

INITIATION AND ESTABLISHMENT
OF AN INNER CITY
COMMUNITY ECONOMIC DEVELOPMENT
CO-OPERATIVE

(c) Copyright by Lawrence Deane 1988

A Practicum submitted to the
Faculty of Graduate Studies of the
University of Manitoba
in partial fulfillment of the requirements
for the degree of
MASTER OF SOCIAL WORK

Permission has been granted to the National Library of Canada to microfilm this thesis and to lend or sell copies of the film.

The author (copyright owner) has reserved other publication rights, and neither the thesis nor extensive extracts from it may be printed or otherwise reproduced without his/her written permission.

L'autorisation a été accordée à la Bibliothèque nationale du Canada de microfilmer cette thèse et de prêter ou de vendre des exemplaires du film.

L'auteur (titulaire du droit d'auteur) se réserve les autres droits de publication; ni la thèse ni de longs extraits de celle-ci ne doivent être imprimés ou autrement reproduits sans son autorisation écrite.

ISBN 0-315-47833-0

INITIATION AND ESTABLISHMENT OF AN INNER CITY
COMMUNITY ECONOMIC DEVELOPMENT CO-OPERATIVE

BY

LAWRENCE DEANE

A practicum submitted to the Faculty of Graduate Studies
of the University of Manitoba in partial fulfillment of the
requirements of the degree of

MASTER OF SOCIAL WORK

© 1988

Permission has been granted to the LIBRARY OF THE UNIVERSITY
OF MANITOBA to lend or sell copies of this practicum, to
the NATIONAL LIBRARY OF CANADA to microfilm this practicum
and to lend or sell copies of the film, and UNIVERSITY MICRO-
FILMS to publish an abstract of this practicum.

The author reserves other publication rights, and neither
the practicum nor extensive extracts from it may be printed
or otherwise reproduced without the author's permission.

ACKNOWLEDGEMENTS

I wish to thank a number of people whose support, encouragement, and interest in this practicum have been invaluable in helping to bring it to completion.

I would like to thank my committee, Professor Pete Hudson, Dr. Jesse Vorst, and Professor Grant Reid for their interest and helpful suggestions and for their availability to me in accomodating my many time constraints. I am especially grateful to my principal advisor Professor Grant Reid whose friendship and support were constant and extended well beyond the requirements of this practicum.

I would also like to express my appreciation for the members of the SUDS Centre Co-operative whose hard work and capable commitment were indispensable to the success of the project and whose friendship I have enjoyed throughout this practicum.

Finally, I am indebted to my wife, Susie, and my daughters, Sarah and Leah, who sacrificed a great deal to allow me to complete this work. They shared in the struggles and celebrated the successes and their support has been invaluable through every stage of this undertaking.

ABSTRACT

This practicum took place in an inner city declining area where there is a high incidence of poverty and its related problems. The practicum attempted to organize residents in this neighbourhood to form a co-operative that had potential to provide learning experiences, employment opportunities, and economic benefits for its members. The focus of this effort was to be the planning and operation of a nonprofit community laundromat.

The residents succeeded in forming the co-operative and in generating funding for the project. A local person was trained in management and a laundromat was planned. The project moved beyond the demonstration phase to the designing of a self-sufficient, locally controlled facility.

The practicum provided significant learning for participants in the program. This in turn raised their levels of confidence and self-esteem. The laundromat showed potential of becoming economically viable.

TABLE OF CONTENTS

Acknowledgements	i
Abstract	ii
Table of Contents	iii
1. INTRODUCTION	1
2. LITERATURE REVIEW	6
Neighbourhoods As a Context for Intervention	6
Inner City Decline	12
Interventive Strategies	16
Resident Participation	17
Economic Needs and Strategies	23
Employment Development	34
Co-operatives	38
Conclusion	45
3. INTERVENTION	
Objectives	49
Client Problems - Inner City Decline	52
Clients	62
Setting	63
Personnel	64
Procedures	66

4. EVALUATION

Criteria for Evaluation	104
Evaluation Results	116
Attainment of Learning Goals	137
Evaluative Conclusion	144

REFERENCES	158
------------	-----

APPENDIX A - Neighbourhood Survey	165
APPENDIX B - Budget Projections	168
APPENDIX C - Change Tables for Budget Variables	177
APPENDIX D - Interview Schedule for Co-op Members	184
APPENDIX E - Laundromat Floor Plan	187

INTRODUCTION

The SUDS* Centre Co-operative project was an endeavour to form a neighbourhood organization that could pursue a number of economic, educational, and personal empowerment objectives in an inner city deprived area. This was conceived as a response to conditions of poverty and urban decline that were prevalent in the neighbourhood.

The SUDS program sought, within the limits of a new initiative, to take into account the multiple dimensions of poverty that characterize a declining urban area. The project pursued a number of objectives within a comprehensive model of social and economic development. One such objective, however, tended to be articulated more frequently by participants in the program and to be given more importance than any of the others. This priority was that the project should allow neighbourhood residents to exert greater control over the resources and affairs of their local community, to acquire skills that were accorded respect in society at large, and by their own efforts to bring benefits and increased prosperity to their community. This objective could be summed up in the concept of personal and community empowerment.

* Because the name SUDS was already in use as a trade name elsewhere in Manitoba the organization was required to make this into an acronym. The phrase that was chosen was "Standing Up to Dirt and Stains".

In community development efforts in the past such empowerment was expected to emerge as a product of the mere process of organizing (Ross, 1967), or from a series of confrontations with existing powers (Moynihan, 1970; Williams, 1985), or from cognitive and attitudinal changes that were to produce corresponding changes in the participants' behavior (Rein, 1970; Khinduka, 1975). The SUDS project took a different approach to empowerment in that this result was expected from a change in the objective circumstances of participants.

These changes were primarily to involve a transfer of new resources to the community. These resources would be of a number of types including new knowledge and skills, added funding and capital goods, and a mediating structure that could act as a liaison between the community and public and private agencies.

With respect to new knowledge and skills, the entire co-op experiment was to serve as a vehicle for learning for neighbourhood residents. Participants were to learn organizational procedures through their membership in the co-op and their participation on the board of directors, they were to gain familiarity with the processes of small business planning and management, and they were to gain exposure to the various programs and resources that were available from public sources. Some co-op members were to be

trained in specific job skills that are in high demand in employment markets. The project as a whole was to have demonstration effects in the neighbourhood in which local people provided successful examples of organizational formation, job-holding, business planning and management, and control of local affairs. Such examples were expected to put to rest familiar myths that low income persons are incapable of learning such activities.

A second area in which the project endeavoured to provide empowerment was in the transfer of new material resources to the community. Initially these would take the form of funding from public and private sources. Subsequently, these funds would be invested in revenue-generating means of production and service provision. These locally-controlled capital investments could provide the residents with a number of valuable economic benefits. Such benefits would include improved consumer services at reduced costs, retention of local income for greater circulation within the neighbourhood, and increased locally controlled equity that could be used to lever further funds for more investment. Another important aspect of this capacity to generate revenue would be to free the organization from continued dependance upon external sources for its operating funds and for its survival. This transfer of material resources to the residents would have empowering effects in that control of local services in a small and depleted

economy is an important aspect of community self-determination. Ownership and management of such services is also a significant measure of respectability and competence in our culture.

A final resource for empowerment that was provided by this project was the organization itself. This gave the community a mediating structure that could stand between the neighbourhood and external agencies. Many of the resources available through these agencies such as program funds, technical assistance, and private financing, can often be accessed only by application from an organized and credible community entity. Neighbourhoods that have no such organizations to act on their behalf may never receive resources to which they would be otherwise entitled. A mediating structure that is responsive to the needs of residents, and has developed a record for able management and accountability to funders, can be a valuable new asset in a community.

It was these changes in the objective circumstances of area residents that were expected to bring about internal changes in attitudes and self-appraisals. As participants found themselves exercising knowledge and skills that they had not previously possessed, as they experienced their own efficacy in planning and implementing a project, and as they acquired resources that the

community had not owned previously, only then could the residents begin to alter their views of their place in society and their own personal abilities. It would be external evidences such as these that would provide the basis for participants to repudiate internalized social stereotypes to the effect that low income persons are to be blamed for their economic circumstances, or that poverty is an outward symptom of some inner personal defects in poor people.

The SUDS project thus had educational, economic, and therapeutic objectives. While the co-op began to address only a few of the many needs that afflict an inner city deprived area, the project did seek to take into account the multidimensional nature of poverty and the need for comprehensive approaches to its redress.

Much more will be needed in this locality than the initial endeavours of this experiment. Co-op organizers were hopeful that the project may serve as a prototype that could provide lessons, resources, encouragement and perhaps an organizational base for a series of community-based economic and social initiatives. The new skills acquired, the new capital invested, the new access to resources, and the new confidence gained might provide a basis for residents to begin to build a network of self-help initiatives aimed at the reversal of a wide array of economic and social problems that currently prevail in this area.

LITERATURE REVIEW

Neighbourhood As a Context for Intervention

One of the few areas of agreement among theorists who concern themselves with the concepts of "neighbourhood" and "community" is that there is no consensus on the definition of these terms.

Poplin (1972) calls community a sociological "omnibus word". Downs (1981), Hallman (1984), Kramer and Specht (1975), and Williams (1985), all cite the abundance of approaches to analysis of this concept.

Definitional problems also arise when efforts are made to determine the boundaries and characteristics of existing neighbourhoods. Each proponent tends to mark out a locality in the manner most appropriate to their own discipline. Neighbourhoods as defined by city planners may not necessarily coincide with those described by officials of the local school. Even the inhabitants may disagree as to where their territory ends and the next neighbourhood begins.

Hallman (1984) describes how the National Council on Neighbourhoods struggled with this problem and eventually concluded

"in the last analysis, each neighbourhood is what the inhabitants think it is. The only genuinely accurate delineation of neighbourhood is done by the people who live there, retire there, and take pride in themselves as well as their community."

The process of defining neighbourhoods by consulting the inhabitants was carried out in Cincinnati in 1970. Anthony Downs (1981) analyses the diversity of results that emerged from this exercise. Residents identified forty-four distinct localities. Some were almost entirely residential while others were mixed commercial, residential, and industrial. Populations averaged about 10,000 persons but ranged from 819 to 28,794. Downs concludes that neighbourhoods differ in almost all measurable characteristics from one city to another and within a single city. The National Council on Neighbourhoods stated that

"there is no standard set of characteristics that make a neighbourhood; there is no single description accurate for all policymaking purposes."

Just as abstract and empirical definitions of

neighbourhoods are difficult to achieve, so also are explanatory theories. Kramer and Specht (1975) observe that

"it is generally acknowledged... that there is no community theory in the sense of a series of interrelated propositions that explain and predict community behaviour"

What remains for an analyst or community organizer, then, in terms of a theoretical basis for action are various fascimilies for theory such as typologies, frameworks, and "sensitizing concepts". These alert the worker to the apparently critical nature of certain variables within communities. Thus Hallman (1984) makes use of five overlapping frameworks within which to conceptualize the needs and strengths of a locality. A neighbourhood can be seen as a personal arena, a social community, a physical place, a political unit, and as a little economy. Each may form an action system for community change. Roland Warren (1975) outlines five major functions that a neighbourhood may perform for its inhabitants. These are

- production-distribution-consumption.
- socialization.
- social control.
- social participation.
- mutual support.

These are just two of the numerous approaches that are available. Each draws attention to features of the neighbourhood that the theorist finds to be important.

The choice of a framework for community analysis is therefore largely an arbitrary and eclectic process. Kramer and Specht (1975) suggest that the choice of a model will depend upon the nature of the mandate of the sponsoring organization, the goals and values of the organizer, and the character of action systems. Community development practice has evolved its own approaches to needs identification and these will be discussed in a later section of this report.

Perhaps a major source of the difficulty in defining a community lies in the high degree of complexity that this concept entails. Poplin (1972) argues that in the hierarchy that begins with the two-person group and ends with national societies, the community emerges as the first subsystem which can potentially meet the full range of human physiological, psychological, and social needs. He quotes Robert McIver's observation that "the mark of a community is that one's life may be lived wholly within it."

It may be this ecological completeness of communities, combined with their limited and therefore manageable size, that makes them an appealing context for social and economic intervention. Virtually all social dimensions that are amenable to change can be found within

such a unit. Loxley (1986) and Vietorisz and Harrison (1970) compare the economy of a local community to that of a nation state. They borrow economic development strategies that were devised for underdeveloped countries and apply them to deprived communities. Milton Kotler (1972) views a community as a political entity and argues that neighbourhoods should become the fundamental unit of governance in society. Morris and Hess (1975) take this view even further and advocate that neighbourhoods move toward complete economic and political self-sufficiency.

Thus a neighbourhood is a highly complex social unit in which there is a measure of shared experience and a perception of territorial boundaries. Its complexity makes it a context in which a wide variety of interventions can be undertaken. The linkages among inhabitants and the territorial limits suggest that the effects of an intervention can be disseminated relatively easily throughout the population. More importantly, however, this limited size and linkage means that those who wish to participate in setting the direction for neighbourhood development can do so in a manner that is effective and meaningful. Finally, this manageable scale means that the level of resources that will be required to bring about community change will be such that a local organization can hope to acquire them and they can learn to manage and direct their allocation appropriately.

This is the rationale that guided the SUDS Centre Co-operative in its choice of a neighbourhood as a context for intervention. The area provided an action system in which there was a wide range of avenues for the pursuit of social and economic development. The population was small enough to be able to witness the results of the project and to identify themselves with the participants. The locality provided a suitable laboratory for experiential learning and personal change.

A fundamental assumption which lay behind the SUDS program was that self-help and participatory elements of development are indispensable for the individuals involved to become self-initiating subjects of their own affairs, rather than simply passive recipients of various forms of public assistance.

If this process is to occur then it is important for the programs involved to have wide scope to address the full range of dimensions that impinge upon the lives of residents. At the same time it is important for the process to begin on a scale with which the participants feel that they can cope and in a context with which they are familiar. The local community provides an ideal context for the implementation of just such processes.

Inner City Decline

Anthony Downs (1981) refers to neighbourhood deterioration as a necessity given the economic and political climate that prevails in our society. He observes that

"Poor urban households must live somewhere. Many can afford only older units that have deteriorated enough to substantially reduce the cost of occupying them."

He points out further that

"all espouse the myth that deterioration could be completely eliminated if everyone would try hard enough. That would in fact be true if non poor households were willing to pay the public subsidy costs of helping the poorest households occupy housing that met middle income standards. But up to now officials ... have been unwilling to accept such costs - probably because their constituents have been unwilling to pay them."

According to Downs (1981) four conditions interact to make this deterioration necessary. These are (1) poverty among a sizeable minority of urban households (2) local regulations requiring housing standards too costly for these households to pay (3) the unwillingness of the non-poor majority to pay the substantial costs of subsidizing poor households to meet these standards and (4) the desire of different socio-economic groups to live in neighbourhoods populated mainly by people like themselves.

A typical pattern in urban areas is for housing deterioration to occur in and around the historic centre of a city. This is the area in which the oldest housing and infrastructure is usually located. As the housing stock and services begin to wear out residents face choices as to whether to upgrade their present dwellings or to move to newer and better homes. These choices are never purely individual matters since the value of property and housing is strongly affected by the condition of the properties that surround them and by the overall desirability of the neighbourhoods. Investment and maintenance decisions may be largely nullified by the negative external effects of being located in a deteriorating neighbourhood. These may depress local housing prices inspite of individual improvements, and they may also reduce the satisfaction with, and the desirability of residence in the area. Therefore those inner city residents who have economic options tend to move to new localities and this has created a pattern has been repeated in a large number of North American cities. Their central cores have fallen into decline while rapid growth has occurred on their outer peripheries.

McLemore, Aass, and Kolheifer (1975) identify the most important measures of urban decline. These are

- continuing loss of population, particularly the economically mobile, leaving an increasing concentration of low income people.

- an exodus of families with a corresponding increase in the per centage of non-family households.
- worsening housing and environmental conditions
- property values which are increasing at a much slower rate than the metro average, or in some cases declining.
- lack of community organizations, and a corresponding inability to deal with the area's problems.
- often an increasing proportion of tenants and non-resident ownership.

Theories as to the causes of urban decline are manifold. Bradbury, Downs, and Small, (1982) outline thirty-seven such hypotheses which are grouped into seven major categories. Some of these theories have found strong empirical support while others have gained little or no empirical substantiation (Bradbury, et al, 1982).

There is widespread agreement, however, that inner city decline is tied closely to the age and condition of neighbourhood housing stock, and with the inability of the private housing market to allocate resources efficiently (Bradbury, et al, 1982; Durr, 1971; Harrison, 1974; Hunter, 1983; McLemore,et al, 1974; McKee,et al, 1979).

Most new housing is constructed in suburban areas of cities. The availability of cheap land, new services, more spacious allotments, and the collective indirect benefits of entirely new neighbourhoods make these areas more desirable for housing development than older districts. (Durr, 1971; Heilburn, 1974; Netzer, 1974; Schreiber, et al, 1971). Those who can afford to move to these areas are attracted away by these benefits, leaving existing stock to be occupied by those who are less well-off. As cities grow outward, core area housing tends to pass downward through the economic strata of the population. This is referred to as the "filter process", or the "trickle-down" theory of housing (Bradbury, et al, 1982; Heilburn, 1974; Hunter, 1983).

Eventually the stock reaches a threshold where owner-occupiers no longer have the incomes to be able to afford to make major repairs. Rents commanded by the structures are no longer high enough to induce landlords to perform proper maintenance. Such neglect rapidly accelerates the pace of deterioration (Heilburn, 1974).

This rapid decline spurs further out-migration. Finally the inhabitants who are left are the poorest segment of the city's population. They are joined by new immigrants who require low cost rental accommodation and who tend to settle close to others of their ethnic group (Kuz, et al,

1979). In this way concentrations of poverty and ethnic minorities occur in geographic areas and the social problems which accompany poverty are also intensified geographically. These problems become identified in popular thinking with the ethnic groups of the neighbourhoods and negative racial stereotypes are promoted. This leads to further isolation and the resulting situation is referred to as ghettoization (Durr, 1971; Harrison, 1974; Heilburn, 1974).

This pattern clearly pertains to the Burrows-Salter area where the SUDS Centre Co-operative was located. The evidence for this conclusion is set out more thoroughly in the Intervention section of this report, but the theoretical background of urban decline forms an important tool of analysis in understanding the concentration of poverty in this area and the market forces that may make reversal of such a trend a difficult and complex undertaking.

Interventive Strategies

It is in areas of chronic poverty and decline such as Burrows-Salter that many experimental efforts in community development (CD) and community-based economic development (CED) have been attempted. (Harrison, 1974; Lotz, 1977; Marris and Rein, 1972; Moynihan, 1970)

A wide variety of methodologies are included under expressions such as CD and CED. As Loxley (1986) points out, these terms are seldom clearly defined. Some identifiable trends are nevertheless discernable in projects of this type, and three of these have been found to be relevant to Burrows-Salter and the SUDS Centre Co-operative. These include resident participation, economic development, and skill training and employment creation. These will be discussed in detail below.

Resident Participation

Edmund Burke (1975) describes five rationales and strategies for promoting participation in community development efforts. He refers to these as education-therapy, behavioural change, staff-supplement, co-optation, and community power strategies. Sumati Dubey (1970, pp.502-510) discusses four very similar approaches and adds to the list a method she refers to as "overcoming program irrelevance". Three of these were important in the SUDS Centre project. These were overcoming program irrelevance, education-therapy, and community power strategies.

Program Irrelevance

In its beginnings during British colonial period, community development was an almost purely economic or educative endeavour (Brokensha & Hodge, 1969; Lotz, 1977).

Much of this work was later criticised as being insensitive to local social, cultural, and political concerns. Outsiders were seldom able to identify needs and issues that had perceived relevance for those who were meant to benefit from the programs. As Dubey (1970) argues, these externally devised programs tended to be

"insufficient, inappropriate, fragmented, and unsuitable to the lifestyle of the poor, especially minority groups".

These deficiencies gave rise to a method in CD in which project planners sought insights, advice, and active involvement from the recipients of programs.

This concern for consultation eventually received such emphasis in community development that the methodology itself was elevated to the status of a goal (Ross, 1967). Community development became a process of eliciting identification of the collective "felt needs" of residents, and non-directively facilitating community planning and action to address these needs. (Batten, 1967; Brokensha & Hodge, 1969; Lotz, 1977; Ross, 1967).

This approach in turn has been criticised as a "soft" strategy for social change. It focusses on micro-level community issues rather than on macro-level exploitive economic and political structures (Kramer, 1975). Khinduka

(1968) argues that this gives the method a "latent propensity for delaying structural change"

Loxley (1986) points out that reliance on the "felt needs" of residents as a means for goal identification in CD may fail to take into account the fact that circumstances of deprivation often limit the knowledge of possibilities among the poor. Frequently in deprived communities very basic needs such as proper nutrition, which are necessary to survival, are not felt to be needs at all.

An approach which can overcome the irrelevance of externally-devised solutions while at the same time can accommodate the need for technical expertise would be one in which CD workers take an activist role, but also one in which all decisions and actions are subject to community discussion and veto. This could allow for maximum effectiveness in the selection of targets while at the same time result in durable solutions that are rooted in authentic community concerns and action. This blend of consultation and intervention was attempted in the SUDS Centre project.

Education-Therapy

The education-therapy rationale described by Burke (1975) and Dubey (1970) is an approach in which

participation of the poor is used as a means to overcome feelings of social disengagement, apathy, and powerlessness. This rationale was prominent in many of the War on Poverty programs such as Mobilization For Youth and the Community Action Programs (Rein, 1968; Marris & Rein, 1972; Moynihan, 1970)

A review of the research literature by Rothman (1974) indicates that

"low income persons have a low sense of efficacy and an attitude of powerlessness. They tend to see their low status as the result of strong external forces over which they have no control."

Other studies (Rothman, 1974) have found that participation by low income people in voluntary organizations can bring about increased tolerance of divergent attitudes, more positive self-images, and reduced feelings of powerlessness.

Jonassen (1974, p.53) argues that

"through participation in voluntary organizations a person can learn that it is proper and effective for him (or her) also to have opinions on a great variety of matters and for him (or her) to participate in decision-making."

It is important to recognize that while apathy and feelings of powerlessness may be more prevalent among the poor than among the general population, this does not warrant the conclusion that such feelings are causes of

poverty per se. Neither the fact nor the direction of causation have been demonstrated from the largely correlational data which make up these findings (Rein, 1968).

Some have suggested that feelings of apathy may have survival value for the poor in protecting them from repeated experiences of defeat and discouragement. In a situation where possibilities for economic advancement are few a sense of apathy may serve to conserve energy for matters of survival and a sense of powerlessness may constitute an appropriate response to reality (MacDonald, 1973; Schneiderman, 1964; Schorr, 1964).

