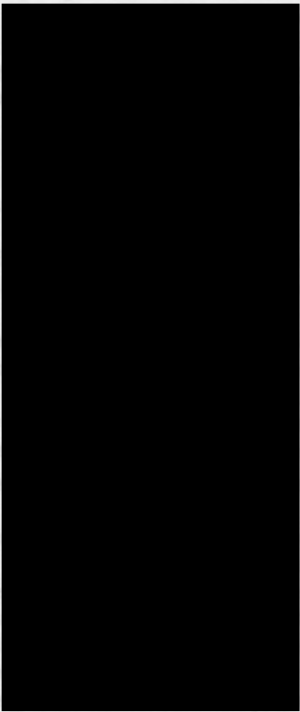
By RICHARD BEN CRAMER

Annapolis Bureau of The Sun

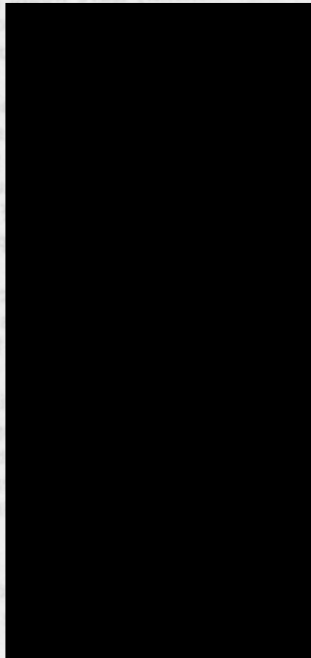
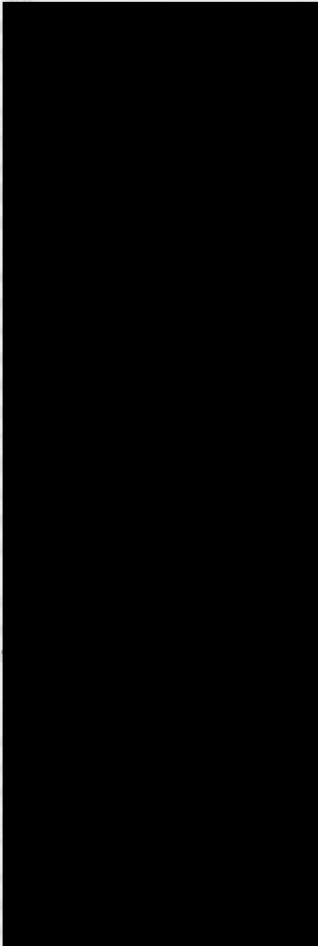
Annapolis—About 20 women packed a House committee hearing yesterday to tell about their trials in obtaining housing—sex discrimination and the single girl.

Their testimony came in support of a bill prohibiting discrimination on the basis of marital status or sex, and they punctuated their arguments with personal housing horror stories.

\$20,000 cash refused



Simple arguments



The FHA manual now sets as basic standards such measures as "circumstances indicating that such income may normally be expected to continue through the early period of the mortgage risk" and "confirmation of employment indicating good possibilities for continued employment."

With regard to pregnancy, the manual states, "The principal element of mortgage risk in allowing the income of working wives as effective income is the possibility of its interruption by maternity leave. Most employers recognize this possibility and provide for maternity leave, with job retention, as an inducement of employment. With strong motives for returning to work, any failure to do so after maternity leave would probably be due to causes which would be unpredictable and would represent such a very small percentage of volume that it could be accepted as a calculated risk."

One of the more difficult areas involved the Veterans Administration guaranteed loan program. Written standards in themselves were restrictive and indicated that the wife's income would be counted only in special cases. Thus, numerous incidents of affidavits swearing to the method of birth control used or the willingness to have an abortion in case pregnancy occurred took place.

"These unconscionable invasions of privacy apparently were prompted by the belief that such submissions were necessary to convince the VA to approve the loan," says William L. Taylor, director, Center for National Policy Review.