The Special Senate Committee on Poverty (Canada, 1977) agreed with the Vanier Institute of the Family that

"the involuntary exclusion (of the poor from the main stream of society) arises, not from the characteristics of the poor themselves, but from the fact that in our society there is pervasive discrimination against low income people.

While the SUDS program sought insight, advice, and active participation from local residents as an educative and therapeutic experience, there were no assumptions underlying this strategy (as there were in early CD projects) that these benefits would form a basic "solution" to poverty. They were simply seen as outcomes that would be valuable in themselves.

Community Power

Dubey (1970) argues that participation of the poor is important not only for the reduction of feelings of powerlessness, but also for the actual redistribution of power. She cites Dahl and Rossi who outline various bases of power such as knowledge, social standing, physical resources, control over money and credit, and control over jobs and information. Dubey (1970) argues that the inability of the poor to enter into successful negotiations with powerful persons and organizations is due mainly to their lack of necessary resources such as expert knowledge, organizational skills, and coercive power.

An intervention that attempts to deliver not only economic benefits in the form of reduced costs of services to residents but also actual control over resources, assets, and organizational structures, must make use of participatory processes that will impart the detailed familiarization necessary to make such control feasible.

These strategies form a three-fold argument for the necessity of resident participation in the SUDS Centre Co-operative project. They were the rationale for its inclusion in the program.

Economic Needs and Strategies

Michael Williams (1985) identifies the primary feature of declining areas as capital-deficiency.

"Havenot neighbourhoods represent the desertion of capital. Deteriorating homes, vacant businesses, unkempt public spaces all shout silently that they are starved for capital."

Milton Kotler (1971) identifies a related dimension.

"The important features of a poor neighbourhood are, first, the discrepancy between the aggregate expendable income of the neighbourhood and the paltry level of its commerce and, second, the discrepancy between the considerable tax revenue the neighbourhood generates and the low level of benefits it receives in public services and welfare. In both cases, the neighbourhood exports its income."

These analyses suggest that economic strategies can be pursued in declining areas in the form of investment, or reinvestment, in local means of production or in the means of service provision. Such strategies may provide increased income for local residents, increased or improved services to the neighbourhood, and to the extent that income leakages can be closed off, there may be multiplier effects of retained income in the local economy. Neighbourhood investment may also lead to external economies of agglomeration if improved circumstances make neighbourhoods more attractive for other investors. Finally there may be favourable social and psychological effects if demonstrations of success in business and job-holding encourage others in the locality to emulate the pattern.

Combined with educative and counselling activities and technical assistance, investment projects can serve as vehicles for skill development and employment creation (Harrison & Vietorisz, 1970; 1974; Heilburn, 1974; Loxley, 1986; Mayer, 1984; Williams, 1985).

Loxley (1986) has suggested that an economic strategy should involve decisions related to the following areas:

- the ownership of capital and control over economic decision-making.
- the direction of investment and choice of products and markets.
- scale and technology of production and market size.
- the participation of women in economic activities.

One might also add to this list decisions related to

- the acquisition of new skills by individuals and of new competencies by organizations and communities.

Ghetto development strategies in the U.S. have sought to encourage corporations to establish "branch plants" in declining areas through tax incentives and relaxed regulatory restrictions. The expectation was that these plants would bring new jobs to inner city residents. The jobs provided by this approach have tended, however, to

be either high technology positions for which few inner city residents were qualified (Williams, 1985), or low level positions that provided little skill development and did little to raise local income levels (Harrison, 1974). Because business location decisions are related more to the availability of start-up capital, the quality of infrastructure, police and fire protection, and the availability of skilled labour pools, rather than to tax incentives, the choice of products and companies involved in such programs has been limited (Williams, 1985). Local residents have had few opportunities to influence, much less to control, the nature of external economies or diseconomies that were introduced to the neighbourhoods by these plants.

This experience has underscored the need for community-based decisions related to investment strategies and for communal ownership and control of capital.

Another approach has involved making investment capital available to local individual entrepreneurs in poor areas. (Bostrom, 1984; Heilburn, 1974; Stevens, 1982; Williams, 1985). This approach assumes the availability of local individuals with entrepreneurial skills and the knowledge and confidence to assume business risks under conditions which may be more adverse than the norm. Such entrepreneurs are usually in short supply in impoverished areas. Capitalization programs such as these in Northern

Manitoba and in the core area of Winnipeg have resulted in nearly half the loans being written off because they did not make technical assistance and management supports available to recipients (Bostrom, 1984; Stevens, 1982). These experiences suggest that technical assistance is required to ensure that projects survive beyond the initial investment stage.

Neil S. Mayer (1984) evaluated 99 neighbourhood development organizations that received grants from the U.S. federal government. Michael Williams (1985) cites studies of seven successful neighbourhood development projects in New York City. Both studies identified similar sets of factors that were seen as fundamental to project success. These were presented as three necessary pre-conditions. First, neighbourhood groups had to be involved from the outset as the agendas were set and project foci were narrowed. Second, there had to be an "intermediate organization" that acted as an advocate for the neighbourhood and provided technical assistance in such areas as zoning, financing, proposal-writing and facilitation of organizational procedures for uniting participants. A third pre-condition was money. Front-end capital was found to be "basic to success" so that communities were able to invest, and they were not preoccupied with fund-raising in the midst of learning to implement their programs.

Thus capital was not the only ingredient that was necessary in development. Widespread participation in decisions concerning the direction of investment, technical supports, and experiential learning processes have also frequently been necessary to carry development beyond its early stages. The SUDS program sought to appropriate these lessons of experience and to include these factors in its program.

Loxley (1986) cites several reasons that are prevalent in the literature for preferring communal ownership to private ownership of investment vehicles. Some authors have an aversion to the exploitation of one section of society by another that is implied in the capital/labour relationship, and therefore oppose private enterprise of any but the owner-run, single proprietor, or family type. Some argue that deprived communities are the result, in spatial terms, of the pursuit of profit as the main economic motivator in our society. Another consideration is the fact that a key feature of community development projects is the pursuit of social goals and resident participation. More is involved in participation than mere legal property rights, but many argue that communal ownership is a necessary, if not a sufficient condition for such participation to be meaningful.

Beyond these areas of ownership of capital, control over decision-making, and the need for technical assistance, Loxley (1986) has argued that key decisions in an economic strategy involve the choice of product and direction of investment. In this area Loxley (1986) outlines six common strategies. These are:

- Subsistence.
- Welfare / migration.
- Government services.
- Export promotion.
- Import substitution.
- Convergence or Self-reliance.

Subsistence is a local self-sufficiency approach. Local needs are provided for by local production, but there are no market exchanges or monetary transactions in this approach. Subsistence strategies are useful where resources such as land and wildlife are abundant. While the significance of non-monetary transactions is not often recognised in contemporary society, many argue that this "informal economy" forms a significant component of many community economies (Ross & Usher, 1986). This approach is rarely advocated as a total strategy for development because many goods are available only in the money economy and the sale of goods in that economy is necessary to generate purchasing power.

Welfare and migration policies are seldom deliberate strategies for development, but rather they describe a situation in many depressed areas where policies for promoting greater investment are not being applied. These communities are usually characterized by low levels of economic activity and high unemployment. Those who are unable to find jobs locally are encouraged to migrate to areas where employment prospects are greater. Those who are immobile are maintained in the locality by welfare payments.

Government services strategies involve investment by the state in local infrastructural elements such as water supply, health, education, and transportation. The advantages of such an approach are that the community acquires new facilities. The disadvantages, in Loxley's view (1986), are that the community has little input into decisions as to what services are provided and when they will be received. Jobs created for community members by these projects tend to be short-term and are often available only in the construction phase. Professional staff for these services are frequently imported rather than trained locally.

Export promotion strategies aim at finding markets outside the community for locally-produced goods. Larger markets enable the community to earn larger profits and

theoretically to use more efficient production methods. Earnings from exports are to be used in turn to buy consumption and investment goods from outside the community. It is usually assumed that the economy will diversify around this export base.

Critics of export promotion argue that historically this diversification frequently fails to occur. Often intermediate and capital goods for production processes are import items, and there is little impetus for local production of these to develop. Moreover productive capacity is geared to meeting market needs outside the community so that local production of consumer goods also frequently fails to appear. In this way the area remains dependant on imports of capital items as well as consumer goods.

Another approach has been suggested for areas such as the Dene territory in which access to non-renewable resources could be rented or sold and the profits used to develop those sectors of the economy to which the Dene have been attached historically.

Of particular relevance to the SUDS Co-operative are import substitution strategies and convergence or self-reliance approaches. Import substitution seeks to expand the local economy by producing goods or providing services

that were previously purchased from outside the community. The main advantage to import substitution is that a ready-made market exists for the products. The market is known and quantifiable and there is a firm base for planning. Loxley (1986) argues that import substitution can provide communities with higher incomes, more employment, and enhanced labour market skills. A complete import substitution strategy would involve replacement not only of consumer goods with locally produced substitutes, but also imported capital with self-financing or interest-free grants, and imported management with individuals who are trained locally. This is so that income does not continue to "leak out" of the community in the form of interest payments on bank loans and on salaries paid to professionals.

The primary weakness of import substitution approaches is that they are based on and limited to meeting the existing pattern and level of demand in communities. Such demand patterns may be a reflection of existing income distribution and class structures that may not be acceptable to residents. An alternative economic strategy may initially promote a more equitable distribution of income and this in turn may lead to a different level or pattern of demand in the community. Moreover the existing pattern of demand in the community may not be adequately supplying the basic needs of the population in such areas as housing,

public health, nutrition and education. A system of substitution that comprehensively directs locally owned production and service provision to the meeting of prioritized local basic needs could be referred to as a self-reliance strategy, or a strategy of convergence of local production to meet local basic need.

These dimensions of a general economic strategy, and the specific characteristics of import substitution and convergence approaches, were the considerations that informed the strategic planning of the SUDS Centre Co-operative laundromat.

The structure of the co-op and the values that it espoused gave local residents an opportunity to participate in the economic decision-making and in the collective ownership of the organization's capital. The decision to invest in a laundry service, as opposed to some other area of need was one that was made by the local residents in consultation with project facilitators. The demand for this service was already evident in the community. Local ownership of the service meant that the facility became an example of import substitution for this locality. Since laundry service could be seen as a basic need this strategy could also qualify as an initial endeavour in convergence approach to development.

The SUDS Co-op made technical assistance available to the residents so that they could gradually learn to administer their own program. This was a central role that the student was to fulfill in the project. The program sought interest-free sources of capital funds rather than bank loans, and local individuals were trained in management skills so that new leakages of community income were not created as a result of this program. Finally the project gave substantial attention to the participation of women in its economic agenda. A women's support group was the original context in which the idea for this program had germinated. It was seen as an intervention that was specifically designed to meet the needs of women, especially single parents, and provision of a children's area in the facility was an attempt to provide some support to this group. The project took a non-traditional approach to women's work in that it trained members in occupational skills that are not usually attributed to females. Examples of this are found in the fact that five of the six founding board members were women, and the management trainee was female.

In as many areas as possible, therefore, the SUDS Co-op project sought to give due consideration to the matrix of components that have been found to be important in a comprehensive model for development. In most instances these insights were found to be beneficial to the program.

Employment Development

Something of a consensus appears to be growing between local initiatives attempting economic and social development and recent recommendations for public policies aimed at labour force development. This agreement suggests that attempts to deal with unemployment must take into account a diversity of factors that characterize and contribute to this problem. Solutions must therefore be comprehensive and they must be applied within a larger approach that focusses on the long-term strengthening of local economies in specific areas.

The 1981 Task Force on Labour Market development (Canada, 1981) evaluated three types of policies directed at unemployment problems in Canada. These were supply-side labour market policies (such as skill-development, education, information and confidence-building for unemployed workers), demand-side policies aimed at the creation of new jobs, and localised development policies that attempted to stimulate economic activity in specific geographic areas.

The Task Force found these approaches inadequate because they tended to be used in isolation. Because unemployment is a complex problem for individuals as well as for communities, the generally fragmented approaches that

have been used so far have failed to come to terms adequately with the problem.

Skill training programs, for example, have tended to be used as temporary "holding tanks" for jobless people in hopes that unemployment would be short-lived. These programs have not been devised in relation to identified skill shortages in the employment market, and often training is given without an actual job position being reserved for the trainee upon graduation. Studies have found that if graduates do not find employment soon after completing their training programs their possibilities of doing so in the long-term are greatly diminished (Anderson, 1984; Dubienski, 1986)

Employment creation programs have been implemented with little coordination between regions or levels of government. Target populations have been poorly defined so that, in the words of the Task Force (Canada, 1981), the "impact and effectiveness" of these programs has been "seriously limited". Projects are largely short-term, they contain few elements of training, and they are not well grounded in the long-term needs of local and national economies (Brodhead, Dechter, & Svenson, 1981).

Both skill training and employment creation policies have been based on assumptions that unemployment was a

short-term, seasonal, or cyclical phenomenon and few attempts have been made to come to terms with the needs of those who are structurally unemployed (Bostrom, 1984; Brodhead, Dechter, & Svenson, 1981; Canada, 1981).

The Task Force for Labour Market Development (1981), Brodhead, Dechter, and Svenson (1981), and the Institute for Public Policy Research (Breton & Grant, 1984) agree in the conclusion that efforts in skill development and employment creation should be rooted in the long term social and economic development of individuals within their communities. The primary vehicle identified for such proposals is described by the Task Force (Canada, 1981, p.143) as

"umbrella organizations or community development corporations which are seen as non-profit holding companies owning profitable entities as well as operating non-profit social service organizations".

An essential aim in this approach is identified by Anderson (1984) and described by Brodhead, Dechter, & Svenson (1981) as developing capacity in local communities

"to generate and support local development through effective planning, management, financing and other methods"

These proposals go on to recommend that a comprehensive framework of federal and provincial supports

be put in place to aid a large number of existing local organizations. These are referred to as initiatives in community-based economic development.

Many of these initiatives resemble the SUDS Centre Co-operative project in a number of respects. The SUDS program was an attempt to take just such a comprehensive approach to employment creation. The member of the co-op who was trained in management skills meets the Task Force definition of one who was structurally unemployed. She had been out of work for more than a year, she had few marketable job skills, and she was a member of a number of high needs groups including women, single parents, Natives, and recipients of social assistance. According to the Task Force it is the needs of individuals such as these that are the most difficult to meet.

Consideration was also given to those characteristics of a training package that the Task Force had described as essential. Training was given in skills which the Department of Employment and Immigration had identified as a high demand category in the present employment market. The project also provided an actual job position for the trainee upon completion of the program and this position was set within a development initiative for the local community so that the job was rooted in the existing demand structure of the local economy. The

viability of this job, therefore, could be expected to be maintained for a reasonable period into the future.

In this way it was expected that training and employment creation in the SUDS program could provide a solution for the employment needs of at least one individual in a manner that was as durable as possible given present employment market and economic conditions. The position was more than a temporary "make-work" endeavour. In the event that the SUDS project dissolved the trainee would have gained both formal training and employment experience in a skill which is known to be in high demand throughout the job market. In this sense the project provided this individual with an employment background, transferrable skills, and a reasonably durable job. This may be considered appreciable security in the context of present economic circumstances.

Co-operatives

Co-operatives have long been used as vehicles for localized economic development and for educational and social self-help. Co-ops from a long history in which consumers of particular services have organized in order to provide themselves with the services they require (Allen, 1954; Lipset, 1971; MacPherson, 1977). In so-doing consumers seek to capture the economic benefits of this provision by either eliminating profits or redistributing them according

to member patronage (Abrahamsen, 1976). This arrangement excludes the possibility of profit-making by those who are merely owners of capital and are not themselves users of the service. This can result in a reduction of costs to consumers and in provision of services which are more specifically designed to meet the consumers' needs. This feature is referred to as the "economic democracy" aspect of a co-operative (Khalidi, 1983).

A co-operative has structural safe-guards that ensure that ultimate authority over the organization remains with the membership and that it is equally distributed among all users of the service (Abrahamsen, 1976). Power cannot be concentrated in the hands of a few individuals because voting rights are conferred on the basis of membership and not as a function of capital that is invested in the operation. Membership rights bear no relation to the quantity of stock that is owned in the operation so that each member has one vote regardless of their investment. This is the so-called "one member-one vote" or democratic control feature of the model (Abrahamsen, 1976).

Bailey (1986) argues that co-ops have other structures that make them more democratic and participatory than ordinary corporations. Any five per cent of members of a co-op may call a special membership meeting and may vote on issues over which they, as members, have ultimate

authority. Any ten per cent may also demand to see lists of directors and they may request the Registrar of Co-operatives to perform special audits of their organizations (Manitoba, Co-operatives Act, Secs. 98, 105, 151).

Craig (1980) and Bristow (1986) argue that this emphasis on democratic control is a normative context that should encourage co-ops to adopt further participatory practices. These may include regular consultation between board, staff, and membership, or structures such as member committees that may administer various organizational concerns.

Bristow (1981) argues, however, that there is an element of the model that contradicts this participatory emphasis. Investiture of authority with a board of directors is not a participatory system, in his view, but a representative one. Bailey (1986) suggests that this form is more akin to elite democratic theory than to participatory democracy. This inconsistency may be one source of the considerable concern in co-op literature for greater member participation (Bailey, 1986; Bristow 1982; Craig, 1981; Khalidi, 1983).

While this concern over participation is perennial, co-operatives have nevertheless been used with wide success in delivering economic and social benefits to a

diversity of groups and communities. Although not strictly a participatory structure, substantial involvement by members in decision-making activities can be accommodated in this model if members and boards wish to include it.

The SUDS Centre project made use of this structure because of its adaptability to both the economic and social objectives of the project. It was seen as a structure that could facilitate the business, educational, and participatory goals of the program. Moreover, because of widespread historical usage of the co-op model in the region surrounding the SUDS program the structure was familiar and was seen as credible and legitimate with both outside agencies and the participants themselves.

Vocational Training

A vocational training model which is widely used, and is recommended as particularly effective in working with low socio-economic status trainees and minority groups, is an approach referred to as performance-based, or competency-based training (Blank, 1982; Nystrom, Bayne, & McLellan, 1977; Dubienski, 1986).

The approach involves several important assumptions. The first is that the majority of individuals (80 per cent) can reach high levels of competency (95-100 per cent) given reasonable aptitude and interest as well as adequate time and individualized instruction. The most important variable in this equation is time (Blank, 1982).

Training is given in the performance of actual tasks as they are carried out in the world of work. Background theory is provided but only as it relates to a specific task to be learned. Larger "knowledge units" may be included in the training but these are also connected to specific activities. A generalized and non-performance-related approach to education is avoided in this learning method (Blank, 1982).

Training for a particular job involves, first, the preparation of a detailed job description which carefully

operationalizes the duties for which the trainee is to be prepared. Job functions are broken down into operationalized duties, tasks, and steps. Training is given in the performance of each of these units. Competency is measured as the accomplishment of a sequence of operationalized tasks at specified levels of expertise. High levels of competency are usually required and for many tasks this level may be 100 per cent. The sequence and pace of learning is individualized for each student.

Strong parallels may be found between this method and those commonly recommended for the training and development of managers. These similarities are seen in many common emphases in the two fields of training such as the stress upon experiential learning, operationalization of tasks, and individualized instruction. A brief overview of these training methods makes this clear.

Many management training approaches argue that the best way to learn this job is to actually perform it. Training involves case studies, simulations, and actual performance of the required tasks. An apprenticeship model is usually recommended over more generalized education (Rae, 1983; Simmons, 1975).

Another parallel between management training and competency-based approaches relates to the need for

carefully operationalized job descriptions and for these to be further subdivided into specific duties and tasks. Management tasks may vary greatly according to their contexts, and training programs should reflect these unique requirements (Lawton, 1975; Simmons, 1975).

Finally, management styles may vary widely according to individual personalities. These differences may have little influence on performance effectiveness, but they do suggest a need for individualized learning approaches. This dimension again forms a parallel between management training and competency-based approaches and argues that the latter are appropriate methods for training managers from low income or minority group backgrounds (Pepper, 1984).

Conclusion

The SUDS Centre Cooperative program was an attempt to draw together a number of strands of development wisdom into one comprehensive program. The overall objective of this attempt was to provide empowerment for the individuals who participated in the program and for the community that was influenced by its example. The concept of empowerment has many dimensions and the choice of this objective meant that each individual who participated could benefit from this project in unique ways. Thus if the program terminated early or if residents had varying levels of involvement, they could still be expected to benefit in proportion to their exposure to the program.

Empowerment was conceived as an outcome of a variety of measures that were expected to transfer actual power to the participants. Among these elements that were to lead to increased power were material assets, knowledge and ability, an enhanced sense of self-worth, and wider scope for self-determination and control of one's circumstances. Each of these were included as desired outcomes of the SUDS program.

The formation of the co-op as a mediating structure for the community enabled participants to acquire material resources for their neighbourhood. These resources

in turn could enable the members to take control of one feature of the local economy and one neighbourhood service that affected their daily lives.

The choice of a co-operative as an organizational structure offered residents a framework in which various levels of participation were possible and communal ownership of capital could be achieved. This could produce a number of empowerment outcomes including acquisition of skills and knowledge, a degree of control over collective wealth, and mutual social support that is derived from involvement with one's peers in an activity that is considered meaningful.

The pursuit of an economic strategy could be expected to provide object lessons in the workings of financial institutions, in the role of capital in our economy, and in the dynamics of decline and underdevelopment. If the investment strategy proved successful it could provide increased disposable income for users of the services, increased capital for the organization for further local investment, and also potential multiplier and agglomeration effects for the community. These benefits may be seen as empowering. An increase in income affords greater control over one's circumstances. Knowledge of economic processes may help individuals to understand those aspects of wealth and poverty that are products of impersonal forces operating in

a particular institutional framework. Such knowledge may help to dispel myths that poverty is a sign of defects in poor people rather than a function of certain social arrangements in our present economic system.

Finally, employment creation and training have empowering effects on a wide range of dimensions. These programs open the way for economic betterment, for social advancement, for meaningful activity, and for enhanced self-esteem. Other residents in the neighbourhood who are not involved directly in the program may also benefit from identification with those who manage to improve their economic and social status. Employment programs have potential to be among the most valuable and productive endeavours that the SUDS Centre program could undertake.

The neighbourhood formed an appropriate context for the pursuit of these objectives. Its small economy and complexity of relations formed an appropriate milieu for a comprehensive program. The neighbourhood's limited size made it a suitable learning ground for individuals who were just beginning to reach beyond themselves in the development of their capacities.

Ultimately the SUDS Centre Co-operative program was an experiment. The variety of dimensions that were included in its objectives meant that some, if not many, of

its goals may ultimately remain unrealized. Objectives such as learning and skill development and enhancement of self-esteem, however, are outcomes that are tied not to the final goals of the program but to suitable processes. It was hoped that careful attention to process could produce many desired project results regardless of the final outcome of the program. Project success is certainly empowering, and every effort would be made to achieve this result, but throughout the program efforts would be made to contribute to the knowledge, confidence, and incomes of individuals in whatever ways were possible so that benefits might be gained regardless of the length of time of participation or the overall success of comprehensive plans.

INTERVENTION

Objectives

The S.U.D.S Centre Co-operative Project was conceived as a demonstration project that combined a number of objectives. The most direct of these was to reduce costs of coin-operated laundry for low-income inner-city residents. The project was also intended to make laundry facilities more accessible to families who do not own cars and who would otherwise have to walk six city blocks to the nearest commercial laundromat. As a member-owned operation, the laundromat was to provide an hospitable alternative to commercially-owned facilities. It would include a playroom for children, a snackbar, and a parents' lounge. These amenities were to encourage socializing among members, to ease the task of caring for small children while performing weekly chores, and to offer a context in which members could provide one another with mutual social support.

A second area of purpose for SUDS was to provide learning opportunities for participants. Local residents were to form a board of directors who would plan and set policies for the organization. A community member was to be trained in all aspects of management of the business. The general membership of the organization were expected to acquire first-hand experience of a co-operative as an organizational structure for social and economic self-help.

Finally, the SUDS co-op was to serve as a model of an intervention that could address some of the economic needs of an inner city declining area. In the tradition of the co-operative movement, the project sought to substitute local ownership and control of a needed facility for importation of such services from non-local owners of capital. In so-doing local residents who were members of the co-op could provide themselves with services designed to meet their own specific needs, and they could also capture the economic and social benefits of such activity. The model was one that potentially could be applied to other areas of production or service provision in the local economy.

Learning Objectives for the Student

There were several learning goals for the student in this experience. It was intended to build a theoretical basis for analysis of economic and social needs of low income persons in urban settings. The project was also meant to provide first-hand experience of a co-operative as an organizational structure for self-help and community enterprise.

In facilitating the creation of this program and providing initial management the student expected to acquire experience of administrative procedures such as small

business planning and budgeting, proposal writing, the operations of a board of directors, and familiarity with the various funding bodies and regulatory agencies related to co-operatives and commercial operations in the city.

Further learning was expected to occur in the area of facilitating group processes as the student assisted a resident board in its functioning. The student expected to apply vocational training theories in training a local resident to assume management responsibilities for the co-operative. Finally, the student expected to acquire experience in designing as well as implementing an evaluation of such a program.

In sum, the practicum was conceived as a self-contained, though comprehensive, experience of community-based economic development.

Client Problems

Inner city Decline

A map, dated 1874, of the newly incorporated city of Winnipeg shows an area to its north the streets of which are labelled "Burrows", "Salter", "Alfred", and "McGregor" (Artibise and Dahl, 1975). This area lay on the outermost fringe of the city of the time, and today it is one of the oldest residential districts in Winnipeg.

Because of its proximity to the CPR railway line, as well as the availability of large expanses of open territory, the Burrows area, and the North End in general absorbed successive waves of new immigrants to Winnipeg (Lyon & Fenton, 1984). Since the city had no extensive stock of old housing to accommodate these new arrivals, a large demand arose for new and cheap housing. Large tracts of Winnipeg's North End were bought up and developed to supply this need.

Artibise (1977, p.161) writes

"Not one of the rules of good design were followed; the grid pattern was dull and monotonous; the narrow lots presented a terribly cramped appearance... the facade of the buildings showed little diversity of building styles; and parks and playgrounds were conspicuously absent since land was meant to be used, not 'wasted'".

Burrows-Salter 1874

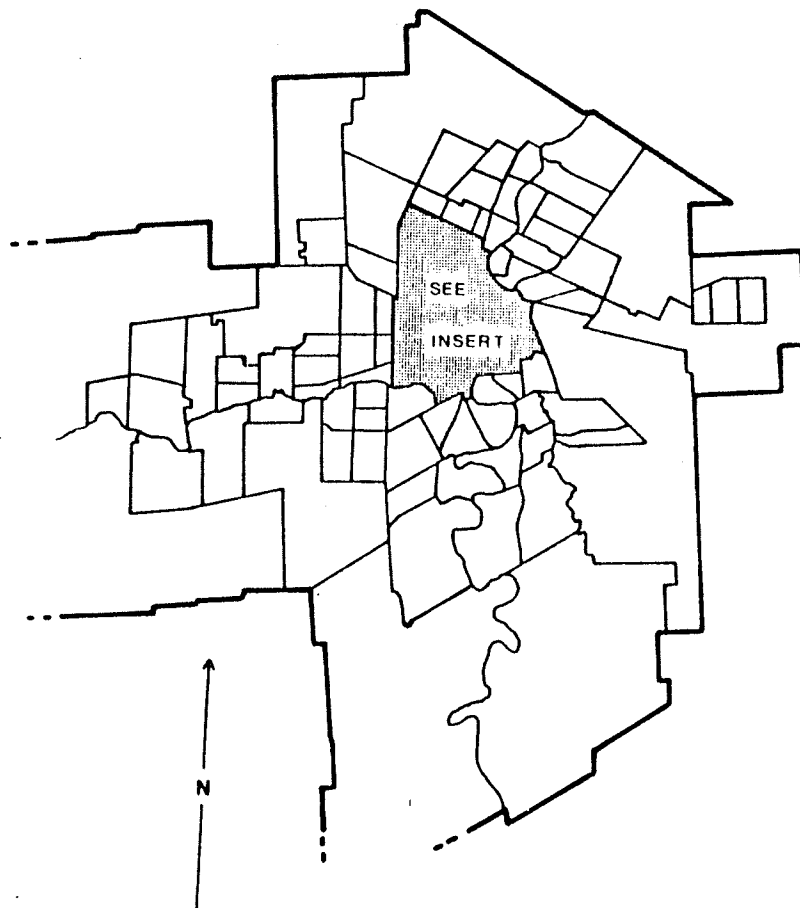


Source: Artibise and Dahl, 1975

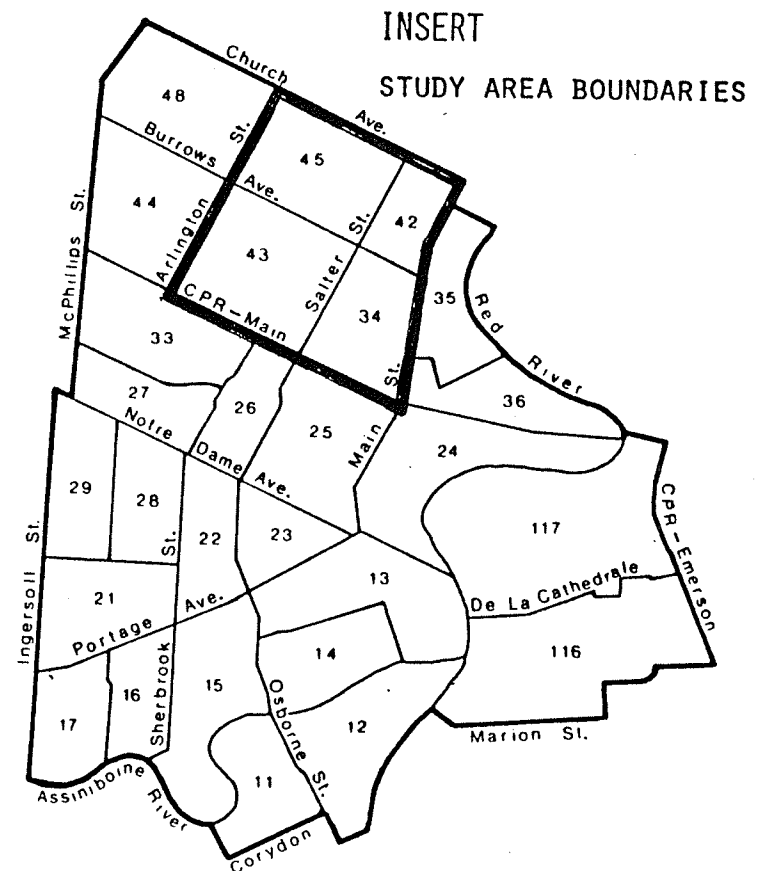
This new supply of cheap homes and boarding houses attracted more newcomers to the area, and the North End and became known as Winnipeg's "foreign quarter" (Lyon & Fenton, 1984; Westdal, et al, 1986). The CPR line which once held the promise of prosperity for Winnipeg became a barrier that separated the low income and low status residents of the North End from the more affluent, high status residents of south Winnipeg (Kuz, et al, 1979; Lyon & Fenton, 1984; Westdal, et al, 1986).

As new suburbs sprang up to the north of Burrows-Salter in the 1960's Winnipeg took on the more classic spatial pattern and socio-economic dichotomy of declining central core and expanding suburban fringe (Kuz et al, 1979). Today the four census tracts (34,42,43,45) that lie on either side of Burrows Avenue, and between Main Street and Arlington Street, constitute a classic example of North American urban decline.

The effects of this decline are apparent throughout the area but are manifested especially in the central city's housing. The core area of Winnipeg holds the highest per centage of old (pre-1940) housing in Canada (McKee, et al, 1979) and only Montreal has a higher per centage that is in poor condition (Frenette, 1979). One of the worst pockets of this deteriorated stock is located in



THE BURROWS-SALTER AREA



Numbers refer to census tract identifiers

Source: McKee, et al, 1979

the Burrows-Salter area. Seventy per cent of Burrows area housing was built before 1920 and eighty-four per cent is older than 1940 (Social Planning Council, 1979). More than 42 per cent of this housing is classified as being in poor or very poor condition (McKee, et al 1979). Tenancy rates in the inner city of Winnipeg is 70.3 per cent as opposed to 32.8 per cent for the outer city (McKee, et al, 1979) and 70 per cent of this housing is operated by absentee landlords (Westdal, 1986)

Policy approaches and city planning priorities also have a part to play in the relative viability or economic decline of various sectors of a city. The core area of Winnipeg is no exception in this regard.

The five year capital budget for 1977-81 for Winnipeg showed that allocations were almost entirely devoted to providing services for suburban development at a cost of \$380 million. As the I.U.S. (Epstein and McKee, 1977) pointed out, the impact for the inner city was that

"no major improvements to existing systems are included ie. no new inner city transportation facilities, no new park development and no improvement to the transit system - only maintenance of existing service levels."

Similarly the manner in which school taxes are collected and the way in which the province provides its support has impacted badly upon the inner city.

In 1977 an estimated \$5.5 million was raised through the school levy on inner city properties. But because provincial support is based on the size of school population and inner city schools are losing students, these funds were given over to suburban areas. Consequently a total of \$31.1 million were redistributed from the inner city to the suburbs in this manner from 1973 to 1978 (Johnston, 1979).

The problems which tend to accompany urban decline and poverty are highly evident in the Burrows area. More than 35 per cent of neighbourhood families were below the 1980 Statistics Canada poverty line as opposed to 14.5 per cent for the total city (Statistics Canada, 1983). The unemployment rate is 7.4 per cent as opposed to 4.0 per cent for the city as a whole.

The incidence of assaults, and personal and property offences are 4.0 times higher than for the rest of Winnipeg (Social Planning Council, 1980). Child neglect and protection cases run at 3.8 times the average Winnipeg incidence. Three and a half times as many families are on provincial or city welfare, and 29 per cent of elementary

school children have attendance problems as opposed to 2 per cent throughout Winnipeg (S.P.C., 1980).

Factor analysis has consistently found communities to be characterized by three major dimensions. These are socio-economic status, ethnicity, and stage in the life cycle (Hunter, 1983; Kuz, et al, 1979; Poplin, 1972). When these dimensions are examined for the Burrows-Salter area each is found to contain a high proportion of the highest needs groups for that factor for Winnipeg.

On the ethnic dimension 68 per cent of Manitoba's native population lives in the inner city of Winnipeg (McKee, et al, 1979). Status Indians, non-status, and Metis make up 14 per cent of Burrows-Salter compared to 2.3 per cent for all of Winnipeg (Statistics Canada, 1983).

This group is 3.8 times more likely to experience unemployment than even other inner city residents. For status Indian males over the age of 25 the unemployment rate is staggering 14 times greater than for their same sex counterparts in the general population (Clatworthy, 1980). Native per capita income in the core area is only 40 per cent of that of other inner city residents (Clatworthy, 1980). These rates mean that these people form an identifiable subgroup of the poor whose economic circumstances are the worst in the city. Not only are they

at the lowest end of the poverty range but the disparity between this group and other low income people in the city is wide.

In the life cycle dimension, elderly people and single parent families form the highest needs groups (S.P.C., 1980). The elderly make up 36.8 per cent of Burrows-Salter (S.P.C., 1980) as opposed to only 9 per cent for the outer city population (McKee, 1979). Single parent families, at 18 per cent are more highly concentrated in the inner city, but in Burrows-Salter the figure is 26 per cent (Statistics Canada, 1986).

Both the elderly and single parent families are strongly correlated with low income (S.P.C., 1980). But while only 5 per cent of those over the age of 65 occupy substandard housing, 24 per cent of single parent families are housed in poor conditions, and a further 29 per cent of this housing is rated as only fair (S.P.C., 1979). As the Social Planning Council (1979) observes,

"the occupant of poor quality housing tends to be the single parent household, whose total household income is between \$5,000 and \$15,000 (1979) and who is a renter"

One might add "native" to this observation since 39 per cent of native occupied units are in poor condition as opposed to 24 per cent for core area residents generally (Clatworthy, 1980).

These two groups, single parent families and native people, constitute the highest needs groups in the city of Winnipeg (McKee et al, 1979; SPC, 1980). Both are greatly overrepresented in the core area, and especially in Burrows-Salter. The pattern becomes even more intensified when the realization is made that, in fact, these two populations are strongly overlapping.

While the incidence of lone parent households in Winnipeg is 11.5 per cent (Statistics Canada, 1983) and for the inner city is 18 per cent (Frenette, 1979) among native households this figure runs at 43 per cent (Clatworthy, 1980). Nearly half of the high needs ethnic population, therefore, also qualifies to be included in high needs groups on the life cycle dimension.

The pattern is one in which, not only are economic and social needs concentrated in geographical areas of the city, and even more so in specific neighbourhoods, but they focus further in particular ethnic groups and in households within those groups.

Statistics which describe various types of high need, poor conditions, and deprivation, are in fact describing the same individuals and households experiencing multiple problems. Breton and Grant (1984) in their analysis

of the condition of native people in the core area of Winnipeg describe the situation thus

"poor health, substandard housing, low levels of education, chronic unemployment, criminality with high rates of recidivism, and dependence on government assistance...each element...reinforces the debilitating effects of the other elements."

The Social Planning Council (1980) describes a similar set of self-reinforcing tendencies that especially effect children

"Over crowded, poor quality housing, inhabited by low income families with children prompts these families to move. In turn this frequent mobility disrupts the child's school attendance and leads to lowered academic performance. In addition...low income and unemployment may be linked to other problems like alcoholism"

The Institute for Research on Public Policy estimates that the fiscal costs alone to society of such a cycle of poverty double with each generation (Breton & Grant, 1984).

These are costs which must be borne by society in any event. The choice which faces policy-makers is whether resources will be poured into remedial measures such as police intervention, incarceration, addiction treatment, and child protection activities, each of which imposes its own costs on the individuals involved and is of doubtful utility as a long term solution to problems, or whether society will

adopt preventative measures such as efforts to arrest urban decline, to promote community and economic development, and to engage in meaningful employment creation and training.

The SUDS Centre Co-operative was one attempt to achieve a limited but nevertheless working model of such a preventative and developmental approach to the problem of poverty.

Clients

The clients of this intervention were, in the most general sense, the residents of the Burrows-Salter neighbourhood. Whether these individuals participated directly in the project, or were simply aware of its presence in the neighbourhood, it was expected that there would be positive demonstration effects from this experiment. Successful local examples of job-holding, business-operation, organizational-functioning, and alternatives to purely profit-oriented economic activities, were expected to help residents to overcome negative social stereotypes of themselves as low income persons, and to encourage them to emulate these examples, or to participate in other programs similar to SUDS.

More specifically, however, the clients of this intervention were those area residents who participated in the co-operative either as member-users, volunteer board members, or as trainee management staff.

As outlined above, the Burrows-Salter area contained high concentrations of high needs groups when compared to the rest of the city of Winnipeg. As further outlined in the literature review, persons from low income backgrounds tend to have a low sense of efficacy and an attitude of powerlessness.

The co-operative project was seen as an intervention that could, to at least a limited extent, ameliorate some of the economic needs of these people and more importantly it could serve as a vehicle for personal growth and development, and as a learning tool in which employment-related skills could be acquired. It was members of these high needs populations who were the primary target populations for this intervention.

Setting

The setting of the practicum was the Burrows-Salter community. In particular the setting was the Hope Centre community health centre situated on a residential street within this neighbourhood. The project grew out of

relationships that had developed between community residents, medical staff, social workers, and community outreach workers from this centre. The project was provided with an office and a site for its operations in a house that was owned by, and adjacent to, this clinic.

Hope Centre was established in the community in 1978. It provides a daily walk-in clinic, a day program for approximately 30 mentally handicapped adults, individual and family counselling, and group programs such as Al-anon, prenatal and parenting classes, and women's and men's social support groups. The latter services are provided by a community outreach staff consisting of a social worker, a paraprofessional, two full-time counsellors, and a number of volunteers. It was among the participants of these programs that the need for a laundromat co-operative was first identified.

Personnel

The SUDS Co-operative had only one staff person during the first ten months of this practicum. This individual was the student. His work built on the needs identification and preliminary organizing effort that had been carried out by the community social worker and the development officer from the Hope Centre. As the student

assumed full responsibility for co-ordinating the project these two individuals withdrew to advisory positions.

In later stages of the project some work was done by the volunteer board of the co-op. However, the activity of this group was largely confined to policy-setting and decision-making since as volunteers they had only limited time available.

Towards the end of this practicum a person from the community was trained to take on the role of co-op manager. This function had initially been fulfilled by the student but very rapidly this trainee assumed most of the routine responsibilities of the position such as bookkeeping, banking, and general administration. Shortly thereafter, a consultant, who had community development and accounting experience, became available to the program as a volunteer. This individual served as a resource to the trainee and to the board of directors. This arrangement was seen as a potential source of continuity in technical assistance for the co-op after the student departed. Thus in the final phases of the practicum the role of organizational staff was carried out by a planning team consisting of the student, the consultant, and the trainee.

Procedures

There were eleven major tasks to be accomplished in this practicum. These can be arranged in logical sequence as follows:

- i. Assess the needs and community interest in supporting this intervention.
- ii. Meet with community members and other interested individuals to form a provisional board of directors.
- iii. Incorporate under the Co-operatives Act.
- iv. Obtain financing either privately or through public grants.
- v. Facilitate board development so that directors are able to assume both legal and practical responsibilities.
- vi. Train a previously unqualified local resident in management of the operation.
- vii. Plan, acquire, and construct, the actual laundry facility.
- viii. Recruit a wider membership.
- ix. Begin operations.

x. Evaluate the extent to which the original objectives of the program have been achieved.

xi. Terminate the student's involvement and allow the co-operative to function as a self-reliant organization.

While this was the original plan for the project these procedures had to be modified as various contingencies arose. At the point of carrying out procedure number vii, (planning, acquiring, and constructing the actual laundry facility), a modification of this plan was required. A decision was made to by-pass the original demonstration objective for the program and to move on to attempt the planning and construction of a self-sufficient but nonprofit laundromat business. This change of plans gave rise to an entirely new planning process and exploration of new avenues for project financing. The rationale for these changes and the implementation of the new procedures will be described in the sections that follow.

i. Needs Assessment

The needs assessment process that was first utilized in SUDS was a combination of the "key informant" method, and the "community forum" technique, suggested by Rossi and Freeman (1985). In the key informant approach

those members of the community who are deemed to be knowledgeable concerning local conditions, and those who are seen as community leaders, are contacted for information related to needs and the appropriateness of proposed interventions. In the community forum approach open meetings are held that may be attended by anyone in the neighbourhood. Needs assessment information is then gathered during these sessions.

The advantages of these approaches are that they are inexpensive and relatively uncomplicated to carry out. They are also useful for mobilizing support for a project early in its development. The disadvantages lie in the fact that biased results may be obtained from these methods since they rely on the ability of key informants to perceive community needs correctly, and on assumptions that those who attend the community meetings are representative of the larger population.

In the case of the SUDS project it was decided that the advantages of simplicity and affordability that were inherent in these methods outweighed the disadvantages of potential inaccuracy. Larger and more systematic studies were beyond the resources that were available at the start of the project.

A reasonable case can be made for the argument that the key informant and community forum methods were adequate for the initial needs of the SUDS project. Firstly, since the program was intended as a demonstration, the project itself would be used as a means of testing the level of need for this intervention and the willingness of the community to support it. Secondly, it can be argued that the individuals in the social agencies who were contacted had long experience in the community and were likely to be sufficiently knowledgeable about conditions in this neighbourhood to give an accurate picture. Finally, the residents who took part in meetings well-represented the target populations for the project so that there is a good likelihood that their opinions represented those of other high-needs groups in the community.

The informants from local agencies included the acting director of the Community Education and Development Association, community outreach workers at the North End Women's Centre, social workers at the Ma Mamawi Wi Chi Itata Centre, and the medical and social work staff of the Hope Centre. Generally there was a strong endorsement for the project idea among these informants.