Last February, the VA issued a bulletin stating that it does not require nor condone the practice of soliciting statements on a woman's capacity to bear children or birth control plans.

In September, field offices of the VA were notified that a spouse's income would be counted equally with the veteran's in making determinations as to income.

"The factor of reliability of spouse's income (the previous policy) led to a number of questions and minor problems as to interpretations of this, so we decided to eliminate it," a spokesman said.

When the secondary market programs were being created and their credit and property underwriting criteria formed, the Federal National Mortgage Association set a rule on counting the wife's income at 50%. Several public interest groups banded together and held a meeting with FNMA officers.

"Interestingly enough, at this meeting FNMA officials claimed that their 50% guideline was actually quite generous when compared to the typical policy of mortgage lenders," says Rohde.

New regulations were issued in December 1971 with the following language: "The key determination to be made is whether the circumstances reasonably indicate that the income, jointly or severally, will continue in a manner sufficient to liquidate the debt under the terms of the note and mortgage."

Rohde calls the language "vague" and capable of misinterpretation.

The Federal Home Loan Mortgage Corporation, which consulted public interest groups during the drafting process, has come up with regulations Rohde calls "satisfactory."

The guideline reads: "If there are two borrowers, both of whom have full-time employment, a determination should be made as to whether both will probably work for several years (normally at least 20% of the mortgage term)." The possibility of temporary leave, such as maternity leave, is not a basis for discounting any portion of the borrower's income.

Rohde emphasizes that how the agencies actually implement in practice the policies they have adopted on paper and in their public statements will be a determinant of the success of the programs.

WHAT TO DO

The course of remedial action to eliminate discrimination in home finance can begin at several levels.

The National Commission on Consumer Finance recommended that "States undertake an immediate and thorough review of the degree to which their laws inhibit the granting of credit to credit-worthy women and amend them, where necessary, to assure that credit is not restricted because of a person's sex."

The Commission's report noted that its hearings "have caused many credit grantors to reexamine their policies with respect to the existence of discrimination. . . . Competition among credit grantors would remedy many of the problems set forth."

There is at present no federal law which prohibits creditors from discriminating on the basis of sex. There are several bills pending in Congress, and an increasing number of states are enacting laws prohibiting sex discrimination, but many are "not comprehensive enough," according to Attorney Margaret J. Gates.

She and Jane R. Chapman, co-directors at the Center for Women Policy Studies, testified before the Joint Economic Committee that the solution "may be more complicated" than the National Commission on Consumer Finance predicted.

They suggested that congressional hearings should be held to determine if federal legislation is needed and how it should be enforced. They also suggested that "More women must be convinced of the importance of establishing a credit record and maintaining it throughout life as a necessary step toward becoming an independent economic entity."

Finally, they suggested that the credit industry maintain data to develop credit criteria and undertake research on the performance of past accounts.

To avoid the damage of association reputation and perhaps to forestall more legislation in an already heavily regulated business, managers would do well to promote programs of affirmative action of their own.

Verbal and written communication to loan officers is encouraged. A program of checks should be maintained to determine if nondiscriminatory standards are being applied.

Credit-scoring forms should be checked to ensure that they aren't discriminatory. Marketing programs can be aimed at women borrowers.

Financial institutions may discriminate against women, but the men at the top are not responsible, the president of the New York State Bankers Association, Howard Cross, told the New York Assembly.

"I know what our bank policy is, but I don't know whether it's carried out," he said.

"The banking industry has not established performance standards for itself," Constance Cook, a Republican member of the New York State Assembly, said. "Once having them, it must effectively enforce those standards. The business is being challenged more frequently now, and these challenges arise more out of its own inertia, I believe, than out of malice aforethought."

Characterizing the growing consciousness of women, especially in the field of credit, Gates says, "I think the movement is growing to mammoth proportions. Two years ago most women assumed that this was the correct order of things. Now we get hundreds of letters from even unexpected sources."