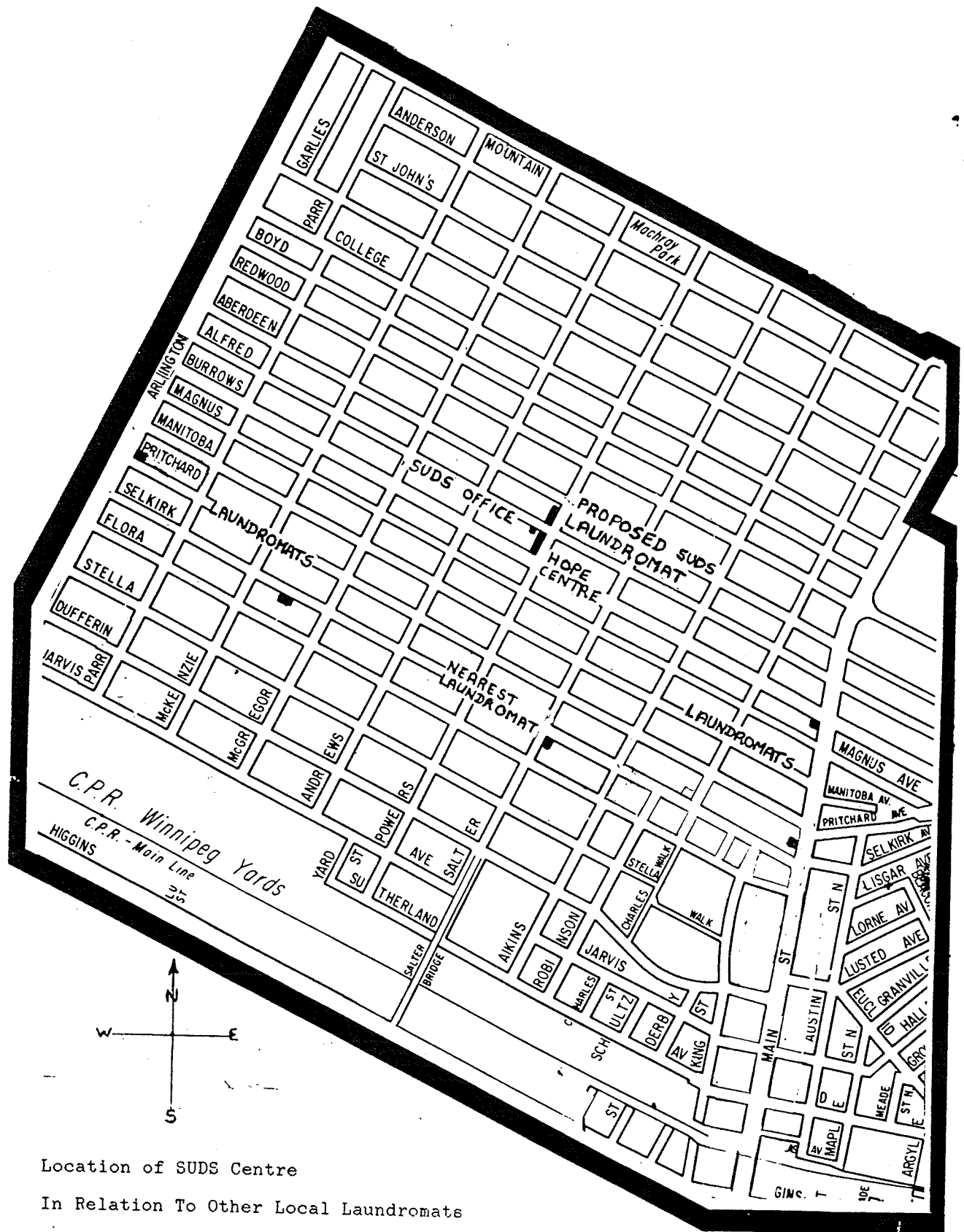
Resident groups in which the concept was discussed included the pre-natal classes, the Women's Circle, and Al Anon at the Hope Centre, the North End Women's Centre Crafts

Group, and the M.A.P.S. Housing Co-operative. Again responses to the idea were found to be generally positive and a high level of interest was evident.

A survey was done of local laundromat facilities. Five of the laundromats were located on commercial streets to the south, southeast, and southwest of the Hope Centre location. These are shown in the map on page 71. The nearest of these laundromats was situated at the corner of Selkirk Avenue and Salter Street. This is a distance of six city blocks from the proposed SUDS location. No laundromats were found within an eight block radius to the north, northeast or northwest of Hope Centre. This area included the three main commercial streets of Arlington, McGregor, and Mountain. This suggested that SUDS might also serve the needs of populations up to and beyond these streets.

It appeared that considerable benefit could be provided by SUDS in reducing travel distance for persons who had no means of transport. This would be especially so for those who had young children and large laundry needs. Kuz, et al (1979) indicate that car ownership in Burrows-Salter is only approximately fifty per cent of the average city rate.

Commercial laundromats were found to be charging \$.75 per load of washing and \$.50 - \$.75 per load for drying.



Over the course of the practicum the rates at three of these five laundromats rose to \$1.00 per wash and \$.75 per dry. SUDS would endeavour to undercut these rates to the extent that this was economically feasible.

An inquiry into social assistance rates also formed part of the needs assessment process. Maximum rates of social assistance for coin-operated laundry in Winnipeg were found to be \$24.00 per month (Income Security Administrative Manual, 1982). A low estimate of family laundry needs was considered to be four wash loads per week. At \$.75 per wash and the same amount for a dry this low estimate of use would cost the family \$24.00 per month. This meant that the maximum social assistance rate would cover only a minimum of laundry needs. Several families indicated they are receiving a little over half the maximum rate. The conclusion of this investigation was that coin laundry costs for welfare recipients were being subsidized from funds intended for food and other needs.

The outcome of this initial assessment process suggested that if SUDS could provide laundry facilities at less than commercial rates it would be well-supported by the community. It also suggested that the economic and practical need for this service was significant. Particular interest was shown in the accessibility of the facility for those who lacked means of transport. The notion of communal ownership

of the operation also appeared to have widespread appeal. The idea of a co-operative, though perhaps not well understood at this stage in the project, had connotations among community members of self-help, community involvement, and shared benefits. Many informants expressed significant interest in, and endorsement of these aspects of the proposal.

While this was the original plan for the project these procedures had to be modified as various contingencies arose. At the point of carrying out procedure number vii, planning, acquiring, and constructing the actual laundry facility, a modification of this plan occurred. A decision was made to by-pass the original demonstration objective for the program and to move on to attempt to create a self-sufficient, non-profit laundromat business. This necessitated an entirely new planning process and exploration of new avenues for project financing. The rationale for these changes and the implementation of the other procedures will be briefly described below.

As the project progressed an expanded version of this original plan was devised. Part of the planning process for this expanded program involved a systematic survey of 68 households within a four-block radius of the SUDS project headquarters. The results of this survey are discussed below.

The community needs assessment survey was conducted in August, 1988. Sixty-eight households were surveyed between College Avenue and McKenzie Street. The questionnaire provided respondents with a very brief introduction to the idea of laundromat that would seek to reduce the costs of laundromat usage in this locality. The questionnaire asked for assistance from the respondent in the form of information and aid in the establishment of this program.

Seven items were included in the survey. These are used as headings for the discussion of survey results that is presented below. The full questionnaire is shown in Appendix A.

Survey Results

1. Do you use coin-operated laundry machines?

This initial yes/no question produced two populations of respondents. Responses to the remaining items had different implications for these two groups.

The survey confirmed the expectations of the project planners that the percentage of coin laundry use in the area was high. Thirty-six of the 68 persons surveyed (or

53 per cent) reported that they used coin-operated machines. The researchers had no norm with which to compare this usage level, but the figure allowed project planners to calculate the level of support that might be expected for the project.

A count of mailboxes on seven blocks in the area showed that there were an average of nineteen families per block in the neighbourhood. This allowed planners to project that there were over 900 families in a catchment area surrounding the SUDS Centre which measured six blocks by eight blocks. If the sample that was surveyed is representative of this entire population then it may be estimated that well over 450 families are using coin laundry in this area. This was an important calculation for project planning.

2. About how many loads of laundry do you do per week?

The average number of loads for users of coin-operated machines was 5.4 loads per week. The rate for non-users of coin laundry was 6.4 per week. The difference in these averages may suggest that the price of coin washing is sufficiently high to make users of the service more frugal. Another suggestion might be that this difference reflects a situation in which greater laundry needs lead to investment in domestic laundry equipment.

In any case both of these figures are higher than the estimate of five loads per week that was used in planning for a self-sufficient SUDS laundromat. This estimate of usage levels was also critical in planning for a viable operation.

3. How do you get to the laundromat? (Walk, Bus, Car, Taxi, Other?)

Of the 36 respondents who were users of coin laundry 24 reported that they walked to a laundromat, 4 reported that they used their cars, 2 took taxis, and 6 used some combination of these. No one from this group used any other form of transport.

4. Do you need a place for children to play while you do laundry?

Among the users of coin machines 23 of the 36 (or 64 per cent) indicated that they had a need for a children's play area. Thirteen (or 36 per cent) had no such need.

Among the 31 respondents who were not users of coin laundry 14 (or 45 per cent) indicated that they did not need such a facility and 15 (or 48 per cent) reported that a children's play area was required. Two (or 6 per cent) responded that the question was not applicable.

This item, again, was designed to study those who were users of coin laundry. The figure of 64 per cent of this population who require children's play space may be seen as confirmation that inclusion of such an area in the SUDS laundromat would be likely to meet a genuine need in community and would therefore be welcomed and utilized.

It is not clear whether those who are nonusers of coin laundry who indicated a need for play space for children intended to express that they have this need and the need is met in the place where they currently do their laundry, or whether this response meant that while they have access to non-commercial laundry they are still in need of facilities for children. If the latter is the case then some members of this group may make use of SUDS for the sake of children's play facilities. In any case, the population of interest for this item is the users of coin-operated laundry.

5. Would you join the laundry co-op?

Among the 36 users of coin facilities 34 (or 94.4 per cent) reported that they would join the laundry co-op. Two (or 5.6 per cent) reported that they would not join. (One of these indicated that the reason she would not join is she will be moving from the neighbourhood shortly). This

result suggests that this project has strong appeal among those who would be in need of the services that the co-op would provide.

If this percentage is applied to the population of over 900 families that reside in the six-by-eight block area that surrounds the SUDS Centre, then it suggests that there are over 450 families who would have an interest in joining the co-op and in using its services.

A very unexpected finding was that 17 (or 55 per cent) of the 31 non-users of coin machines indicated a willingness to join the laundry co-op. Thirteen (or 42 per cent) reported that they would not join. One respondent was undecided.

One explanation of this unexpectedly high interest in the co-operative among those who are not in need of its services may be that the notion of community self-help has a high level of appeal among local residents. In any case this strong interest in participation in the project among those who are not in need of laundry services is reinforced in the response pattern for the following item.

6. Would you be willing to help the co-op build a laundromat so that we can keep costs as low as possible?

This item, and the one that follows, were included in the survey for the purpose of developing a pool of interested individuals who could be contacted in the future in order to take part in the renovation and construction of the laundromat. The results were therefore of interest to the planners primarily for this reason. However, they also reflect a substantial level of interest in the project in the local community.

Twenty five of the 36 users of coin laundry machines (or 69 per cent) reported that they would be willing to help with construction. Ten (or 27 per cent) reported that they would not, and one person was undecided.

Among the 31 non-users of coin laundry 22 (or 71 per cent) said that they would be willing to help build the co-op facility. Nine (or 29 per cent) indicated that they would not.

This response shows again that interest in the project is as high, in percentage terms, among those who do not require the services as it is among those who are in need of these facilities. This suggests that some aspect of the program apart from its provision of services is attractive to a large segment of the population of the community.

7. Do you know someone who could help us with building?

This item was intended as a supplement to Item 6. It was anticipated that the respondent may be interested in the program, and may be willing to help but also that he or she may be unable to participate themselves. The item was simply intended as a means for enlarging the pool of persons who were interested in helping out with the project.

Among users of coin laundry 8 respondents (or 22 per cent) reported that they knew of someone who could help with construction and 28 (or 77 per cent) reported that they did not.

Among non users of coin laundry 6 (or 19 per cent) reported that they knew someone who could help and 24 (or 77 per cent) reported that they did not.

These results may suggest that while many persons were willing to join the co-op they simply could not readily suggest someone else who may like to become involved.

Overall these results suggest a high level of need for the services that the co-op would provide. Fifty-three per cent of those surveyed needed coin laundry service and 94 per cent of those indicated that they would like to join the co-operative.

More indicative of community interest level, however, may be the 55 per cent of non users of coin laundry who would like to join the co-op inspite of the fact that they do not require the laundry services, and the 71 per cent who would be willing to help with construction of its facilities. This appears to suggest a high level of interest in community self-help initiatives in this neighbourhood. If this is so then SUDS has the potential to develop an active membership and sufficient usage levels for its services.

b. Meetings With Community Members

Several significant meetings were organized by Hope Centre social worker prior to the student's involvement in the project. A number of persons from the community showed continued and active interest in SUDS by regularly attending these meetings. The earliest series of consultations took place in October, 1986, Five community members participated, all of whom had been regular participants in the Hope Centre Women's Circle, and all of whom lived within four blocks of the Centre. Bragen and Specht (1973) argue that such primary group involvement forms a strong basis for moving toward a secondary group activity. Primary groups are oriented almost entirely to social support and affective affiliation. These may serve to resocialize members to believe that they have a valid

contribution to make to the activities of the group. This stage of activity also gives the members a strong affective bond that can serve as an excellent basis for moving on toward more task-related activities. These effects were of benefit to SUDS in that many of the members knew one another already and were used to group activities. They were actively seeking a more task-oriented group involvement.

This community group met with a consultant from the Manitoba Co-operative Development Branch. The focus of these meetings was for the group to carry out the process of becoming legally incorporated as a co-operative. This objective was pursued to the point of conducting a name search and developing by-laws and articles of incorporation.

A proposal for funding the project was drawn up by the development officer of Hope Centre and was submitted to the Winnipeg Core Area Initiative. This proposal identified the purpose of the project expressly as a demonstration. The proposal asked for \$32,000 in operating and capital funds for a period of one year. It was felt that a larger request would be unreasonable in view of the fact that the project was entirely new and had no track record to recommend it. Since the Core Area Initiative was yet to put in place a structure for approval of proposals no immediate response to this request was forthcoming.

In March of 1987, the Hope Centre social worker was faced with a dilemma concerning her time and priorities. She eventually decided that her involvement in the SUDS project had to be discontinued due to other commitments. It was at this point that the student was contacted concerning coordination of the project as an MSW practicum.

An agreement was reached between the student and the Hope Centre and the student's involvement began in July of 1987. Another meeting was held for interested parties which was attended by the social worker, five community residents, the student, the consultant from the Co-op Development Branch, and a consultant from the Working Margins Consulting Group.

A statement was made as to the suggested purposes of the project. The features of this statement were then discussed at length and finally, each person present gave an indication of their level of interest in the project, their willingness to participate, and the role that they would expect to take.

Since the Core Area Initiative still had no funding approval structure, and as yet there was no indication as to when this might be created, there were few opportunities for SUDS community members to accomplish anything tangible. It seemed ill-advised at this point to

involve residents in a lengthy process of discussion of the project. While support for the program concept was strong, many residents also had strong doubts concerning their own abilities to accomplish any of the tasks involved. Such feelings are well documented in projects of this type (Wisner & Pell, 1981). Rothman (1974) cites studies which indicate that the rewards sought by low income persons for participation in community organizations tend to be the tangible variety such as new services or economic benefits. Ideological rewards for involvement hold much less attraction for these people.

It seemed that the best antidote for the self-doubts expressed by the participants would be to accomplish some immediate tangible goals. There was little scope however, at this stage in the project for this to occur. A decision was therefore made to put off meeting until funding was available and the group had some concrete work to do. This strategy, which was arrived at intuitively by the group, is one that is also widely recommended in community development and group development literature. (Rothman, 1974; Wisner & Pell, 1981; Weissman, 1970; Zander, 1982).

In the meantime the student began a thorough planning process for the project. Prices of appliances were explored, suppliers were contacted, and utility consumption and other costs were calculated. Consultations were held

with the Hope Centre Development Officer, staff of the Winnipeg Core Area Initiative, the Co-op Development Branch, and the consultant from the Working Margins Consulting group. This activity resulted in a revised budget for the project, a set of monthly projections for start-up and operations, and a revised proposal to the Core Area Initiative.

c. Incorporate Under Co-operatives Act.

In September, 1987, the co-op received word that appointments had been made to the Community Advisory Council of the Winnipeg Core Area Initiative. This meant that proposals would soon be considered. The provisional board of SUDS began to meet at this time with a view to becoming incorporated. The structure selected for the project was a Community Service Co-operative. The stated purpose of the co-operative was "to provide members with social and educational facilities and services on a co-operative basis." The special features of the Community Service model are that any financial surplus arising from the activities of the organization must be used for the purposes of the co-operative, or they must be donated to community welfare (SUDS Charter Bylaws Sec. 9.03). The first feature gives the co-op the status of a non-profit organization. The second feature meant that no patronage dividend could be paid to members under the model (Sec. 9.03). While this aspect prohibited the co-op from providing a very visible form of economic benefit from co-op usage, such a benefit could be passed on to members by simply reducing costs of services at the point of consumption. The non-profit status of the co-op was an advantage in that it enabled the organization to apply for grants and privileges for which it would otherwise have been ineligible were it a strictly commercial operation. These included Core Area Initiative funding,

Community Places Program, zoning variances, and tax-exempt status.

The founding board consisted of six persons. All of these were local residents who lived within a four-block radius of the proposed site for the co-op. The high needs groups of Burrows and Salter were well represented on this board. Five of the six persons were women. Five of the six were Native. Four were currently receiving social assistance and one was on unemployment insurance. Four of the board members were female single parents. Appendix B shows the target group membership of these board members.

On October 13, 1987, the SUDS Centre Co-operative was incorporated under the Co-operatives Act of Manitoba as a Community Service Co-operative.

iv. Obtain Financing

The original concept for SUDS was for a two-stage development and financing process. In the first stage, the project would run as a demonstration project only. There was no expectation that the project would achieve self-sufficiency during this stage. Quarters were too cramped and capital equipment was too meagre to permit expansion to this level of operation. The aim, at this stage, was rather to test community support for the concept and to allow local

residents to acquire competence in governing and administering an organization of this type. Funding agencies were not expected to look favourably on a proposal that involved large initial outlays for a program that had no existing structure and no proven record of success to recommend it. If the outcome of this stage of funding proved favourable then a second proposal would be made for capital expansion to enlarge the project to a scale that could achieve economic self-sufficiency.

The first stage of this development was expected to take one year. The student's involvement was to cover only this initial stage. The second stage was to be facilitated by the Hope Centre in concert with the SUDS board.

As the project evolved, however, it appeared prudent to the coordinator and to the SUDS board to merge these two stages into one development process. The reasons for this change are set out in section vii of this chapter of the report. Appendix C presents the budget projections for this revised project proposal.

On February, 18, 1988 funding was approved by the Winnipeg Core Area Initiative for \$36,295 in capital and programming funds for the SUDS Centre Co-operative Inc. to

establish a co-operative laundromat as a demonstration project.

v. Facilitate Board Development

There were two dimensions to the board development process. First, it was necessary for board members to learn the basic purposes, procedures, and responsibilities of a board of directors. Second, it was necessary for the board to function as a cohesive and active working group.

In the first dimension, that of learning formal procedures and responsibilities, two approaches were taken. Orientation and learning sessions were scheduled periodically throughout the year so that learning could occur in a structured fashion. In this area the consultant from the Co-op Development Branch held three sessions during the incorporation period. A second training and orientation session was conducted by the student six months later. Again at the ninth month of operation board members and staff attended a one-day conference organized by the Volunteer Board of Winnipeg for the purpose of equipping boards of non-profit organizations for their responsibilities.

A second approach to learning effective board functioning was simply to carry out the activities and to provide explanations as the functions were performed.

Procedures such as adoption of the agenda, approval of minutes, and the need for quorum, which initially appeared as trivial and alien formalities to the members were gradually transformed into familiar and necessary legal procedures. This occurred without the meetings becoming unnecessarily rigid and formal. Rotation of chair responsibilities and involvement in committees further enhanced this active learning.

The student, as coordinator of the program, was continually aware of a tension in his role of meeting the needs of the board. On the one hand the group needed a focus and a sense of direction. And since all of the members were new to board processes this responsibility necessarily fell to the student. This was one of the main reasons for his initial involvement in the program.

On the other hand there was a need for the board to become a self-initiating body and to learn to take control of its own processes. This meant that continual assessment was required on the part of the student as to his most appropriate role in each situation. These functions varied and, depending on the situation they could include those of initiator, technical advisor, educator, instructor, or simply observer while the board carried out a function that was now within its capacity. This is a situation that is not untypical of many group facilitation functions. It

involves a judgement as to the current state of the learning and group development at each particular moment.

Another aspect of the group development process involved approaches such as those suggested by Weissman (1970). A three-fold rewards-production strategy was used to increase the attractiveness of participation in the organization.

Weissman (1970) defines rewards as

"anything to which someone, or some organization, ascribes value, be it a thing, an emotion, or an idea."

He suggests that four kinds of rewards may be operative in a community organization. These include: (1) Emotional rewards (such as friendship, praise, self-esteem), (2) service rewards (such as a new school, police protection), (3) ideological rewards (such as being a good Canadian, being a good Christian) or, (4) negotiable rewards (such as rewards having value in other systems such as getting oneself in the public eye, or enhancing prestige of one's ethnic group)

Weissman's (1970) strategies for producing these rewards involve (1) achievement of specific goals (2) use of particular procedures by which these goals are achieved (3) use of structural devices, such as formal offices or informal cliques.

These strategies were employed in the development of the SUDS board. When Core Area Initiative funding was delayed for a further six months after SUDS was incorporated both the coordinator and the SUDS board saw a need for the group to achieve a specific goal in order to maintain the cohesion and viability of the group. The board set a goal for itself to obtain funding from sources other than the CAI. Options included providing volunteer staff for a community bingo, holding sales, running a raffle or applying to other funders. Each of these, however, involved their own delays. The board also offered to carry out some renovation work on a building that was owned by Hope Centre. This offer was accepted and board members spent two weekends tearing up old linoleum, repairing damaged dry-wall, painting, wall-papering, and repairing broken fixtures.

The money earned from this activity was equivalent to the purchase price of two sets of reconditioned washers and dryers. When inquiries were made into this purchase the appliance dealer offered to donate a third set. This outcome helped to convince the members that they could be effective as a group in achieving their goals. It built a sense of competence and self-reliance among them.

Furthermore the board members derived emotional rewards from their shared involvement in this work and it

provided a change from their customary activities of meetings and discussion. They received ideological rewards from the conviction that in raising money for SUDS they were serving the community. For the women board members there were ideological rewards from performing non-traditional types of labour. There were also service rewards in the expectation that laundry facilities would derive from this work.

Zander (1982) suggests that

"a way to promote cohesiveness is by having satisfied members make certain sacrifices for the group. A participant who is asked to give up something of value for her group becomes, because of this sacrifice more attracted to that body."

Although these two weekends resulted in blistered hands, dusty throats, and tired bodies, some members look back on this experience as the best moment of their involvement with the project. The event proved to be a landmark in group development process.

vi. Management Training

In March, 1988, shortly after funding for the project had been secured, the board was asked to consider candidates for the position of trainee-manager in the co-op. The student asked if any of the current board members would like to take the position but no interest was expressed. Some members of the board were approached individually with a suggestion that they apply but each had their own personal reasons for not considering the position.

Eventually board members suggested a native woman who was known to them and who had experience in a credit union. She was asked by the board to attend the next meeting to be interviewed for the job. The student also suggested a potential candidate who was native and a female single parent. The board asked that she be contacted concerning a possible interest in the position.

The first candidate attended a board meeting and appeared suitable. Later, however, she informed the board that she could not accept employment at that moment due to personal concerns. The second candidate was approached with the suggestion that she apply for the position. She was unwilling to accept the responsibility for two reasons. Firstly, there was fear that a part-time paid position may jeopardize her social assistance benefits. And secondly, she

too was experiencing some personal crises and she felt that a major new step with added responsibilities was inappropriate at the present time.

The Co-op was unable for some weeks to find a candidate who was known to the board and therefore consideration was then given to advertising this position.

At this point the student learned that one of the board members had been doing volunteer work at a social agency and that she had coordinated a series of workshops and social events. She had also prepared some thorough and well-organized evaluative reports on her work with this agency. This suggested to the student that this individual could extend these abilities and apply them to learning to manage all aspects of the SUDS organization.

This board member was unaccustomed to thinking of herself as one who had the ability to take on complex and highly formalized tasks. Management of an organization seemed a lofty and mystifying responsibility for which she felt quite unsuited.

On the other hand she had a sense that if a community person could learn this role then she would like to be the one to tackle it. Much discussion eventually persuaded this board member that the skills necessary for

this job could be learned. Ongoing discussion was required, however, to sustain this belief.

Eventually this candidate decided to apply to the board for position of trainee manager. Since the other board members had been given the opportunity individually to apply for the position and had decided for their own reasons not to pursue the opportunity, there appeared to be little competition or resentment of this person for asking to be considered. The reaction, in fact, appeared to be quite the opposite. The board was evidently pleased that they would be working with one of their own and they appeared to have every confidence that this person would have the capability of fulfilling this role. There was ready endorsement of this candidate for the position of management trainee.

This former board member was a woman of native ancestry, a single parent, and was receiving social assistance at the time the appointment was made. She had been a founding member of the board of SUDS but she had no previous experience in management. Her level of education was Grade X.

A letter of reference from the SUDS Co-op outlining the nature of the training and the job tasks that were involved was accepted by the University of Winnipeg in lieu of their normal admission requirement of a High School

diploma. She was admitted to the Certificate Program in Administrative Management in the Continuing Education Division of the University.

A proposal was submitted to the Canada Employment Centre for a training grant to subsidize a salary for this position. The job tasks in this proposal represent an outline of the learning tasks and job descriptions for the manager. These tasks were further broken down into a series of operationalized steps that were taught as learning units. Training was then evaluated in terms of levels of competency achieved in each of these tasks and steps.

vii. Plan, Acquire, and Construct the Facility

As outlined above in section iv., the original plan for the laundromat was to run as a demonstration project on a subsidized and deficit basis while the organizational and administrative structures of the program were created and consolidated.

As time progressed, however, the wisdom of this plan was increasingly called into question. It was true that this proposal had presented a more modest and reasonable request to the funding agency than one that called for a large capital outlay on a scheme that was as yet untried.

On the other hand the plan had three major disadvantages. First, the proposed site for the laundromat was the basement of an old two-storey house. The space had a very low ceiling and narrow stairs, and the laundromat area was separated from the lounge, snack room, and childrens' area which would be located on the first floor. Second, there was no room in this facility to add further appliances so that any expansion of the program would involve renovation of an entirely new facility. Furthermore, the Hope Centre planned to tear down this building within two years to make way for the clinic's own expansion program. All investments in renovation of this facility would be lost in this process.

Alternatives to this plan were sought and considered throughout the practicum. Not only did it appear unwise to invest large sums in a facility which was not fully adequate for the purposes, and would be demolished within two years, but one could expect that much of the community support for the project would depend on the degree to which the facilities were usable and hospitable. Moreover much of the learning and empowerment anticipated in the project could be expected to derive from running a facility that was supported on its own merits within the local economy, rather than as a subsidized program that was dependent on government largesse.

In March, 1988 an alternative plan was devised that appeared to be feasible. This plan involved the use of a building located across the street from the original site that had once been a corner grocery store. This building was now furnished and rented as a residence and was also zoned for this purpose. The house was a brick structure with a 1,000 square feet of floor space in its front portion. Another housing unit was attached to the rear of the building. The floor of the front section was at ground level which could make it easily wheelchair-accessible. It was this section that was considered for the main site for the laundromat.

When the owner of this building was approached concerning rental he responded with an offer to sell. This possibility was carefully considered. Two concessions from Hope Centre gave the suggestion feasibility. First, the Centre expressed a willingness to forego recovery of some monthly costs that it would have incurred in supporting SUDS. This made available a budgetted amount of \$4,188 from SUDS operating funds that could be used for other purposes. This was slightly over 10 per cent of the purchase price of the building so that these funds could serve as a down-payment on a mortgage for this building. Second, the Centre offered to guarantee a mortgage, and would take the building over if the SUDS project were prematurely terminated.

These factors precipitated feasibility studies for an expanded SUDS project aimed at achieving full economic viability. The advantages of this new plan were that the larger space could contain more appliances than the previously proposed site. It was possible that a facility of this size could generate sufficient revenue to support all the costs of the operation. Secondly, the new space was more suited to the purposes of the project since all aspects of the program would be located on the same floor. Thirdly, if the property were purchased rather than rented then the rear of the building could continue to be rented as living space and the revenue from this source could offset payments on the interest and principal of the mortgage. Fourthly, ownership of a building would build equity for the SUDS organization. This might be used at some future point to lever some new financing. Moreover it would carry the process of import substitution and closure of income leakages one step further since SUDS would own rather than import its housing. SUDS also began to consider further grants to cover the cost of building purchase and renovations. This would close income leakages even further by eliminating interest payments on the mortgage.

This new plan involved a number of new tasks for SUDS. These included:

- i. Prepare a revised operating budget for a self-sufficient laundromat.

- ii. Prepare a construction budget.
- iii. Obtain a zoning variance for this property.
- iv. Secure a mortgage or other financing.
- v. Purchase and renovate the property.
- vi. Begin operations.

A construction budget, an operating budget, and a work plan were in the midst of development at the time of the termination of the student's involvement. These preliminary budgets are presented in Appendix C of this report.

Discussions were held with the city planner who stated a willingness to recommend a conditional use variance for this residential building. This decision was based on the fact that the project was a non-profit venture intended to provide learning and social benefits to the community. A new plan was carefully developed in consultation with co-op board members and trainees. Architectural advice was secured from a consultant to the Winnipeg Core Area Initiative. Donations of time and technical assistance were secured from two architects. Discussions were held with Habitat for Humanity, which is a non-profit organization that provides housing and interest free mortgages to low income persons. A proposal was made requesting assistance from Habitat in the form of licensed contractors to supervise the work of SUDS co-op members in renovating the new building. Applications

were prepared for submission to the Community Places program for matching funds for purchase and renovation of a building and to the Native Economic Development project for capitalization of a self-sufficient laundromat at the point of termination by the student.

This is the stage of activity that was reached at the time of termination of the practicum.

8. Duration

The student became active in the project on July 22, 1987. From July to October he worked three eight-hour days per week at the site. From October, 1987 until August 1988 he spent two full days per week on the project site. Termination of involvement occurred on August 29, 1988.

9. Recording

Both implementation of procedures and the progress of clients were recorded by three principal means. These were:

- the official minutes, records, and accounts, of the co-operative as an incorporated entity.
- a journal for this purpose maintained by the student throughout the practicum.

- the research, reflections, and analysis involved in term papers prepared by the student for graduate level university courses.

EVALUATION

10. Criteria For Evaluation

The criteria for evaluating the SUDS Centre Co-operative program derive from the original purposes of the intervention and from the learning goals of the student.

Goals of the Project

The overall objective of the project was to impart to participants an enhanced sense of self-worth. This was to be accomplished through gains in knowledge and skills, material resources, and a mediating structure.

The purposes of the program as stated and prioritized by the board of directors of SUDS were as follows:

- (1) To reduce costs of coin-operated laundry for community residents.
- (2) To reduce travel distance to a laundromat for local residents.
- (3) To facilitate involvement by residents in the needs of their community and to enhance their sense of competence and personal worth.

- (4) To provide participants with opportunities for learning organizational procedures and for acquiring usable employment skills.
- (5) To create employment.

There are three broad areas that pertain to evaluation of these objectives. The first is the extent to which the specified target populations participated in the project. The second is the extent to which the program delivered its intended benefits to these participants. And the third dimension pertains to any unanticipated benefits or disbenefits that may have resulted from the program.

The learning goals for the student may be summarized as follows:

- (1) To acquire a theory base for practice in community-based economic development.
- (2) To acquire knowledge and experience of administrative procedures related to management of a non-profit co-operative enterprise.
- (3) To acquire knowledge and experience of the practical problems and requirements related to community-based economic development projects.

(4) To acquire experience of the personal needs as well as the strengths of low income persons in an inner city context and to discover possible means of supporting them in their self-help activities.

An evaluation will usually require a determination of the means by which key concepts are to be measured. The key concepts for this evaluation include the following:

- a) Participant in the project.
- b) Local resident.
- c) Target population membership.
- d) Economic benefit.
- e) Learning benefit.
- f) Empowerment.
- g) Unanticipated cost
- h) Unanticipated benefit.
- i) Potential economic viability.

The operational definitions for these concepts are given below:

a) Participant in the Project

This is defined as anyone whose name appears on the list of current members of the co-op, or one who in the

past has attended three or more meetings of the board of directors. This definition includes one person who was a board member for ten months but has since moved from the city. The definition excludes those who are new to the program and who are as yet unfamiliar with many of its important dimensions.

b) Local Resident

For the purposes of the project this is defined as one who lives within a six-block radius of the project office.

c) Target population membership

Nominal definitions of target groups are taken from three sources. The first is the preliminary assessment of high needs populations that was carried out by the student in the course of the literature review for this project. This identified native people, single parent families, and low income families, as high-needs groups for the area. A second source is the target populations identified by the Winnipeg Core Area Initiative in its funding guidelines (WCAI, 1986). These groups include natives, women, single parent families, and "identifiable groups of economically, or socially disadvantaged residents". A third source of nominal definitions is the

established guidelines for prioritizing membership approvals that have been worked out by the board of directors of SUDS. This includes local residents, families with children under 12 years of age, those who do not own cars, those who do not own washers and dryers, and those who are on social assistance, unemployment insurance, or below the poverty line. These concepts will be measured as the respondent's self-report on these factors.

d) Economic Benefit

This is defined as any increase in income or any reduction in expenses for any participant that has occurred, or will occur, as a result of this project. This can be calculated from accounting records and from budget projections of the co-op and from self-reports of participants.

e) Learning Benefit

This would constitute any areas of new knowledge or skill acquired by a participant as a direct result of the project. These will be determined by the participant's report.

For the trainee manager this concept will be measured in terms of the number of operationally-defined

tasks and duties identified in the Job Task Outline which can be successfully performed without supervision. Furthermore this outcome will be measured as the number of courses successfully completed in the Certificate Program in Administrative Management at the University of Winnipeg. Finally the trainee will be asked to report on her own perception of what has been learned.

f) Empowerment

This concept will be defined as a reduction of the sense of powerlessness as measured by the Neal and Seeman Powerlessness Scale (Robinson and Shaver, 1973). The items of the scale are taken from the Rotter Internal-External Locus of Control scale. The specific items deal with the individual's sense of control over societal and economic problems.

The items will be used in a Then and Now format as suggested by Tripodi (1983). Respondents are asked to report their beliefs in response to these items now, their beliefs prior to involvement with the SUDS project, and whether the project is the perceived reason for any changes in their beliefs on this subject. Robinson (1973) observes that the internal consistency and validity of this instrument are well-established.

Furthermore empowerment will be measured in terms of any report from respondents as to gains in perceptions of their own worth, a greater sense of competence, reduced fears, or a greater sense of control over life events.

g) Unanticipated Costs and Benefits

Since the SUDS project is still in its early formative stages, it will be helpful for all involved to have the opportunity to report in this area. This will be measured as any report by a respondent of a benefit received or a cost incurred that were not anticipated in the objectives of the program. It will be further defined as any perception by the student of such a factor.

i) Potential For Economic Viability

This dimension of the project is defined in the future tense as a potential because as yet the project has no regular operating income and laundromat operations had not yet begun when the evaluation was conducted. "Potential" in this concept is therefore defined as the thoroughness with which budgets and work plans anticipate contingencies that might affect the economic viability of the project and the adequacy with which provisions have been made for these contingencies. This will be assessed by the student.

Economic viability was operationally defined as the ability of the program to meet capital costs by means of available capital resources, and as the ability of the operation to meet operating costs by means of self-generated operating income. Potential economic viability was defined therefore as the adequacy of plans for capital and operating income of the project to meet capital and operating expenses.

II Learning Goals for the Student

Accomplishment of learning goals for the student can be evaluated in terms of the extent to which learning did occur in the areas which were specified at the outset of the project. These were ascertained by means of a self-report by the student.

11. Evaluation Procedures

Three principal procedures were employed to evaluate this practicum. The first involved structured interviews with all key participants in the program. This included current board members, staff, and general members of the organization. The second procedure was an assessment of the potential for the co-operative to become an economically and administratively viable operation. This involved an assessment of projected budgets for the

laundromat and an evaluation of the performance of the administrative staff. Finally, evaluation involved reflection by the student concerning the attainment of learning goals, the strengths and weaknesses of the activities that were carried out, and an overall appraisal of the ultimate value and significance of what was attempted. These procedures will be discussed in detail below.

a) Structured Interviews

The structured interviews with program participants made use of pre-determined items that elicited consistent areas of content from all respondents. The interviews also employed exploratory methods in which the interviewer probed for elaboration in areas that were not anticipated in the structured items. This permitted the gathering of a consistent body of data as well as collection of exploratory and qualitative information. These interviews also recorded basic demographic information about the participants and made use of items taken from an existing measure. All interviews were tape recorded.

A content analysis process was used to distill the results of these interviews. This method is described by Patton (1987). All responses to a particular survey item are

gathered together to be analyzed as a body of data. The material is first read through by the evaluator in order to identify recurring regularities and common themes in the content. Initially these themes are simply marked and subsequently they are indexed.

The themes that are identified and the categories that are created in this process are those which the data themselves present. In no sense are they imposed or pre-constructed by the researcher. Order and direction of the content have been set by the design of the survey items and the task of the researcher is simply to identify inductively the trends in responses.

Two kinds of categories are used, "indigenous typologies" in which terminology is used in a recurring manner by the respondents themselves and thus creates categories, and "analyst-constructed typologies" in which these categories are designated by the researcher in response to the data (Patton, 1987). In both cases these themes are suggested by the response material itself and are not predetermined and then imposed upon the data.

Once response categories have been developed they are indexed and analyzed to determine the degree to which they include information which is judged to reflect a common theme and the degree to which they separate data content

into distinct patterns and issues. When these categories are fully developed they were reported as the findings of content analysis of the qualitative material.

The analyzed and organized material is reported as the end result of a primarily inductive process. Strength and credibility are lent to the process by also reporting on negative cases. These demonstrate exceptions to the rules and rival explanations which may account for the data in other ways.

When this process is complete it is judged permissible for the evaluator to venture an opinion as to the significance, strength, or relevance of the results.

The twelve items used in each structured interview are presented in Appendix D of this report.

b) Potential Economic Viability

In order to evaluate the potential for the laundromat to achieve economic viability two main procedures were carried out. First, a series of hypothetical monthly operating budgets were created in order to test the effects of altering key variables in the laundromat's operation. The object of this exercise was to determine whether there were

any combinations of variables that could produce sufficient monthly net income to cover all monthly operating costs.

If such a viable combination could be found, a second procedure would be carried out that involved the selection of a set of these variables, holding them constant, and then formulating a start-up budget that would test whether the co-op had sufficient capital resources to construct the facility and to achieve this desired operating condition. Evaluation involved an assessment of the achievability of these budgets.

Thirty-six combinations of variables providing various operating budget options are presented in Appendix C. A Start-up Budget using one such option is presented in Appendix D.

13. Evaluation Results

a) Interviews With Members

These interviews were conducted between June 18 and August 29, 1988. The respondents were seven members of the board of directors and the trainee manager.

Results of the interviews are presented below. The ten items of the interview schedule are used as headings for this presentation. The questions are open-ended so that responses to the items may vary. These responses have been analyzed for content and they are summarized below.

Several concerns surrounding methodology arise in relation to these data. Firstly, since the interviewer was the student and he has had an influential role in the development of the organization, doubts can be raised as to the degree of objectivity that these data represent. One might question, for example, the degree to which members were willing to freely express negative impressions of the organization to one who had a large stake in the project and was personally involved in the group. This was especially so for item 10 which asked the respondent directly to assess the work of the student. Secondly, since the group had evidently developed some significant bonds among its members, doubts may also be raised concerning the degree to which

respondants would freely offer negative criticisms either of one another, the group, or the project.

Having acknowledged these limitations, however, these data may be expected to cast some light upon the experience of co-op members and the state of the organization at the point of termination of this practicum. They should be read, however, with these considerations in mind.

Results

1. How did you first become involved with SUDS?

Most reported that their contact with the program had occurred through Hope Centre and through the work of the community social worker. One respondent indicated that she had become involved through the co-op coordinator.

This question was primarily used as a non-threatening item that was intended to put the respondent at ease with the interview process.

2. What were your reasons for joining the co-op?

Most respondents said that they saw the co-op as a means of becoming "involved in the community" or "doing

something good for the community". Some said that they had joined for the learning experience although some of these wanted to experience grassroots community development and to learn about co-operatives and some wanted employment experience and board experience. Only three respondents mentioned a need for laundry facilities. Two persons said that that there was so much excitement about the project they had wanted to be a part of it.

3.To what extent have you achieved what you intended by being involved with SUDS?

Those who had been with the project from the beginning felt that given the present state of development of the co-op, it had achieved virtually all that it set out to do. Two of the newer members were unsure because they felt they had not been involved long enough. Several expressed that the fact that they had never expected the process to be as long, complicated or "tedious" as it had turned out to be. Those who expressed this view, however, found that this had been an important part of the learning. Two respondents mentioned specifically that the co-op did well to have kept the participants interested and involved for so long.

4. To what extent has SUDS been successful?

All respondents felt that the co-op had so far been quite successful. Specifically mentioned as successes were the securing of funds, the training of the manager, the retaining of the board member interest and participation, a successful zoning application, and plans for a building.

5. Have there been any areas of learning for you in your experience with SUDS?

Most felt that the whole experience had been a process of learning. Specifically mentioned were areas of organizational procedures and building. Two members reported that they were able to join other boards as a result of experience gained on this board. Two members felt that they were too new to the program to report much learning as yet.

6. Would you say that you have been changed in any way personally by your involvement with SUDS?

Several respondents mentioned that they are far less intimidated by others now than they had been previously. One said that a year ago she would not have let the coordinator into her house. The trainee manager said that she is overcoming her fears of business people and those in official positions. She said that she continually

asked herself if it were true that she was a manager because she finds this difficult to believe. Others mentioned that they have much greater faith in the people in the community than they ever had previously.

7. How would you rate the chances of success for the co-op?

Here the responses were words like "good", "excellent", "ninety-nine per cent". None felt that the success of SUDS was in doubt although some were more cautious in their responses than others.

8. What are some aspects of SUDS that are not good?

Responses to this item were not very readily forthcoming and tended to require some thought. Specifics that were mentioned were that the project was presently underfunded, or that currently the project was dependent on government funding and that this was the cause of endless delays. Two people mentioned that attendance problems had been a problem at board meetings early in the program but that these had now been resolved.

9. What are some aspects of SUDS that are good?

Several of the members stated that one of the best things about SUDS is that the members get along well. Some

of the responses were "there are no conflicts," "we each get a chance to say our piece," or "we are all friends. This is not like work we do but these people are my friends." Some said that the co-op was uniting the neighbourhood. One felt that the most positive thing was that the co-op could potentially generate its own funds and move away from government grants. "Grants are a glorified form of welfare" this member said. Here again members felt that the fact that the co-op had not folded yet, and the real dedication of resident board members were strong points of the co-op.

10. How would you rate the coordinator's work with SUDS?

On the whole, responses to this item were positive. Most felt that the coordinator had done an excellent job. One person remarked that he did "more than he had to do." Another said that the student managed to keep people interested even when very little was happening in the project, and that he had managed to facilitate learning throughout the program. One negative comment was that the student had taken on too many tasks, and in so doing had curtailed learning for the board members. Other members, however, balanced this view by saying that their time commitments were such that they could not have taken on any further tasks.

Powerlessness

In response to the powerlessness items of the interview schedule the members appeared to have little difficulty grasping the intent of the questions and they were readily able to identify their own beliefs in this area.

All eight respondents felt that they identified more easily with the internal locus of control statement than with the external statement which taps the experience of powerlessness.

There were variations, however, in the degree to which individuals felt that they had changed on this factor since becoming members of SUDS. Four respondents felt that their sense of powerlessness had been sharply reduced over the period of their involvement, two felt that they had a somewhat reduced sense of powerlessness, and one felt that her belief, though not a powerlessness attitude but one of internal control, had held constant for sometime and had not changed during her participation in SUDS.

When asked whether SUDS had been the reason for any changes in beliefs, three respondents felt that SUDS had been a major factor in their changes, three felt that SUDS

was only one of many factors that had influenced them, and one felt that her opinion had remained constant.

Target Groups

The demographic data that were gathered in these interviews concerning participants in SUDS are shown in the tables in Appendix B. These tables show that a majority of participants in SUDS were drawn from the major identified target groups for the program, both at the time of incorporation of the co-op, as well as at the time when this evaluation was conducted.

b) Potential Economic Viability.

Thirty-six variations of a monthly operating budget for the laundromat are shown in Appendix D. These budgets alter variables that affect income and expenses for the operation. These variables include such factors as the number of washers and dryers in the facility, the price per wash or dry, the hours of operation, and the salaries paid to management staff.

These variables are referred to as policy variables because they are factors upon which the board of directors of the co-op must make policy decisions in the light of the stated goals and value preferences of the project.

The variables which appear to have the largest influence on net income per month are the number of machines to be installed, the percentage of their use, and the hours of operation. This can be seen by examining Options 22 - 30, and by comparing Options 4 - 6 with Options 16 - 18. Each of these variables affects income in a similar way by varying the amount of usage of the equipment.

Of less comparative effect on income are changes in the price per wash. This can be seen by examining Options 1 - 4 and 33 - 36. A crucial factor in these calculations is

the estimated number of members required to achieve the designated levels of equipment usage.

On the expense side, the major variable affecting net income is expenditure on salaries. This is evident when a rise in salary for the manager from \$8.00 per hour to \$10.00 per hour is included, or when a half salary for an assistant is added to the calculation. This can be seen by comparing Options 16 - 18 to Options 22 - 24 and comparing Options 16 - 21 to Options 25 - 30.

It appears that some viable operating conditions do exist for the laundromat. Seventeen combinations of variables were found to produce a positive net income. Some of these combinations were considered more difficult to attain than others. For example, high levels of usage by a large number of families at a high price, as in Option 36, were considered unlikely to be achievable for the laundromat. These options were calculated primarily to see the effects on income of the inclusion of these values.