NOW does not believe that women ought to be granted credit merely because they are women, says Campbell. "It is not important that women obtain credit in order to spend more money. But it is important that women obtain credit to establish themselves alongside men as adult individuals in the credit world."

Noting the new development in payment systems, the ability to transact business without having money change hands, Arthur C. Kellman, chairman of the Commission on Human Rights of the city of White Plains, N. Y., testified that "The banking industry cannot have it both ways. They cannot, on the one hand, promote the use of credit as a way of life and, on the other hand, withhold or restrict credit from an entire class of people — a class, incidentally, which spends, or controls the spending of, the greater portion of family income." ■

RECORDED

RECORDED

RECORDED

Widow with professional status, sizable income and permanent employment was refused travel and entertainment card.

Married woman applied for credit card. Acceptance letter was sent to husband. Upon her protest, she received an apology but was told the account would be in his name because he was responsible for her debts.

Woman divorced eight years, \$10,000 annual income and two cars, refused FHA mortgage although her monthly rental payments were more than the mortgage payments would be.

(over)

LOANS TO WOMEN:

A CASE FOR QUESTIONING LENDING CRITERIA

SAVINGS & LOAN NEWS, JANUARY 1974

Policy is changing. Is practice catching up?

Sharyn Campbell had to sign away her maternity rights to get a mortgage.

To receive a car loan of \$800, she had to have her unemployed student husband co-sign, and the loan was issued in his name.

Two department stores would not issue credit cards to her in her own name.

When she wanted to buy a home in the \$40,000 price range, which would have required counting the joint income of the Campbells, the mortgage broker suggested she submit an affidavit on the method of birth control she was using to ensure approval by the Veterans Administration. She refused and instead agreed to sign a sworn affidavit that she wouldn't have any children.

Sharyn Campbell is an attorney. So, currently, is her husband.

She is also the coordinator of the National Task Force on Credit of the National Organization for Women (NOW).

And she believes that the number of women who have experienced discrimination in lending and resented it is large.

Most managing officers of financial institutions will deny that they discriminate.

But what is often a matter of policy may not necessarily be a matter of practice, as would be indicated by the growing number of women registering their woes with organizations such as NOW, testifying in Congress or spewing their stories to the press. Names of financial institutions are being used, and suits are being brought in court.

The \$15 billion deposit Manufacturers Hanover Trust Co., New York, has been sued for allegedly discriminating on the basis of sex or marital status in its mortgage lending policies. In New Jersey, \$199 million deposit Franklin State Bank agreed to a consent decree under which the bank promises to treat married persons on the same basis as single persons when making unsecured loans.

In a policy statement issued early last month, the Federal Home Loan Bank Board became the first of the financial regulatory agencies to take action. It conceded that discrimination on the basis of sex or marital status is not specifically prohibited by the Civil Rights Act, but that it may in fact violate the equal protection guarantee of the Constitution as well as "impede the achievement of the objectives of federal laws intended to promote sound, economical home financing. . . ."

The Board also frowned upon the practice of considering only the income of the primary wage earner, favoring, instead, "underwriting which reasonably evaluates the credit-worthiness of each applicant based on a realistic appraisal of his or her own past, present and foreseeable economic circumstances. The determination as to whether primary income or additional income qualifies as effective for credit purposes should depend upon whether such income may reasonably be expected to continue through the early period of the mortgage risk.

"Automatically discounting all or part of the income of a working wife, or other income from bonuses, overtime, or part-time employment, will cause some applicants to be denied financing without a realistic analysis of their credit-worthiness," the Board said.

TURN ON THE LIGHT

Discriminatory practices in lending against women were brought to national attention in May 1972 when the National Commission on Consumer Finance, a bipartisan body created by the Consumer Protection Act to study consumer credit, held its hearings.