On the other hand there are projections such as Options 17, 20, and 29, that do appear to be achievable. Any of these three may be selected as a target operating condition for which a construction plan for the laundromat might be developed. A more detailed evaluation of the

achievability of the values of the main variables in these .
options is presented below.

i) Operating Budgets

a) Number of Washers and Dryers

The number of appliances considered to be reasonable for a start-up is ten. This is the number of reconditioned machines, or the number of combined new and reconditioned machines, that is immediately affordable. It is also the number of machines that fits most readily into the space that is currently available. The building could accommodate twelve washers and dryers, but it was considered wise to make a lower estimate of income at this preliminary stage of planning.

b) Price Per Wash and Dry

The price selected for these operating budgets is \$.60 per wash and \$.50 per dry. These prices were chosen in relation to current commercial rates in the neighbourhood. Three laundromats in the area were found to be charging \$1.00 per wash and \$.75 for a full drying cycle, and two laundromats were charging \$.75 per wash and \$.75 per dry.

It was seen as important for SUDS to undercut these commercial rates for a number of reasons. First, the primary objective of the project, as stated in the project goals, is to reduce costs of coin-operated laundry for local

residents. Second, apart from the immediate benefit to individuals of providing more disposable income, cost savings were seen as an important statement to the community of the benefits of self-help economic alternatives. Finally, prices that were marginally lower than commercial rates were seen as an important incentive to encourage residents to use SUDS facilities at the rates that were necessary to make the program economically viable.

c) Percentage of Use of Washers and Dryers

This factor has a critical impact on net income. The approach that was used for selecting a usage figure that could be considered reliable was first, to select the level that was considered desirable, and then to calculate the number of families that would be required to achieve this usage level. The figure that was used in this calculation was the estimate of five loads of washing per family per week.

To further gauge the feasibility of these estimates, a laundromat containing 14 washers and 16 dryers, and serving 192 families in a housing co-operative, was observed once per hour over a period of 72 hours (between 8 A.M. and 11 P.M.). Usage rates in the housing co-op were found to be 48 per cent. This indicates that such a rate is at least feasible from a logistical and a customer-comfort

point of view. Since the number of washers in the laundromat is ten and a family would use at least three, a full utilization washers and dryers would mean six families might be making use of the facilities at one time. Two other families may be waiting so that a total of eight families may be present in the building at any one time if usage were at the 100 per cent level. This figure was not considered beyond the capacity of the space that was being considered.

The percentages selected for these Options 17, 20, and 29 are 50 and 60 per cent. These are based on the assumption that membership can be increased until these levels of usage are achieved.

d) Hours of Operation Per Week

This factor also has a critical effect on the calculation of net income. This factor also affects the number of hours per week of supervision required for the laundromat. It was assumed that part of this supervision time could be supplied by volunteer labour from co-op members and, in the case of Option 29, by part-time help from an assistant manager.

It was expected that there would be peak periods of usage within these hours of operation. It also appeared reasonable to assume, however, that members would eventually

adapt to these variations by changing their usage patterns in order to take advantage of periods when activity at the laundromat was not as great. In this way it seemed reasonable to expect usage eventually to approach some mean level.

e) Manager Hours

Although the laundromat will be open a total of 72 hours per week, the maximum affordable paid supervision time was considered to be 40 hours per week at \$8.00 per hour for a manager, and 20 hours per week at \$6.00 per hour for an assistant manager. The balance of supervision time could be provided by co-op volunteers or possibly the laundromat could remain unattended during periods of slow activity. These calculations are included in the options under consideration.

f).Cost of Utilities

These factors were calculated on the basis of consumption rates of the specific appliances that would be used and utility rates at consumption levels that the laundromat as a whole would achieve. A margin of error of \$.02 per wash and \$.02 per dry were included in these estimates. A commercial example was also studied to check the reliability of these estimates. The example confirmed

that these estimates are higher than probable actual costs of utilities so that a margin of error is inherent in these factors. This suggests that the calculations are reliable.

g) Number of Loads Per Family Per Week

A figure of five loads of washing per family per week was used for planning purposes. This was considered a low estimate. The door-to-door survey of 68 households in the neighbourhood showed that the average usage was in fact six loads per week so that the expectation that this figure was low was confirmed in this study.

h) Number of Members Required

As suggested above in Section C this figure is based on the desired percentage of use of equipment and the estimated washing requirements of five loads per family per week. The number of member families will be increased until the desired level of equipment usage is achieved.

ii) Construction Budgets

Start-up budgets for the laundromat are presented in Appendix E. These budgets select Option 17 as a target operating budget. They then hold all operating variables constant and show actual expenditures by the co-op to date, expected capital costs for construction of the laundromat,

and various potential sources of capital funding. The latter are referred to as "Contingencies".

An explanation of the sources of these funds and the likelihood of obtaining them is provided below.

a) Core Area Grant

This was the original source of capital funds for the project. This amount was intended originally as both capital funds and as an operating subsidy for a smaller demonstration project that would run at a deficit. The donor agency will allow the budget categories for this grant to be altered if it can be demonstrated that the new use of the funds will fulfill the original stated goals of the project. The Core Area Initiative has indicated tentative approval of the use of these funds for the revised project goals that are now under consideration.

b) Training Grant

These funds are shown as a capital resource because they are time-limited for 39 weeks. They cannot, therefore, properly be included in a long-term operating budget. The grants provide 60 per cent of the current salary paid to the trainee. Approval of one such grant has been

given by the federal Department of Employment and Immigration.

c) Mortgage

These funds will be obtained from a commercial financial institution. They are shown as a loan equivalent to the amount of the purchase price of the building less 10 per cent as a down payment. The Hope Centre will stand as guarantor for this loan.

d) Donated Renovations

Discussions have been held with the Winnipeg Habitat for Humanity, which is a non-profit organization that constructs housing for low-income persons and provides interest-free mortgages. The proposal currently under discussion is for Habitat to donate the skills of licensed trades-people to supervise construction of the laundromat, and for SUDS to provide unskilled labour from among its membership. Habitat would also provide access to a list of suppliers of building materials who have made donations to their projects in the past. It was estimated that renovations costs could be reduced by half by such a donation of labour and materials.

e) Community Places Grant

Application will be made to this program that provides matching funds for the purchase, renovation, or both, of facilities that will enhance the quality of life for communities. Funds are provided at amounts equal to those obtained from other sources up to a maximum of \$75,000. This figure was therefore calculated at 50 per cent of the purchase price and renovation costs of the facility.

f) Memberships

These amounts are shown as capital resources because they are paid once by members for a lifetime and they are non-refundable.

Achievability

The start-up budget that was selected for evaluation of achievability was the plan that had the highest certainty of obtaining the funding required. This is presented in Appendix E. The capital funds in this budget are provided by the Core Area Grant, an employee training grant, and a commercial mortgage. The first two items have been approved in principal. Receipt of the mortgage loan is expected because of the guarantee from Hope Centre.

As can be seen from the twelve month total and the eighteen month total, such a start-up is potentially achievable. Surplus at the end of the first year will be \$10,193. At the end of eighteen months this figure would be \$14,159. While this goal is potentially achievable, the project planners are currently awaiting approval decisions of funding proposals to the Community Places program, and the Native Economic Development Project.

Economic Benefits

These were defined above as any increase in income or any reduction of expenses for members of the community or for members of the co-operative.

Using Operating Budget number 17 as a basis for calculation, this project could provide both types of benefits. Yearly income provided for a community member who is employed as staff would be \$18,300. In addition the co-op will have made a human capital investment in this person so that she will have the potential to earn much greater income in the future, regardless of the outcome of the SUDS project.

Economic benefits for the larger membership may be measured in terms of a reduction of costs in comparison with commercial laundry rates. These savings are shown below.

Column A represents savings to co-op members in comparison to local laundromats charging \$.75 per wash and \$.75 per dry. Column B represents savings in comparison to laundromats charging \$1.00 per wash and \$.75 per dry.

Savings	A	B
Per Family Per Month	\$8.66	\$14.76
Per Family Per Year	\$103.92	\$177.12
Total Co-op Membership Per Month	\$1,247.04	\$2,125.44
Total Co-op Membership Per Year	\$14,964.00	\$25,505.28

While the amount of these savings is not large, they are nevertheless significant for families who are subsisting on social assistance payments or who are otherwise low income earners. The amount of foregone revenue for the entire co-op for one year of operations is also large and this figure represents substantial community income that is retained by co-op members for purposes other than providing for laundry needs. These savings, combined with other benefits provided by the co-operative, such as employment training, attainment of organizational competence, experience of successful interaction with agencies in the wider community, and enhanced self-esteem for participants, represent significant gains for community members. These benefits are directly attributable to the activities of the co-operative and those that have already

been achieved represent an attainment of stated project goals.

2.) Attainment of Learning Goals.

There were four learning goals for the student in this practicum. These were to develop a theory base for community-based economic development, to gain experience in administration of a small organization, to acquire first-hand knowledge of the practical problems of community work in an inner city setting, and to become familiar with the needs and also the strengths of individuals who are residents of poverty areas and who may become participants in a neighbourhood development program.

On the whole the practicum can be said to have contributed well to the student's learning in each of these areas.

1) Theory Base

The theoretical research that was done for this practicum has formed a helpful basis for approaching community-based economic development in the future. Of particular usefulness was the literature research that was done on economic development strategies and their relative strengths and weaknesses. The inherent problems associated with some of the strategies and the particular

appropriateness of others may be expected to constitute a very useful area of knowledge for future application. Especially useful will be the import substitution approach and the convergence approach to development and the strengths which these strategies provide.

Also helpful has been historical research into the use of co-operatives as a framework for community self-help. This research has provided many examples of successful community economic development. The study of the historical experience of community development has also been valuable in providing insight into the evolution of this form of practice. A large store of experiential wisdom has accumulated over the years in this area of work. Particularly valuable are considerations concerning balance between various opposites in practice emphases. Examples of this include the need for balance between goals that are purely process-oriented and those that tend to be almost exclusively instrumental. A blend of tangible goals and appropriate process objectives is the most desirable approach in this work. Similarly balances must be found between approaches in which needs identification is carried out solely by the recipients of programs and those in which this function is carried out entirely by outside experts. A blend of participatory processes and technical expertise provide the most useful methodology in most cases. Furthermore, balance is required between objectives that may

be categorized as largely social and those which may be considered economic. Especially important will be due regard for the need for economic development in a local community. Far too often in the past community development has relied for achievement of its goals either on the mere process of organization and collective needs identification in communities, or upon confrontation with local authorities. While these methods may be useful and necessary at particular times and for specific issues, economic development at the community level is also an achievable objective and should be pursued where possible and appropriate.

Research into the processes of urban decline was an important contribution to an understanding of the context of the SUDS project. This research will probably be applicable to most urban settings where decline and loss of population is occurring.

A final aspect of a theoretical basis for community economic development that was acquired in the course of this practicum was exposure to a large number of successful community economic development projects that have been carried out in other situations and places. The ingenuity that has characterised these programs, the range of responses that have been devised to various types of problems, and the number of project successes that have been

achieved have provided the student with a range of options that may be applicable to community problems in the future. This exposure to successful programs has also provided a level of confidence that CED strategies can be successful.

On the whole this experience has given the student a fundamental theoretical basis for community economic development. The subject area is large, the types of problems are diverse, and every community has its own unique characteristics. There is much more to be learned in all of these areas but this project has provided a helpful foundation for future learning.

ii) Administrative Procedures

The practicum provided much valuable experience in administration for the student. This learning occurred in three main areas. The student gained experience in the incorporation and administration of a non-profit organization, in the preparation of business plans and proposals, and in the area of interaction with various agencies that either fund or regulate such organizations.

As the first administrator of the SUDS co-operative the student was required to develop a thorough understanding of the structure, procedural requirements, and legal mandate of a non-profit organization. Through the

process of becoming incorporated and the drawing together of the board of directors the student acquired a thorough familiarity with the needs of such an organization.

The student was required to prepare project proposals, budget projections, and business plans that would satisfy funding agencies that adequate planning had been carried out regarding the business that SUDS planned to conduct. Furthermore the student was required to establish and maintain a set of accounts for a small organization and to prepare interim financial statements. In the process he became familiar with computer word processing and spreadsheet programs. All of these experiences may be considered valuable learning for future application to social work administration.

Much experience was gained with agencies that interact with or regulate businesses and non-profit organizations. This included dealings with the Winnipeg Core Area Initiative, Manitoba Co-operative Development Branch, a community committee of the Winnipeg City Council, city planners, Canada Employment Centres, and various social agencies.

This exposure gave the student insight into the roles, legal mandates, and programs of these agencies. This knowledge and experience may prove helpful in future

administration situations particularly in community economic development programs.

iii) Practical Problems of CED.

Inspite of numerous warnings in the literature, the student was still unprepared for the length of time that is required for development of a community investment project and the levels of complexity that such a project entails. A large part of the delays that occurred in the SUDS program were due to administrative complications in the funding organization. But such delays are part and parcel of the development process. Some delays may also be attributed to the fact that members of the organization were volunteers who had only limited time available, or to the fact that many were grappling with their own personal crises. Time constraints for the student were also a major part of the slow pace of progress in this project. These experiences may be regarded as normative for any community economic development endeavour.

Given these complications, the project may actually be considered to have made substantial progress in the objectives that it had set for itself. Much credit for this progress is due to the very sympathetic treatment that the program recieved from most of the agencies with which it had dealings.

A major lesson that emerged from this practicum, however, may be repeated. Community economic development is often a slow, technical, and complex process for which the rewards are measured in very small increments.

iv. Strengths and Needs of Program Participants

This practicum served to validate a fundamental hypothesis that the student had formulated at the outset of the project. This belief was that low income persons possessed numerous untapped abilities and capacities which, for lack of opportunity, or because of fear and shallow confidence, seldom emerge.

Given a very basic supportive environment, suitable opportunities, and some personal encouragement, the participants in this program showed themselves capable of comprehending legislative and legal requirements of the programs, of carrying out complex and meticulous mathematical calculations, and of demonstrating very sound practical wisdom in relation to business dealings and interpersonal affairs.

Occasionally the personal problems of residents intruded upon the smooth functioning of the co-op. Usually this took the form of attendance problems at board meetings.

Personality conflicts in the project were minor and were quickly resolved. On the whole these difficulties were typical of any volunteer group and this organization was relatively free of problems and conflicts.

The performance of low income people in this project was virtually always competent. Participants showed excellent commitment to community objectives and they demonstrated substantial learning ability.

Evaluative Conclusion

There are two major areas in which the overall outcome of this practicum may be assessed. The first of these pertains to the activities of the student and to the extent to which they were effective and appropriate in meeting the needs of the project and in producing desired outcomes for clients. The second area for evaluation is the effect of the project as a whole in terms of achievement of its stated objectives and the overall impact of the program upon the participants.

Student Activities

The activities of the student may be examined in three major areas. These were development of the board of

directors, administration of organizational affairs, and interaction with outside agencies.

As measured by both the client reports and the student's own evaluation the activities of the student may be considered largely satisfactory. The members of the co-op gave reports that were mostly positive. Most felt that the student had been effective in his efforts to initiate the project and to administer the program. Most also reported that the student had facilitated group processes well and had enabled members to learn throughout the experience.

One critique of the student's work with the board of directors, however, emerged from these interviews. These reports suggest that the student had not provided board members with sufficient responsibilities in the development of the co-op. Two members made this observation. Others felt that demands upon their time were such that they could not have taken on any more responsibilities than those that the co-op had already assigned to them.

The student, however, was inclined to concur that board development was lacking in this area. Efforts were made at various stages to form committees in order to deal with this problem, and board members, especially those of the executive, were encouraged to take a more active role in the leadership of their board. These efforts had not proved

particularly fruitful. The areas of committee responsibility, such as laundromat equipment, membership recruitment, and program administration tended mostly to relate to a stage in the project when the laundromat itself would be operational. This made the present relevance of committee work rather limited.

Some board members were undergoing serious personal crises during the course of this practicum. These members had difficulty assuming more responsibilities than those that were already given to them.

Had the student given greater attention to this area, however, it may have been possible to involve these board members more effectively in the concrete tasks of the co-op. This may have enhanced the learning and personal empowerment results for these members.

Board members and the trainee manager are presently aware of these shortcomings. Currently there is some reluctance on the part of the president of the board to assume leadership responsibilities. This is partly because of time pressures and her work schedule. With awareness of the problem, however, has come a willingness to address this need. With one year of experience in the co-op has also come greater confidence. This problem may be resolved through

greater effort by these individuals. The student's departure may also expedite this process.

A number of strengths can be identified in the work that was done by the student according to participant reports. In the case of board development the student was able to involve the co-op members in a way that made their participation an enjoyable experience but one which also proved effective in providing the expected benefits. A relaxed atmosphere permeated co-op board meetings. Several members commented on the friendship bonds that the group was able to achieve, and upon the fact that each member's opinion was heard and their contribution respected. It also appears that the student was successful in translating the technical requirements of board operations and project management into terms that were non-threatening, comprehensible, and relevant to the participants. Certainly most of the credit for board success is due to the members themselves and to their commitment, abilities, and perseverance. To the extent that this positive outcome was dependant upon the student's input, however, this aspect of his work may be considered successful.

In the area of administration of the organization, one measure of a positive outcome is the fact that no major problems arose due to oversight, neglect, or improper procedures. Annual reports were submitted to the Registrar

of Co-operatives and these were considered punctual and accurate. Two funding proposals were drawn-up by the student that were to be submitted to funding bodies. One involved the preparation of a viable business plan and the other was to provide the details of the training program of the co-operative. A measure the appropriateness and effectiveness of these proposals is that they were approved by the donor agencies and the funding requests were granted. Ongoing relations were maintained with these funders in the form of interim reports and memoranda regarding changes in project plans. These were considered satisfactory by these agencies.

The accounting and bookkeeping system that the student established and maintained for the co-op was assessed by a chartered accountant who was to serve as auditor for the co-op. On the two occasions that this system and its maintenance were assessed they met with approval from the auditor.

Further areas of administrative responsibility involved board meeting minutes, agendas, correspondence, and reports to the members. These were kept up to date and accurate, and they were made available to members available when required.

The fact that there were no major setbacks in the project due to poor administration and there were no adverse

reports from observers in this regard is an indication that this area of the student's responsibilities was handled appropriately.

Program Impact

The overall goals of the SUDS Centre Co-operative program, and of this practicum, were that the project should produce personal empowerment for residents of the Burrows-Salter neighbourhood and especially for those who had participated in the co-op activities. This empowerment was expected to derive from a process in which project participants acquired control of increased financial, organizational, and service delivery resources, and through formal and experiential learning that was to develop skills in administering these resources. These processes were to lead in turn to more positive self-concepts for participants and to provide confidence to embark on more extensive and challenging community and personal change initiatives.

Only some of these objectives have been achieved over the course of this practicum. Nevertheless there is evidence to suggest that a fundamental impact of the project has been to lay a firm foundation for the achievement of ultimate project goals. Furthermore those interim goals that have been achieved have produced significant signs in members of growing individual and collective empowerment.

This practicum was terminated prior to the acquisition of a building that could house a fully self-sufficient laundromat. It was also terminated before full

funding for such a facility had been acquired and before the service benefits of a co-operative community laundromat could be provided.

However, this shortfall must be evaluated in light of the fact that the original objective for the practicum had been to carry out a demonstration project. This demonstration would test community support for the concept of a co-operative laundromat and would provide a focus for local residents to build a viable organization that could administer such an operation. The vehicle for this pilot was to be a subsidized laundromat that contained only four washing machines and four dryers.

The program had, for very sound economic reasons, circumvented the actual installation of these eight appliances, and had moved on to the second stage of the program which was to acquire further funding, to search for a larger facility, and to endeavour to achieve economic self-sufficiency. This fact should be taken, not as a partial failure but rather as an indication of earlier and greater success in terms of the original demonstration objectives of the program. The fact that the co-operative was willing to contemplate management of a larger scale of operation, and the group was willing to administer much greater financial assets, and the fact that they had carried out an extensive market survey and planning process

suggested that a viable community organization had been initiated and that competent management was being developed.

The by-passing of the original objective of a limited and subsidized laundry in order to move to the next stage of development may be considered a success of the program. Evaluation may then deal with the extent to which concrete goals had been achieved and the nature of their impact upon the participants and the community.

The co-operative had succeeded in acquiring two funding grants for the amounts of \$36,295 and \$7,139. The first funding grant had been used to lever the second, and these two in turn placed the co-op in a favourable position to be able to access matching funds through the Community Places Program, a private mortgage, and a business development grant from Native Economic Development Project. Significant achievement had therefore occurred in the objective of acquiring financial resources for the community. Evaluation interviews among members revealed that participants found this to be a significant achievement of the project and an indication that SUDS had been, and was likely to continue to be, successful. This factor gave participants a positive orientation to the project and to their involvement with it.

Two essential components that were identified in the literature review as fundamental to success of community economic development were technical assistance and meaningful participation by members of the community. These two components have been achieved in SUDS. Technical assistance will be available to the co-op for some time to come. Board member involvement has been stable for the last seven months and member commitment to the project appears to be growing. One member reported that the only reason she would drop out now would be in order to give another person a chance. Another stated that SUDS and her volunteer work would be her primary commitments for the coming year.

There is a growing sophistication among the board members in their fulfillment of responsibilities. They are learning to read and analyse budgets, they are becoming acquainted with aspects of the administration of the co-op, and they have begun to demonstrate an understanding of the complexities of project plans. These advances have allowed three members to become effective members of boards of directors of other organizations in the community.

The technical assistance provided by the student was sufficient to enable the co-op to become incorporated, to secure funding, to obtain a zoning variance, and to carry out employment training. The consultant who is now available to the organization is a qualified accountant and is well-

versed in economic and community development issues and practices. The consultant has substantial time available for SUDS during the coming year, and is committed to the project for the foreseeable future. This will provide a technical resource to the co-op as it is needed.

The co-operative therefore has an effective and meaningful community participation component and it has access to the technical assistance that will be needed in order to develop its program. These will be essential components if the project is to survive.

The most encouraging success of the program, however, may be the employment and training of the co-op manager. At the time of the termination of the practicum, the manager was fulfilling all accounting, banking, and bookkeeping responsibilities for the organization. She was administering records for the co-op and its correspondence. She was able to use two computer programs with reasonable proficiency and she had also successfully completed her first course in the Certificate Program in Administrative Management.

The effects of these achievements on this community resident were evident. This was evidenced by her own reports and by observations from those around her. A member of the local school board has remarked to the other

members of the SUDS board concerning the manager's new found confidence. She has spoken of being far less intimidated by powerful persons and by officials. She is now able to make business calls with all necessary self-assurance and she is able to interact effectively at meetings in which technical issues are being discussed. The trainee manager says that she still finds it hard to believe that she is able to fulfill these roles. However, two incidents especially, convey the significance of what has been achieved so far in this person's life. Firstly, her nine-year-old son who is a good student in school and wants to go to university made this remark. "My mum is in university, that means I'll be able to go there too." Another indication of achievement in Rose's life is that for the first time since her husband left her more than two years previously, she is no longer receiving social assistance.

All of the participants in this program that have been interviewed have reported empowerment benefits of the forms that were identified at the outset of this project. For some this has been learning, for others a new responsibility in making decisions, and for still others there has come a new resolve to no longer accept false images of themselves simply because they are members of stigmatised groups such as social assistance recipients, Natives, or residents of the North End. These have been the desired outcomes of this project.

It remains to be seen whether the community laundromat endeavour can be successful. Many complex and pivotal decisions still lie ahead. Many important elements of the project must still be put in place and many new tasks must be undertaken. The future of the program therefore remains uncertain.

However many strong elements for potential success have been secured for the program so far. There is a thorough and potentially achievable, budget-oriented plan for the future. Numerous avenues exist for the pursuit of further funding. Strong support is evident in the local community for the project. A good organizational structure is in place for the program and extensive interest and good will has been developed among external agencies.

Whether a community laundromat service will emerge from this project and further programs will be launched from this base remains to be seen. It can be argued that the program has been successful so far in most of what it had set out to do. The demonstration goals of the program have been achieved. More importantly, significant empowerment has occurred. Ultimate success is important in order to make this process complete. But if the program were to end now each participant would be likely to take with them something of value from the experience. Personal and collective

development is a never-ending process. SUDS has made a good beginning in both of these areas. One might venture to say that the gains in the program have been such that few defeats that one might expect to face in the future could be sufficient to take them away.

REFERENCES

Neighbourhoods

- Downs, Anthony. Neighborhoods and Urban Development.
Washington D.C.: The Brookings Institution, 1981.
- Hallman, Howard. W. Neighborhoods Their Place in Urban Life.
London: Sage Publications, 1984.
- Kotler, Milton. Neighborhood Government: The Local
Foundations of Political Life. New York: The Bobbs-
Merrill Company, 1969.
- Morris, David. and Karl Hess. Neighborhood Power: The New
Localism. Boston: Beacon Press, 1975.
- Poplin, Dennis E. Communities: A Survey of Theories and
Methods of Research. New York: The MacMillan Company,
1974.
- Williams, Michael R. Neighborhood Organizations: Seeds of a
New Urban Life. London: Greenwood Press, 1985.

Inner City Decline

- Artibise, Alan F.J. Winnipeg: An Illustrated History.
Toronto: J. Lorimer, 1977.
- Artibise, Alan F.J. and Edward H. Dahl. Winnipeg in Maps
1816-1972. Ottawa National Map Collection, Public
Archives of Canada. 1975
- Bradbury, Katherine L., Anthony Downs and Kenneth A Small.
Urban Decline and the Future of American Cities.
Washington, D.C.: The Brookings Institution, 1982
- Breton, Raymond, and Gail Grant. The Dynamics of Government
Programs for Urban Indians in the Prairie Provinces.
Montreal: The Institute for Research on Public Policy,
1984.
- Clatworthy, Stewart J. The Demographic Composition And
Economic Circumstances of Winnipeg's Native Population.
University of Winnipeg: Institute of Urban Studies,
1980.
- Native Housing Conditions in Winnipeg. University of
Winnipeg: Institute of Urban Studies, 1980.

- Downs, Anthony. Neighborhoods and Urban Development.
Washington D.C.: The Brookings Institution, 1981.
- Hunter, Albert. "The Urban Neighbourhood: Its Analytical and Social Contexts." In Phillip L. Clay and Robert M. Hollister (eds.) Neighbourhood Policy and Planning. Toronto : D.C. Heath and Company, 1979.
- Kuz, T. J., E. Baril, D. Hiebert, A. Morrison, C. Skonberg. Winnipeg: A Multivariate Analysis 1951, 1961, 1971.
Winnipeg: Winnipeg Development Plan Review, 1979.
- Lyon, Deborah and Robert Fenton. The Development of Downtown Winnipeg: Historical Perspectives On Decline And Revitalization. University of Winnipeg: Institute of Urban Studies, 1980.
- McKee, Christine; Stewart Clatworthy and Sybil Frenette. Housing: Inner City Type Older Areas. University of Winnipeg: Institute of Urban Studies, 1979.
- Netzer, Dick. Economics and Urban Problems: Diagnosis and Prescriptions. New York: Basic Books, 1974
- Poplin, Dennis E. Communities: A Survey of Theories and Methods of Research. New York: The MacMillan Company, 1974.
- Schreiber, Arthur F., Paul K. Gatons and Richard B. Clemmer. Economics of Urban Problems: An Introduction. Boston: Houghton Mifflin Company, 1971.
- Social Planning Council of Winnipeg. Human Needs and City Planning: A Study of Social Conditions in Winnipeg. 1980.
- Housing Conditions in Winnipeg: An Identification of Housing Problems and High Need Groups. 1979
- Statistics Canada. Winnipeg: Selected Social and Economic Characteristics, 1981 Census of Canada. Ottawa: Supply and Services, 1983.
- Westdal, H.N. & Associates. Selkirk Avenue: Community Economic Development Study. Unpublished Report, 1986.

Interventive Strategies

- Anderson, David L. "Government Policies and programs Related to People of Indian Ancestry in Saskatchewan." In Raymond Breton and Gail Grant. The Dynamics of Government Programs for Urban Indians in the Prairie Provinces. Montreal: The Institute for Research on Public Policy, 1984.
- Batten, T.R., The Non-Directive Approach In Group and Community Work. London: Oxford University Press, 1967.
- Bostrom, Harvey. "Government Policies and programs Related to People of Indian Ancestry in Manitoba." In Raymond Breton and Gail Grant. The Dynamics of Government Programs for Urban Indians in the Prairie Provinces. Montreal: The Institute for Research on Public Policy, 1984.
- Brodhead, P. D., Michael Dechter and Ken Svenson, Community Based Development: A Development System For the 1980's. Canada: Minister of Supply and Services, 1981.
- Brokensha, David, Peter Hodge, Community Development: An Interpretation. California: Chandler Publishing Company, 1969.
- Burke, Edmund M. "Citizen Participation Strategies". In Ralph M. Kramer and Harry Specht (eds.) Readings in Community Organization Practice, second edition. New Jersey: Englewood Cliffs, Prentice Hall, 1975.
- Canada. Supply and Services, 1971. Poverty in Canada: Report of the Special Senate Committee on Poverty. Ottawa: Supply and Services Canada, 1971.
- Canada. Supply and Services, 1981. Labour Market Development in the 1980's. Ottawa: Supply and Services Canada, 1981.
- Dubey, Sumati N. "Community Action Programs and Citizen Participation: Issues and Confusions." In Gerald Zaltman, Philip Kotler and Ira Kaufman (eds.) Creating Social Change. New York: Holt, Rinehart and Winston, 1972.
- Dubienski, Peter, "The New Careers Program of Manitoba". In A Reader On Prevention And Social Policy. Ottawa: The Canadian Council On Social Development, 1982.
- Harrison, Bennett, Thomas Vietorisz, The Economic Development of Harlem. New York: Praeger Publishers, 1970.

- Harrison, Bennett, Urban Economic Development: Suburbanization Minority Opportunity, and the Condition of the Central City. Washington D. C. : The Urban Institute, 1974.
- Khinduka, S.K., "Community Development: Potentials and Limitations". In Ralph M. Kramer and Harry Specht (eds.) Readings in Community Organization Practice: Second Edition. New Jersey: Prentice-Hall Inc., 1975.
- Kotler, Milton, "The Politics of Community Economic Development". In John C. Weistart (ed.) Community Economic Development: Problems and Potentials For Minority Groups. New York: Oceana Publications, Inc., 1972.
- Kramer, Ralph M., "The Influence of Sponsorship, Professionalism and the Civic Culture on the Theory and Practice of Community Development". In Ralph M. Kramer and Harry Specht (eds.) Readings in Community Organization Practice: Second Edition. New Jersey: Prentice-Hall Inc., 1975.
- Loxley, John, "The 'Great Northern Plan'." In Studies in Political Economy: A Socialist Review No. 6, Autumn, 1981.
- , The Economics of Community Development. HKL & Associates LTD., 1986. Unpublished Report.
- Marris, Peter, and Martin Rein, Dilemmas of Social Reform: Poverty and Community Action in the United States. New York Basic Books, 1967.
- Mayer, Neil S. Neighbourhood Organizations and Community Development: Making Revitalization Work. Washington D.C.: The Urban Institute Press, 1984.
- Moynihan, Daniel P. Maximum Feasible Misunderstanding: Community Action in the War on Poverty. Englewood Cliffs: Prentice-Hall, 1970.
- Rein, Martin. "Citizen Participation and Poverty." In Rein (ed.) Social Policy: Issues of Choice and Change. New York: Random House, 1970
- . "Social Science and the Elimination of Poverty". In Rein (ed.) Social Policy: Issues of Choice and Change. New York: Random House, 1970.
- Ross, David P., and Peter Usher. From the Roots Up: Economic Development As If Community Mattered. Ottawa: The Canadian Council on Social Development, 1986.

Ross, Murray, G., with B.W.Lappin, Community Organization: Theory, Principles, and Practice. New York: Harper & Row, 1967.

Rothman, Jack. Planning and Organizing for Social Change: Action Principles From Social Science Research. New York: Columbia University Press, 1974.

----, J. Erlich & J. G. Teresa. Promoting Innovation and change in Organizations and Communities: A Planning Manual. New York John Wiley and Sons, 1976.

Schorr, Alvin L., "The Non Culture of Poverty", In American Journal of Ortho Psychiatry, XXXIV, 1964.
Social Planning Council of Winnipeg, An Analysis of Social Problems, Needs and Trends for Winnipeg: A Reference Document, May 1980.

Williams, Michael R. Neighbourhood Organizations: Seeds of a New Urban Life. Westport: Greenwood Press, 1985.

Wismer, Susan & David Pell, Community Profit: Community Based Economic Development in Canada. Ontario: Is Five Press, 1981.

----, "Community Self-Reliance in the Age of 6 and 5." In Candas J. Dorsey and E. Ticoll (eds.) The Nuts and Bolts of Community Based Economic Development. Edmonton: Edmonton Social Planning Council, 1982.

Co-operatives

Abrahamsen, Martin A. Co-operative Business Enterprise. New York: McGraw-Hill, 1976.

Allen, Agnes. The Co-operative Story. Manchester: The Co-operative Union, 1954.

Bailey, Stuart. Encouraging Democracy in Consumer and Producer Co-ops. Saskatoon: University of Saskatchewan, 1986.

Bristow, Duane R. Member-based Planning in Large Co-operatives. Saskatoon: Co-operative College of Canada, 1982

Craig, J. G. Managing Co-operative Organizations. Saskatoon: The Co-operative College of Canada, 1980.

Khalidi, Musa S. Dilemmas of Participation in Co-operatives. Saskatoon: The Co-operatives College of Canada, 1983.

Lipset, Seymour Martin. Agrarian Socialism: The Co-operative Commonwealth Federation in Saskatchewan: A Study in Political Sociology. Berkeley: University of California Press, 1971.

MacPherson, Ian. Each For All: A History of the Co-operative Movement in English Canada 1900-1945. Toronto: Macmillan of Canada, 1979.

Vocational Training

Blank, William E. Handbook for developing Competency-based Training Programs. Englewood Cliffs: Prentice-Hall, Inc., 1982

Byham, William C. "The use of Assessment Centres in Management Development". In Bernard Taylor and Gordon L. Lippitt (eds.) Management Development and Training Handbook. Maidenhead: McGraw-Hill, 1975.

Hawrylyshyn, Bohdan. "Management Education-A Conceptual Framework." In Bernard Taylor and G.L.Lippitt (eds.) Management Development and Training Handbook. Maidenhead: McGraw-Hill, 1975.

Lawton, Esther C. "Identifying Executive Potential: Methods of Testing and Assessing". In B. Taylor and G.L.Lippitt (eds.) Management Development and Training Handbook. Maidenhead: McGraw-Graw-Hill, 1975.

Loveluck, Clive. "The Construction, Operation, and Evaluation of Management Games." In Bernard Taylor and Gordon L. Lippitt (eds.) Management Development and Training Handbook. Maidenhead: McGraw-Hill, 1975.

Nystrom, Dennis C. and Keith Bayne and L. Dean McClellan. Instructional Methods in Occupational Education. Indianapolis: Bobbs-Merrill Educational Publishing, Inc., 1977.

Pepper, Allan D. Managing the Training and Development Function. Aldershot: Gower Publishing Company Ltd., 1984.

Rae Leslie. The Skills of Training: A Guide for Managers and Practitioners. Aldershot: Gower Publishing Company Ltd., 1983.

Simmons, Donald D. "The Case Method in Management Training"
In Bernard Taylor and Gordon L. Lippitt (eds.)
Management Development and Training Handbook.
Maidenhead: McGraw-Hill, 1975

A P P E N D I X A

NEIGHBOURHOOD SURVEY OF LAUNDRY NEEDS

S.U.D.S. CENTRE LAUNDROMAT

Have You Heard?

People from this neighbourhood are
starting a community laundromat.

We expect laundry to be cheaper
if we run our own laundromat.

You could help us by answering a few questions
about laundry.

1. Do you use coin-operated laundry machines?

Yes_____ No _____

2. About how many loads of laundry do you do per week.

3. How do you get to the laundromat?

Walk_____ Bus_____ Car_____ Taxi_____ Other_____

4. Do you need a place for children to play while you do laundry?

Yes_____ No_____

5. Would you join the laundry coop?

Yes_____ No_____

6. Would you be willing to help the coop build a laundromat so that we can keep costs as low as possible?

Yes_____ No_____

7. Do you know someone who could help us with building?

Yes_____ No_____

Name_____ Phone_____

Address_____

S.U.D.S. OPERATING BUDGET - Monthly Income Page 1

OPTION	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
POLICY VARIABLES																		
No. of Washing Machines	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12
No. of Dryers	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12
Price per Wash	.5	.5	.5	.6	.6	.6	.75	.75	.75	.6	.6	.6	.6	.6	.6	.6	.6	.6
Price per Dry	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
% Use of Washing Machines	.5	.5	.5	.5	.5	.5	.5	.5	.5	.6	.6	.6	.75	.75	.75	.5	.5	.5
% Use of Dryers	.5	.5	.5	.5	.5	.5	.5	.5	.5	.6	.6	.6	.75	.75	.75	.5	.5	.5
Hours Open per Day	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	12	12	12
Days Open per Week	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Parking Rent (\$/space/mo.)	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
% Profit on Sales	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25
Manager hrs./week	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Manager salary (\$/hr)	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Assistant hrs./week	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assistant salary (\$/hr)	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Benefits (%)	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
FIXED VARIABLES																		
Mortgage Principal	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000
Interest Rate	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11
Term	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240
Cost of Utilities/Wash	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14
Cost of Utilities/Dry	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18
No. loads/family/week	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Sales (\$/mo.)	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
No. Parking Spaces	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Maintenance (\$/mach./mo.)	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Net Income Per Month (from p. 3)	-898	-655	-412	-731	-447	-162	-482	-135	212	-472	-122	227	-82	364	811	-82	364	811

S.U.D.S. OPERATING BUDGET - Monthly Income Page 1 (Continued)

OPTION	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
POLICY VARIABLES																		
No. of Washing Machines	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12
No. of Dryers	8	10	12	8	10	12	8	10	12	8	10	12	8	10	12	8	8	8
Price per Wash	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.75	.75	.75
Price per Dry	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
% Use of Washing Machines	.6	.6	.6	.5	.5	.5	.5	.5	.5	.6	.6	.6	.75	.75	.75	.75	.75	.75
% Use of Dryers	.6	.6	.6	.5	.5	.5	.5	.5	.5	.6	.6	.6	.5	.75	.75	.75	.75	.75
Hours Open per Day	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Days Open per Week	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Parking Rent (\$/space/mo.)	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
% Profit on Sales	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25
Manager hrs./week	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Manager salary (\$/hr)	8	8	8	10	10	10	8	8	8	8	8	8	8	8	8	8	8	8
Assistant hrs./week	0	0	0	0	0	0	20	20	20	20	20	20	20	20	20	20	20	20
Assistant salary (\$/hr)	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Benefits (%)	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
FIXED VARIABLES																		
Mortgage Principal	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000	36000
Interest Rate	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11
Term	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240
Cost of Utilities/Wash	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14
Cost of Utilities/Dry	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18
No. loads/family/week	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Sales (\$/mo.)	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
No. Parking Spaces	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Maintenance (\$/mach./mo.)	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Net Income Per Month (from p. 3)	307	851	1395	-464	-17	430	-654	-208	239	-265	279	823	-80	1009	1699	881	1432	1983

S.U.D.S. OPERATING BODGET Page 2

OPTION	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
CALCULATIONS																		
No. of Washes/month	1664	2080	2496	1664	2080	2496	1664	2080	2496	1997	2496	2995	2496	3120	3744	2496	3120	3744
No. of Dries/month	1664	2080	2496	1664	2080	2496	1664	2080	2496	1997	2496	2995	2496	3120	3744	2496	3120	3744
No. of Members req'd.	77	96	115	77	96	115	77	96	115	92	115	138	115	144	173	115	144	173
INCOME																		
Washer Revenue	832	1040	1248	998	1248	1498	1248	1560	1872	1198	1498	1797	1498	1872	2246	1498	1872	2246
Dryer Revenue	832	1040	1248	832	1040	1248	832	1040	1248	998	1248	1498	1248	1560	1872	1248	1560	1872
Profit from Sales	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Interest	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Rent - Premises	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Rent - Parking	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
Drop Off Service																		
Other Income																		
Total Income	2357	2773	3189	2523	2981	3439	2773	3293	3813	2889	3439	3988	3439	4125	4811	3439	4125	4811

S.U.D.S. OPERATING BUDGET Page 2 (Continued)

	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
CALCULATIONS																		
No. of Washes/month	2995	3744	4493	2496	3120	3744	2496	3120	3744	2995	3744	4493	3744	4680	5616	3744	4680	5616
No. of Dries/month	2995	3744	4493	2496	3120	3744	2496	3120	3744	2995	3744	4493	2496	4680	5616	3744	3744	3744
No. of Members req'd.	138	173	207	115	144	173	115	144	173	138	173	207	173	216	259	173	216	259
INCOME																		
Washer Revenue	1797	2246	2696	1498	1872	2246	1498	1872	2246	1797	2246	2696	2246	2808	3370	2808	3510	4212
Dryer Revenue	1498	1872	2246	1248	1560	1872	1248	1560	1872	1498	1872	2246	1248	2340	2808	1872	1872	1872
Profit from Sales	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Interest	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Rent - Premises	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Rent - Parking	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
Drop Off Service																		
Other Income																		
Total Income	3988	4811	5635	3439	4125	4811	3439	4125	4811	3988	4811	5635	4187	5841	6871	5373	6075	6777

OPTION	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
EXPENSES																		
VARIABLE																		
Utilities for washers	233	291	349	233	291	349	233	291	349	280	349	419	349	437	524	349	437	524
Utilities for dryers	300	374	449	300	374	449	300	374	449	359	449	539	449	562	674	449	562	674
Equipment maintenance	160	200	240	160	200	240	160	200	240	160	200	240	160	200	240	160	200	240
Salaries & benefits - Manager	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525
Salaries & Benefits - Assistant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FIXED																		
Accounting & legal	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Board expenses	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Building maint. & util.	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Busines tax & licenses	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Insurance	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Leased premises maint.	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Miscellaneous	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Mortgage	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372
Office equip. rental	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Office supplies	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Parking lot maint. & util.	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Postage	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Property taxes	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Telephone	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Travel	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Utilities (heat,light)	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125
Total Expenses	3255	3428	3601	3255	3428	3601	3255	3428	3601	3361	3561	3761	3521	3761	4000	3521	3761	4000
Net Income Per Month	-898	-655	-412	-731	-447	-162	-482	-135	212	-472	-122	227	-82	364	811	-82	364	811

S.U.D.S. OPERATING BUDGET Page 3 (Continued)

	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
EXPENSES																		
VARIABLE																		
Utilities for washers	419	524	629	349	437	524	349	437	524	419	524	629	524	655	786	524	655	786
Utilities for dryers	539	674	809	449	562	674	449	562	674	539	674	809	449	642	1011	674	674	674
Equipment maintenance	160	200	240	160	200	240	160	200	240	160	200	240	160	200	240	160	180	200
Salaries & benefits - Manager	1525	1525	1525	1907	1907	1907	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525
Salaries & Benefits - Assistant	0	0	0	0	0	0	572	572	572	572	572	572	572	572	572	572	572	572
FIXED																		
Accounting & legal	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Board expenses	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Building maint. & util.	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Busines tax & licenses	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Insurance	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Leased premises maint.	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Miscellaneous	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Mortgage	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372
Office equip. rental	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Office supplies	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Parking lot maint. & util.	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Postage	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Property taxes	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Telephone	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Travel	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Utilities (heat,light)	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125
Total Expenses	3681	3960	4240	3902	4142	4382	4093	4333	4572	4253	4532	4812	4268	4832	5171	4492	4643	4794
Net Income Per Month	307	851	1395	-464	-17	430	-654	-208	239	-265	279	823	-80	1009	1699	881	1432	1983

S.U.D.S. START UP BUDGET #1 1988-89

MONTH		MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	12	MAR	APRIL	MAY	JUNE	JULY	AUGUST	18
OPERATING														MONTH							MONTH
(TARGET)		(ACTUAL)																			TOTAL
POLICY VARIABLES																					
No. of Washing Mach.	10 :	0	0	0	0	0	0	10	10	10	10	10	10		10	10	10	10	10	10	
No. of Dryers	10 :	0	0	0	0	0	0	10	10	10	10	10	10		10	10	10	10	10	10	
Price per Wash	.6 :	0	0	0	0	0	0	.6	.6	.6	.6	.6	.6		.6	.6	.6	.6	.6	.6	
Price per Dry	.5 :	0	0	0	0	0	0	.5	.5	.5	.5	.5	.5		.5	.5	.5	.5	.5	.5	
% Use of Washing Mach.	.5 :	0	0	0	0	0	0	.3	.4	.5	.5	.5	.5		.5	.5	.5	.5	.5	.5	
% Use of Dryers	.5 :	0	0	0	0	0	0	.3	.4	.5	.5	.5	.5		.5	.5	.5	.5	.5	.5	
Hours Open per Day	12 :	0	0	0	0	0	0	8	8	8	12	12	12		12	12	12	12	12	12	
Days Open per Week	6 :	0	0	0	0	0	0	5	5	5	6	6	6		6	6	6	6	6	6	
Parking (\$/space/mo.)	35 :	0	0	0	0	0	0	35	35	35	35	35	35		35	35	35	35	35	35	
% Profit on Sales	.25 :	0	0	0	0	0	0	.25	.25	.25	.25	.25	.25		.25	.25	.25	.25	.25	.25	
Manager hrs./week	40 :	14	14	14	24	24	32	40	40	40	40	40	40		40	40	40	40	40	40	
Manager salary (\$/hr)	8 :	8	8	8	8	8	8	8	8	8	8	8	8		8	8	8	8	8	8	
Assistant hrs./week	0 :	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	
Assist. salary (\$/hr)	6 :	0	0	0	0	0	0	6	6	6	6	6	6		6	6	6	6	6	6	
Benefits (%)	.1 :	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1		.1	.1	.1	.1	.1	.1	
Hours/wk Vol. Help	32 :	0	0	0	0	0	0	0	0	0	32	32	32		32	32	32	32	32	32	
FIXED VARIABLES																					
Mortgage Principal	36000 :	0	0	0	0	0	36000	36000	36000	36000	36000	36000	36000		36000	36000	36000	36000	36000	36000	
Interest Rate	.11 :	.00	.00	.00	.00	.00	.11	.11	.11	.11	.11	.11	.11		.11	.11	.11	.11	.11	.11	
Term	240 :	0	0	0	0	0	240	240	240	240	240	240	240		240	240	240	240	240	240	
Cost of Utilities/Wash	.14 :	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14		.14	.14	.14	.14	.14	.14	
Cost of Utilities/Dry	.18 :	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18	.18		.18	.18	.18	.18	.18	.18	
No. loads/family/week	5 :	5	5	5	5	5	5	5	5	5	5	5	5		5	5	5	5	5	5	
Sales (\$/mo.)	400 :	0	0	0	0	0	0	80	100	150	400	400	400		400	400	400	400	400	400	
No. Parking Spaces	3 :	0	0	0	0	0	0	3	3	3	3	3	3		3	3	3	3	3	3	
Maint. (\$/mach./mo.)	10 :	0	0	0	0	0	0	10	10	10	10	10	10		10	10	10	10	10	10	