Rep. Leonor K. Sullivan (D, Mo.) sat on the Commission and "found that a thoroughly convincing case was made by the witnesses that discrimination against women was at that time widespread throughout the credit industry. Much of it was based on plain, ordinary stupidity by credit office personnel rigidly applying standards of credit-worthiness based on outmoded concepts of women's role in the economy."

Sullivan allowed that some state laws still in effect (dealing with alimony, support, community property) were also at fault.

"As a result of the hearings, many major creditors identified as maintaining archaic and indefensible policies in refusing credit to women in their own names began to restudy and revise their policies," she said.

Last fall, Sullivan was again presiding at hearings, this time as head of the House Subcommittee on Consumer Affairs, which held hearings on the 85 recommendations of the Commission.

"Despite modern trends and moderate industry efforts toward self-reform, discrimination against women continues today due to the failure or refusal of the various segments of the credit industry to re-examine their assumptions and respond to the increasingly vocal demands of women consumers across the nation," Campbell testified before Sullivan's committee.

"During the last two years women have become more sensitive to the fact that, because of their sex and/or marital status, they encounter numerous problems when applying for credit accounts . . . and residential mortgage loans," she said.

Among these cases Campbell cited:

- Kathryn Kirschbaum, mayor of Davenport, Iowa, was denied a BankAmericard because her application did not have the signature of her husband. She didn't think it was necessary.
- A married couple applying for a mortgage with an income adequate for the loan was told the wife's income could not be counted because she was still in her childbearing years — this, despite her steady eight-year employment history and her four months accrued sick leave, which could be used in the event of a difficult pregnancy. (No children, however, were planned.)
- A single woman and her male colleague, both earning the same salary, applied for a travel and entertainment card at the same time. Although the man had an eight-month work history and the woman a one-year work history, the man received his card within six weeks and the woman was turned down with the explanation of "insufficient length of employment."
- A Virginia editorial assistant with a larger income than her husband's was told that her income could be considered in determining their eligibility for a mortgage only if she and her husband could prove that (a) she was not just a secretary with no career potential; (b) they were practicing birth control; (c) her husband would agree to an abortion should she become pregnant anyway; (d) she would agree to her husband's vasectomy should she have to discontinue taking birth control pills.

The pattern of discrimination was summarized by the report of the National Commission on Consumer Finance in December 1972:

- (1) Single women have more trouble obtaining credit than single men. (This appeared to be more characteristic of mortgage credit than of consumer credit.)
- (2) Creditors generally require a woman upon marriage to reapply for credit, usually in her husband's name. Similar reapplication is not asked of men when they marry.
- (3) Creditors are often unwilling to extend credit to a married woman in her own name.
- (4) Creditors are often unwilling to count the wife's income when a married couple applies for credit.
- (5) Women who are divorced or widowed have trouble re-establishing credit. Women who are separated have a particularly difficult time, since accounts may still be in the husband's name.

MORTGAGE DISCRIMINATION

Specifically in mortgage lending, charges of discrimination are not difficult to document. They seem to be rooted not so much in malice as in long-standard business practice.

Few empirical studies of prevalent practices exist, but one piece of data appeared in a study done by the Federal Home Loan Bank Board two years ago. In one question, associations were asked what credit they would allow for a working wife's income if she were age 25, had two school-age children and worked full-time as a secretary.

Some public interest groups felt the question was loaded because the children were of school age and the wife had a full-time job which had required some degree of training. Judging by responses to some of the other questions, the associations chosen for the survey had relatively liberal lending policies as measured by their willingness to participate in federal subsidy and insurance programs.

Nevertheless, 25% of the respondents said they would count none of the wife's income, well over half reported they would count 50% or less of the income and 22% indicated they would give full credit to her income.

Testimony given before government committees and the remarks of association executives illustrate the credit problems of married women. So does underwriting theory.

The textbook used to train many lending officers in the business, *Lending Principles and Practices*, suggests the following in a credit analysis: "If the wife works, her income is another uncertain factor, depending upon her age, type of employment and the number and ages of any children. Even if she can be expected to continue working, expenses arising from her employment — such as housekeepers, transportation and additional taxes — should be deducted."

(OVER)

Other facets of implementation were variously delineated by association officers in interviews conducted just before the Board issued its policy statement on sex discrimination.

"Our major concern is the consideration of the age of the wife, family status, number of children, their ages and the responsibilities in the future. An important factor is the stability potential for the maintenance of the income, particularly where credit is tight," says Thomas F. Greuling, senior vice president, Home Federal Savings, Chicago.

"We would be concerned about making a loan when the wife is the primary breadwinner and in the first three to five years of marriage," he added.

"We look at the overall picture, at the stability of the major wage earner," says Elizabeth Graham, executive vice president, Pee Dee Federal, Marion, S. C.

If a woman is of childbearing age, Pee Dee Federal counts 40% to 50% of her income.

"We're more conservative here," Graham says.

In Albuquerque, N. M., American Savings counts all of a wife's income if she has worked at least five years.

"The only time we count 50% is when a girl 19 to 20 years old who has only worked a year applies for a loan with her husband," says Senior Vice President Mary E. Michael. "We would treat a man with those qualifications in the same manner."

In 1971, the *Washington Post* surveyed many mortgage lenders regarding the consideration of the wife's income and found that "In recent marriages (less than five years) or when the wife has been working only a short time, no recognition is given to the wife's income. Also, with young married couples, no matter what their background, the wife's income is not recognized.

"If the wife is classified as a professional and between the ages of 26 and 35, a lender may give half credit to her income. Over 35 years, it is customary to give full credit. If the wife is in a non-professional occupation, usually no allowance is made for her income up to age 35, half allowance between 35 and 42, and full credit beyond that age."

Divorced or widowed women also run into problems.

"If alimony is the only income, it's a little more touchy; but on occasion we have made the loan," says Aggie Angerer, branch manager, First Federal Savings, Phoenix.

She tells of women who come to her office with a chip on their shoulder.

"They say we probably won't give them the loan because they've been turned down so often," says Angerer. "We have to change their thinking."

Even single women, whose number in the ranks of homeowners swells yearly, have some difficulty getting loans.

"In the case of a single woman, we weigh the factor of her ability to meet maintenance requirements in the case of making a home — as opposed to a condominium — loan," says Greuling.

Sen. Bill Brock (R, Tenn.) asked in Senate testimony: "How many otherwise credit-worthy single men, when applying for a home loan, have ever been questioned about their carpentry, plumbing or electrical ability? The assumption that men could perform these tasks while women could not is just the sort of discrimination based on sex that we are talking about. A judgment based on the ability of either applicant of either sex to pay for necessary maintenance would be much more to the point."

ON WHAT BASIS?

Many of the solutions to the problem of discrimination lie in the careful study of the principles of underwriting. One of the more inexact sciences, lending is based on criteria established on past experience. For that reason, perhaps, new trends do not take effect quickly enough. In the woman's fast changing role in society, the obsolescence of traditional lending criteria can become particularly glaring.

Some lending criteria, in fact, have been attacked not only for being socially outmoded, but for promoting a "cobweb of myths" unsupported by research on statistical risks.

One outmoded concept is that single women will get married and stop working.

Citing U. S. Department of Labor figures and the *New York Times*, Rep. Bella Abzug (D, N. Y.) noted that "Most single women are employed. Although many of these women will eventually marry, that decision is being postponed. In 1960, 28% of all women between the ages of 20 and 24 had never been married. By 1970, this figure increased to 37%. If this woman remains single, she can expect to work longer than the average man."

Another assumption is that married women get pregnant and leave the work force.

Quoting from Census Bureau data, Abzug told the Subcommittee on Consumer Affairs of the House Banking and Currency Committee that "Women between the ages of 18 and 24 expect to have only 2.1 births. The length of time between the first and subsequent births is declining from the 1965 average span of from two and one-half to three years.

"Thus we can see that young wives are having fewer children, closer together in age. In addition, many mothers of preschoolers are staying on the job. In 1969, 44% of all mothers with children under the age of six were working."

Elaborating, Abzug said, "Well over 40% of America's families have both husband and wife working. Married women with no children are likely to be in the labor force: 72% of all childless wives between the ages of 20 and 24 and two-thirds of those between the ages of 25 and 34. Half of all married women with school-age children are in the labor force."

Testifying in Congress about the concern of lenders with family planning, Sharyn Campbell said, "If a married couple decides that one party should terminate employment to raise children and that their mortgage payments could not be supported by one salary, it seems safe to assume that they will take appropriate measures to meet or reduce expenses before the baby is born and one income is discontinued. In any event, there are many people to whom parenthood and profession are not mutually exclusive.

"Creditors must reexamine or merely disregard their assumptions about women. It is not within the proper realm of credit evaluation to determine the future life choices of virtual strangers."

Another outmoded concept is that women whose marriages have ended are poor credit risks.

"Lenders cannot justify their discrimination against divorced or separated women or widows by claiming that their incomes decline or they do not work as long as men," said Abzug.

From Labor Department statistics, she added, "Divorced women who are working at age 35 can be expected to work another 29 years. A widow working at age 35 can expect to work for another 27 years. These women work out of economic necessity. As of March 1971, 70% of all divorcees, including those who were not family heads, and 50% of all separated women were in the labor force. In fact, divorced women with pre-school children had twice the labor force participation of married women."

Witness after witness before the Congressional Joint Economic Committee testified that lenders do not seem to comprehend the important economic role played by women in many families.

Public policies and business practice are still based on the assumption that only a minority of women work outside the home and that those who do are working primarily for "pin money." Most people think a woman works for only a few years of her life to afford a little extra. However, the average time of employment is now 25 years.

Five million families in this country are headed by women, and many middle- and low-income families rely on the woman's income. Three-fourths of all the women who work have either no husband or a husband whose income is under \$7,000.

"In fact, the lower- and middle-income families most need to count the wife's income in order to enjoy the tax advantages and benefits in community stability and community identification associated with home ownership," Senator Brock told the Housing Subcommittee.

NO RELATIONSHIP

Of the few studies done in the field, not one relates a wife's income to mortgage delinquency or foreclosure risk. A study by Leon Kendall for the U. S. League, *Anatomy of the Residential Mortgage Market*, 1964, indicates that as the percentage of family income earned by the husband decreased, the likelihood of a loan being delinquent decreased slightly.

A 1970 study by John Herzog and James Earley for the National Bureau of Economic Research, New York, *Home Mortgage Delinquency and Foreclosure*, found no demonstrable relationship between marital status and mortgage loan risk.

The study showed that loans, if they are defaulted, default in the first five years of marriage, especially in the second through fifth years.

"If I were a lender, I would have to draw the conclusion from this report that I should not be so concerned with the long-term employment pattern of women but with the short-term credit-worthiness of this particular loan or mortgage applicant," says Steven M. Rohde of the Center for National Policy Review, a privately funded organization concerned with civil rights and urban problems. The center is based at Catholic University of America Law School in Washington, D. C.

Adds Bella Abzug: "It is interesting to note that beyond the proverbial three Cs — character, capacity and collateral — the lending institutions have not shown much hard data about their criteria of credit-worthiness nor have they specified what is the chief determinant of poor risk loans."

One of the big obstacles toward fair treatment of women, and especially wives, in the mortgage lending field has been the policy of government agencies.

Until 1965, the Federal Housing Administration did not count the wife's income when insuring home loans.

Then the policy was changed to what Rohde termed "a beacon of light," especially because it "takes pains not to discriminate against younger couples, where discrimination against women has generally been most severe because of the increased likelihood that the wife might get pregnant."

QUESTIONS FOR THE FIRST LADY:

1) Could you give me your personal views on god health practices that you believe or feel are essential both individually and for the maintenance of good family health?

2) How do emotional needs and emotional problems affect health in your judgment; and how do you feel they should be faced and handled?

3) At your first press conference, Mrs. Ford, you stated your interest in children -- the underprivileged and retarded. You also stated your continuing interest in the arts. Have you any plans for using the arts for underprivileged and retarded children as a means of stimulus to fulfill their emotional needs and expand their horizons? ~~xxxxxxx~~ Do you have in mind a special program for teaching the arts to these children?

4) What are some of the national health problems you would like to see attacked?

5) What are the health needs world-wide that you believe should get immediate attention?

6. In many families, meal times are battlegrounds; but in your family, they appear to be a time for communication and exchanges where differences are aired but never in a quarrelsome way. How have you achieved this?

7. What do you advise for the emotional well-being of the family as well as for physical health?

8. Have you ever had a weight problem?



MRS. FORD

Nancy

Sept. 12, 1974
6 p.m.

SCHEDULE

Saturday, Sept. 14, 1974

Luncheon organized by National Council of Negro Women

12:30 p.m. - approx. 2 p.m.

Dress: street dress

Advanceperson: p. matson

12:25 p.m. DEPART South Lawn via motorcade enroute to
National Housing Center, 15th and M Sts. NW.

You will be accompanied in your car
by Stan Scott, special assistant to the
President.

12:30 p.m. ARRIVE National Housing Center.

You will be met by Miss Dorothy
Height, president of the National
Council of Negro Women. She will
escort you inside to a holding room
in which the other head table guests
will be assembled.

Other head table guests include:

Dr. Gloria Toote, Assistant Secretary -HUD for
Equal Opportunity

Mrs. Ruth Hurd Minor, Vice President, Natl Council

Mrs. Maida Kemp, Vice President of Natl Council

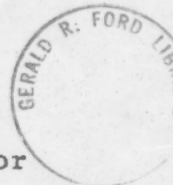
Mrs. Dorothea Tolson, Vice President of Natl Council

Dr. Mary O. Ross, President - Natl Baptist Women

Mr. Burton Wood, Natl Assoc of Home Builders official

Others in the room include Miss Ruth Sykes and Mrs.
Dorothy Duke, assistants to Miss Height.

12:35 p.m. Head table group proceeds into luncheon room.



- 2--
- 12:40 p. m. Dr. Mary O. Ross will offer the benediction and lunch will begin.
- 1:10 p. m. Miss Height will make introductions and opening remarks.
- 1:20 p. m. Miss Height will introduce Burton Wood, who will welcome guests to his organization's building.
- 1:22 p. m. Miss Height will introduce Dr. Toote for remarks.
- 1:27 p. m. Miss Height will introduce Mrs. Ford for remarks.
- 1:30 p. m. Miss Height will conclude the luncheon and invite guests to meet Mrs. Ford in a receiving line.
- 1:45 p. m. DEPART National Housing Center enroute South Lawn of White House.
- 1:50 p. m. ARRIVE South grounds of White House.

Note: There will be press coverage of your arrival, the luncheon and departure. The brief period in which you meet the head table guests will be private.

BACKGROUND on Natl Council of Negro Women event

This group represents the top women's volunteer organizations in the country -- everything from the General Federation of Women's Clubs to the American Nurses Association to church groups and sororities.

There will be from 100-125 women, predominantly black. Most are presidents or top executive officers of their groups. Their age range is 20 - 80, but most are in 40s and 50s.

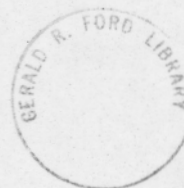
They are meeting for two days to discuss primarily womens problems in housing -- discrimination, etc -- but they are also touching on related problems of food, credit, etc.

You may know that this invitation resulted from the President's contact with Dorothy Height, president of the Natl Council, when he dedicated the Mary McLeod Bethune Memorial in Lincoln Square this spring. MMB was the founder of the Natl Council and a strong figure in black history -- this is her Memorial Year, and it may come up in conversation. Miss Height will be sitting next to you at the luncheon and greeting you upon arrival.

On your other side will be Dr. Gloria Toote, a Republican and the highest black woman in government. She is assistant secretary at HUD for equal opportunities and has been a friend of this administration.

* This is the first time a conference like this has ever been held -- first time this magnitude.

The luncheon will be held in the new headquarters building of the National Association of Home Builders -- the first time an outside group has used it.



SUGGESTIONS for remarks

This is not a formal speech situation, and a few brief words will be very appropriate. The only thing I might mention is the group's aversion to the subject of "voluntarism" as such. Although they represent groups that undertake many worthy projects on a volunteer basis, the word "volunteer" has apparently become somewhat of a dirty word in that many black women feel they have been taken advantage of in a volunteer capacity.

I would suggest something along these lines...

- commending individuals for the work each of them do
 - stressing how much good these same individuals do in a united, group effort such as this ... and how dependent progress in this country is on people like them.
- (Stan Scott specifically suggested commending Gloria Toote if possible)

For example ...

First of all, I have to say how impressed I am by the work all of you do as individuals. Each of you here has a very important sphere of influence, has an important affect in providing leadership in your area, and other areas that touch it. The president of the National Council, Dorothy Height, and the national reputation she has attained ... Dr. Gloria Toote and the outstanding work she has done in her job at HUD. There are many ... As individuals, you have much to be proud of.

But perhaps the most important thing about your conference is the fact that all of you here are emphasizing the idea of unity of women -- that you are concentrating on combining your abilities and your power. You are making it your responsibility to turn outside your smaller areas of interest and concentrate on some of these broader problems that affect all of us as women.

This is the only way real progress occurs in our country. I am grateful for what you are doing and support you. And my husband, who was very impressed with the idea and leadership of your two-day conference, sends his support as well.

Thank you for asking me to be a part.

MRS. FORD

Carolyn

Sept. 12, 1974
6 p.m.

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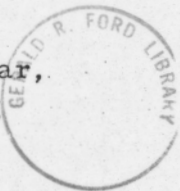
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The luncheon will be held in the new headquarters building of the National Association of Home Builders -- the first time an outside group has used it.



SUGGESTIONS for remarks

This is not a formal speech situation, and a few brief words will be very appropriate. The only thing I might mention is the group's aversion to the subject of "voluntarism" as such. Although they represent groups that undertake many worthy projects on a volunteer basis, the word "volunteer" has apparently become somewhat of a dirty word in that many black women feel they have been taken advantage of in a volunteer capacity.

I would suggest something along these lines...

- commending individuals for the work each of them do
 - stressing how much good these same individuals do in a united, group effort such as this ... and how dependent progress in this country is on people like them.
- (Stan Scott specifically suggested commending Gloria Toote if possible)

For example ...

First of all, I have to say how impressed I am by the work all of you do as individuals. Each of you here has a very important sphere of influence, has an important affect in providing leadership in your area, and other areas that touch it. The president of the National Council, Dorothy Height, and the national reputation she has attained ... Dr. Gloria Toote and the outstanding work she has done in her job at HUD. There are many ... As individuals, you have much to be proud of.

But perhaps the most important thing about your conference is the fact that all of you here are emphasizing the idea of unity of women -- that you are concentrating on combining your abilities and your power. You are making it your responsibility to turn outside your smaller areas of interest and concentrate on some of these broader problems that affect all of us as women.

This is the only way real progress occurs in our country. I am grateful for what you are doing and support you. And my husband, who was very impressed with the idea and leadership of your two-day conference, sends his support as well.

Thank you for asking me to be a part.