S.U.D.S. START UP BUDGET #1 1988-89 Page 2

		1988-89																		Page 2	
MONTH		MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	12 MONTH TOTAL	MAR	APRIL	MAY	JUNE	JULY	AUGUST	18 MONTH TOTAL
OPERATING (TARGET)		(ACTUAL)																			
CALCULATIONS																					
No. of Washes/month	3120	0	0	0	0	0	0	1040	1387	1733	3120	3120	3120		3120	3120	3120	3120	3120	3120	
No. of Dries/month	3120	0	0	0	0	0	0	1040	1387	1733	3120	3120	3120		3120	3120	3120	3120	3120	3120	
No. of Members req'd.	144	0	0	0	0	0	0	48	64	80	144	144	144		144	144	144	144	144	144	
CONTINGENCIES																					

INCOME (OTHER SOURCES)																					
Core Area Grant	36295	36295	0	0	0	0	0	0	0	0	0	0	0	36295	0	0	0	0	0	0	36295
Training Grant Man.	7139	0	0	0	0	0	732	915	915	915	915	915	915	6223	915	0	0	0	0	0	7139
Training Grant Ass.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mortgage Loan	36000	0	0	0	0	0	36000	0	0	0	0	0	0	36000	0	0	0	0	0	0	36000
Donated Renovations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Community Places	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Memberships	0	42	0	0	0	0	0	480	160	160	640	0	0	1482	1440	0	0	0	0	0	2922

INCOME (OPERATING)																					
Washer Revenue	1872	0	0	0	0	0	0	624	832	1040	1872	1872	1872	0	1872	1872	1872	1872	1872	1872	17472
Dryer Revenue	1560	0	0	0	0	0	0	520	693	867	1560	1560	1560	6760	1560	1560	1560	1560	1560	1560	14560
Profit from Sales	100	0	0	0	0	0	0	20	25	38	100	100	100	383	100	100	100	100	100	100	883
Rent - Parking	105	0	0	0	0	0	0	105	105	105	105	105	105	630	105	105	105	105	105	105	1155
Rent - Premises	400	0	0	0	0	0	0	400	400	400	400	400	400	2400	400	400	400	400	400	400	4400
Drop Off Service	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest	88	88	88	88	88	88	88	88	88	88	88	88	88	1050	88	88	88	88	88	88	1488
Other Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total Income	4125	36425	88	88	88	88	36820	3152	3218	3612	5648	5008	5008	91223	6448	4093	4093	4093	4093	4093	122313

MONTH OPERATING (TARGET)	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	12	MAR	APRIL	MAY	JUNE	JULY	AUGUST	18
													MONTH TOTAL							MONTH TOTAL
(ACTUAL)																				
EXPENSES																				
CAPITAL COSTS																				
Appliances	0	0	0	0	0	7000	0	0	0	0	0	0	7000	0	0	0	0	0	0	0
Renovations	0	0	0	0	0	15000	0	0	0	0	0	0	15000	0	0	0	0	0	0	0
Building	0	0	0	0	0	40000	0	0	0	0	0	0	40000	0	0	0	0	0	0	40000
VARIABLE	0																			
Utilities for washers	437	0	0	0	0	0	146	194	243	437	437	437	1893	437	437	437	437	437	437	4077
Utilities for dryers	562	0	0	0	0	0	187	250	312	562	562	562	2434	562	562	562	562	562	562	5242
Equipment maintenance	200	0	0	0	0	0	200	200	200	200	200	200	1200	200	200	200	200	200	200	2200
Salaries & Ben.- Man.	1525	534	534	534	915	915	1220	1525	1525	1525	1525	1525	13804	1525	1525	1525	1525	1525	1525	21431
Salaries & Ben.- Ass.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FIXED																				
Accounting & legal	30	0	0	0	0	30	30	30	30	30	30	30	210	30	30	30	30	30	30	360
Board expenses	20	21	31	0	0	20	20	20	20	20	20	20	192	20	20	20	20	20	20	292
Building maint.	50	0	0	0	0	60	60	60	60	60	60	60	420	60	60	60	60	60	60	720
Bus. tax & licenses	15	0	0	0	0	15	15	15	15	15	15	15	105	15	15	15	15	15	15	180
Insurance	50	0	0	0	0	50	50	50	50	50	50	50	350	50	50	50	50	50	50	600
Leased premises maint.	30	0	0	0	0	30	30	30	30	30	30	30	210	30	30	30	30	30	30	360
Miscellaneous	25	0	0	255	0	25	25	25	25	25	25	25	430	25	25	25	25	25	25	555
Mortgage	372	0	0	0	0	372	372	372	372	372	372	372	2601	372	372	372	372	372	372	4459
Office equip. rental	25	0	0	0	0	25	25	25	25	25	25	25	175	25	25	25	25	25	25	300
Office supplies	25	14	33	10	25	25	25	25	25	25	25	25	257	25	25	25	25	25	25	382
Parking lot util.	10	0	0	0	0	10	10	10	10	10	10	10	70	10	10	10	10	10	10	120
Postage	10	0	0	0	0	10	10	10	10	10	10	10	70	10	10	10	10	10	10	120
Property taxes	200	0	0	0	0	200	200	200	200	200	200	200	1400	200	200	200	200	200	200	2400
Telephone	30	0	0	0	0	30	30	30	30	30	30	30	210	30	30	30	30	30	30	360
Travel	20	0	0	0	0	20	20	20	20	20	20	20	140	20	20	20	20	20	20	240
Utilities (Heat,Light)	125	0	0	0	0	125	125	125	125	125	125	125	875	125	125	125	125	125	125	1500
Total Expenses	3760	569	598	799	915	940	64267	3105	3216	3327	3770	3770	89046	3770	3770	3770	3770	3770	3770	107897
Net Income Per Month	364	35856	-510	-711	-828	-853	-27447	47	2	285	1877	1237	10193	2677	322	322	322	322	322	14159

APPENDIX D

Comparison of Variables for SUDS Operating Budgets

Page 1

OPTIONS	1	2	3	4	5	6	7	8	9	10
36	PPW .25 ; Mb 182 ; NI 2881	PPW .25 ; Mb 163 ; NI 2638	PPW .25 ; Mb 144 ; NI 2395	PPW .15 ; Mb 182 ; NI 2714	PPW .15 ; Mb 163 ; NI 2430	PPW .15 ; Mb 144 ; NI 2145	PPW 0 ; Mb 182 ; NI 2465	PPW 0 ; Mb 163 ; NI 2118	PPW 0 ; Mb 144 ; NI 1771	PPW .15 ; Mb 167 ; NI 2455
35	PPW .25 ; Mb 139 ; NI 2330	PPW .25 ; Mb 120 ; NI 2087	PPW .25 ; Mb 144 ; NI 1844	PPW .15 ; Mb 139 ; NI 2163	PPW .15 ; Mb 120 ; NI 1879	PPW .15 ; Mb 101 ; NI 1594	PPW 0 ; Mb 139 ; NI 1914	PPW 0 ; Mb 120 ; NI 1567	PPW 0 ; Mb 101 ; NI 1220	PPW .15 ; Mb 124 ; NI 1904
34	PPW .25 ; Mb 96 ; NI 1779	PPW .25 ; Mb 77 ; NI 1536	PPW .25 ; Mb 58 ; NI 1293	PPW .15 ; Mb 96 ; NI 1612	PPW .15 ; Mb 77 ; NI 1328	PPW .15 ; Mb 58 ; NI 1043	PPW 0 ; Mb 96 ; NI 1363	PPW 0 ; Mb 77 ; NI 1016	PPW 0 ; Mb 58 ; NI 669	PPW .15 ; Mb 81 ; NI 1353
33	PPW .10 ; Mb 182 ; NI 2597	PPW .10 ; Mb 163 ; NI 2554	PPW .10 ; Mb 144 ; NI 2111	PPW 0 ; Mb 182 ; NI 2430	PPW 0 ; Mb 163 ; NI 2146	PPW .10 ; Mb 144 ; NI 1866	PPW-.15 ; Mb 182 ; NI 2181	PPW-.15 ; Mb 163 ; NI 1834	PPW-.15 ; Mb 144 ; NI 1487	PPW 0 ; Mb 167 ; NI 2171
32	PPW .10 ; Mb 182 ; NI 1907	PPW .10 ; Mb 120 ; NI 1664	PPW .10 ; Mb 144 ; NI 1421	PPW 0 ; Mb 139 ; NI 1740	PPW 0 ; Mb 120 ; NI 1456	PPW .10 ; Mb 101 ; NI 1171	PPW-.15 ; Mb 139 ; NI 1491	PPW-.15 ; Mb 120 ; NI 1144	PPW-.15 ; Mb 101 ; NI 797	PPW 0 ; Mb 124 ; NI 1481
31	PPW .10 ; Mb 96 ; NI 818	PPW .10 ; Mb 77 ; NI 575	PPW .10 ; Mb 58 ; NI 332	PPW 0 ; Mb 96 ; NI 651	PPW 0 ; Mb 77 ; NI 367	PPW .10 ; Mb 58 ; NI 82	PPW-.15 ; Mb 96 ; NI 402	PPW-.15 ; Mb 77 ; NI 55	PPW-.15 ; Mb 58 ; NI -292	PPW 0 ; Mb 81 ; NI 392
30	PPW .10 ; Mb 130 ; NI 1721	PPW .10 ; Mb 111 ; NI 1553	PPW .10 ; Mb 92 ; NI 1235	PPW 0 ; Mb 130 ; NI 1554	PPW 0 ; Mb 111 ; NI 1270	PPW .10 ; Mb 92 ; NI 985	PPW-.15 ; Mb 130 ; NI 1305	PPW-.15 ; Mb 111 ; NI 958	PPW-.15 ; Mb 92 ; NI 611	PPW 0 ; Mb 115 ; NI 1295
29	PPW .10 ; Mb 96 ; NI 1177	PPW .10 ; Mb 77 ; NI 934	PPW .10 ; Mb 58 ; NI 668	PPW 0 ; Mb 96 ; NI 1010	PPW 0 ; Mb 77 ; NI 726	PPW .10 ; Mb 58 ; NI 441	PPW-.15 ; Mb 96 ; NI 761	PPW-.15 ; Mb 77 ; NI 414	PPW-.15 ; Mb 58 ; NI 67	PPW 0 ; Mb 81 ; NI 751
28	PPW .10 ; Mb 77 ; NI 633	PPW .10 ; Mb 42 ; NI 390	PPW .10 ; Mb 23 ; NI 147	PPW 0 ; Mb 77 ; NI 466	PPW 0 ; Mb 42 ; NI 182	PPW .10 ; Mb 23 ; NI -103	PPW-.15 ; Mb 77 ; NI 217	PPW-.15 ; Mb 42 ; NI -130	PPW-.15 ; Mb 23 ; NI -477	PPW 0 ; Mb 46 ; NI 207
27	PPW .10 ; Mb 96 ; NI 1137	PPW .10 ; Mb 77 ; NI 894	PPW .10 ; Mb 58 ; NI 651	PPW 0 ; Mb 96 ; NI 470	PPW 0 ; Mb 77 ; NI 686	PPW .10 ; Mb 58 ; NI 401	PPW-.15 ; Mb 96 ; NI 721	PPW-.15 ; Mb 77 ; NI 374	PPW-.15 ; Mb 58 ; NI 27	PPW 0 ; Mb 81 ; NI 711
	1	2	3	4	5	6	7	8	9	10

The Table compares 36 options of the Operating Budget for SUDS laundromat.

Each Option is compared according to three variables: price per wash, number of members required, and net income per month.

Comparisons are made by subtracting variable shown on the vertical axis from that which appears on the horizontal.

PPW = Price Per Wash

Mb = Number of Members Required

NI = Net Income Per Month

	1	2	3	4	5	6	7	8	9	10
26	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 52
	NI 690	NI 447	NI 204	NI 523	NI 239	NI -46	NI 274	NI -73	NI -420	NI 264
25	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 23
	NI 244	NI 1	NI -242	NI 77	NI -207	NI -483	NI -172	NI -519	NI -866	NI -182
24	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 81
	NI 1328	NI 1085	NI 842	NI 1161	NI 877	NI 592	NI 912	NI 565	NI 218	NI 902
23	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 52
	NI 881	NI 638	NI 395	NI 714	NI 430	NI 145	NI 465	NI 118	NI -229	NI 455
22	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 23
	NI 434	NI 221	NI -52	NI 267	NI -17	NI -302	NI 18	NI -329	NI -676	NI 8
21	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 130	Mb 111	Mb 92	Mb 130	Mb 111	Mb 92	Mb 130	Mb 111	Mb 92	Mb 115
	NI 2293	NI 2050	NI 1807	NI 2126	NI 1842	NI 1557	NI 1877	NI 530	NI 1183	NI 1867
20	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 81
	NI 1749	NI 1506	NI 1263	NI 1582	NI 1298	NI 1013	NI 1333	NI 986	NI 639	NI 1323
19	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 77	Mb 42	Mb 23	Mb 77	Mb 42	Mb 23	Mb 77	Mb 42	Mb 23	Mb 46
	NI 1205	NI 962	NI 719	NI 1038	NI 754	NI 469	NI 783	NI 442	NI 95	NI 779
18	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 81
	NI 1709	NI 1466	NI 1223	NI 1542	NI 1258	NI 973	NI 1293	NI 946	NI 599	NI 1283
17	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 52
	NI 1262	NI 1019	NI 776	NI 1095	NI 811	NI 526	NI 846	NI 499	NI 152	NI 836
16	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 38	Mb 19	Mb 0	Mb 23
	NI 816	NI 573	NI 330	NI 649	NI 365	NI 80	NI 400	NI 53	NI -294	NI 390
15	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 96	Mb 77	Mb 58	Mb 81
	NI 1709	NI 1466	NI 1223	NI 1542	NI 1258	NI 973	NI 1293	NI 946	NI 594	NI 1283
14	PPW .10	PPW .10	PPW .10	PPW 0	PPW 0	PPW .10	PPW-.15	PPW-.15	PPW-.15	PPW 0
	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 67	Mb 48	Mb 29	Mb 52
	NI 1262	NI 1019	NI 766	NI 1095	NI 811	NI 526	NI 846	NI 499	NI 152	NI 836
	1	2	3	4	5	6	7	8	9	10

	1	2	3	4	5	6	7	8	9	10
13	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 : PPW .10 : PPW-.15 : PPW-.15 : PPW-.15 : PPW 0 :									
	!Mb 38 : Mb 19 : Mb 0 : Mb 13 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 : Mb 23 :									
	!NI 816 : NI 573 : NI 330 : NI 649 : NI 365 : NI 80 : NI 400 : NI 53 : NI -294 : NI 390 :									
12	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 : PPW .10 : PPW-.15 : PPW-.15 : PPW-.15 : PPW 0 :									
	!Mb 77 : Mb 42 : Mb 23 : Mb 77 : Mb 42 : Mb 23 : Mb 77 : Mb 42 : Mb 23 : Mb 46 :									
	!NI 1125 : NI 882 : NI 639 : NI 958 : NI 674 : NI 389 : NI 709 : NI 362 : NI 15 : NI 699 :									
11	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 : PPW .10 : PPW-.15 : PPW-.15 : PPW-.15 : PPW 0 :									
	!Mb 38 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 : Mb 23 :									
	!NI 776 : NI 533 : NI 290 : NI 609 : NI 325 : NI 40 : NI 360 : NI 13 : NI -334 : NI 350 :									
10	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 : PPW .10 : PPW-.15 : PPW-.15 : PPW-.15 : PPW 0 :									
	!Mb 15 : Mb -4 : Mb -23 : Mb 15 : Mb -4 : Mb -23 : Mb 15 : Mb -4 : Mb -23 : Mb 0 :									
	!NI 426 : NI 183 : NI -60 : NI 259 : NI -25 : NI -319 : NI 10 : NI -377 : NI 0 : NI 0 :									
9	!PPW .25 : PPW .25 : PPW .25 : PPW .15 : PPW .15 : PPW .10 : PPW 0 : PPW 0 : PPW 0 :									10
	!Mb 38 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 :									
	!NI 1110 : NI 867 : NI 624 : NI 943 : NI 659 : NI 167 : NI 0 : NI 0 : NI 0 :									
8	!PPW .25 : PPW .25 : PPW .25 : PPW .15 : PPW .15 : PPW .15 : PPW 0 : PPW 0 :									9
	!Mb 19 : Mb 0 : Mb -19 : Mb 19 : Mb 0 : Mb -19 : Mb 19 : Mb 0 :									
	!NI 763 : NI 520 : NI 277 : NI 596 : NI 312 : NI 486 : NI 0 : NI 0 :									
7	!PPW .25 : PPW .25 : PPW .25 : PPW .15 : PPW .15 : PPW .15 : PPW 0 :									8
	!Mb 0 : Mb -19 : Mb -38 : Mb 0 : Mb -38 : Mb -38 : Mb 0 :									
	!NI 416 : NI 173 : NI -70 : NI 249 : NI -35 : NI 243 : NI 0 :									
6	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 : PPW 0 :									7
	!Mb 38 : Mb 19 : Mb 0 : Mb 38 : Mb 19 : Mb 0 :									
	!NI 736 : NI 493 : NI 250 : NI 569 : NI 285 : NI 0 :									
5	!PPW .10 : PPW .10 : PPW .10 : PPW 0 : PPW 0 :									6
	!Mb 19 : Mb 0 : Mb -19 : Mb 19 : Mb 0 :									
	!NI 451 : NI 208 : NI -35 : NI 284 : NI 0 :									
4	!PPW .10 : PPW .10 : PPW .10 : PPW 0 :									5
	!Mb 0 : Mb -19 : Mb -38 : Mb 0 :									
	!NI 167 : NI 0 : NI 0 : NI 0 :									
3	!PPW 0 : PPW 0 : PPW 0 :									4
	!Mb 38 : Mb 19 : Mb 0 :									
	!NI 486 : NI 0 : NI 0 :									
2	!PPW 0 : PPW 0 :									3
	!Mb 19 : Mb 0 :									
	!NI 243 : NI 0 :									
1	!PPW 0 :									2
	!Mb 0 :									
	!NI 0 :									

	11	12	13	14	15	16	17	18	19	20
36	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15
	Mb 144	Mb 121	Mb 144	Mb 115	Mb 86	Mb 144	Mb 115	Mb 86	Mb 121	Mb 86
	NI 2105	NI 1756	NI 2065	NI 1619	NI 1172	NI 2065	NI 1619	NI 1172	NI 1676	NI 1132
35	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15
	Mb 101	Mb 78	Mb 101	Mb 72	Mb 43	Mb 101	Mb 72	Mb 43	Mb 78	Mb 43
	NI 1554	NI 1205	NI 1514	NI 1068	NI 621	NI 1514	NI 1068	NI 621	NI 1125	NI 581
34	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15	PPW .15
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 1003	NI 654	NI 963	NI 517	NI 70	NI 963	NI 517	NI 70	NI 574	NI 30
33	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 144	Mb 121	Mb 144	Mb 115	Mb 86	Mb 144	Mb 115	Mb 86	Mb 121	Mb 86
	NI 1821	NI 1472	NI 1781	NI 1335	NI 888	NI 1781	NI 1335	NI 888	NI 1392	NI 848
32	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 101	Mb 78	Mb 101	Mb 72	Mb 43	Mb 101	Mb 72	Mb 43	Mb 78	Mb 43
	NI 1131	NI 782	NI 1091	NI 645	NI 198	NI 1091	NI 645	NI 198	NI 702	NI 158
31	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 42	NI -307	NI 2	NI -444	NI -891	NI 2	NI -444	NI -891	NI -387	NI -931
30	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 92	Mb 69	Mb 92	Mb 63	Mb 34	Mb 92	Mb 63	Mb 34	Mb 69	Mb 34
	NI 945	NI 1050	NI 905	NI 459	NI 12	NI 905	NI 459	NI 12	NI 516	NI -28
29	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 401	NI 506	NI 361	NI -85	NI -532	NI 361	NI -85	NI -532	NI -28	NI -572
28	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 23	Mb 0	Mb 23	Mb -6	Mb -35	Mb 23	Mb -6	Mb -35	Mb 0	Mb -35
	NI -143	NI -492	NI -183	NI -629	NI -1076	NI -183	NI -169	NI -1076	NI -572	NI -1116
27	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 361	NI 466	NI 321	NI -125	NI -572	NI 321	NI -125	NI -572	NI -68	NI -612
26	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 29	Mb 6	Mb 29	Mb 0	Mb -29	Mb 29	Mb 0	Mb -29	Mb 6	Mb -29
	NI -86	NI -435	NI -126	NI -572	NI -1019	NI -126	NI -572	NI -1019	NI -515	NI -1059
25	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 0	Mb -23	Mb 0	Mb -29	Mb -58	Mb 0	Mb -29	Mb -58	Mb -23	Mb 58
	NI -532	NI -881	NI -572	NI -1018	NI -1465	NI -572	NI -1018	NI -1465	NI -961	NI -1505

11 12 13 14 15 16 17 18 19 20

	11	12	13	14	15	16	17	18	19	20
24	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 552	NI 203	NI 512	NI 64	NI -381	NI 512	NI 64	NI -381	NI 123	NI -421
23	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 29	Mb 6	Mb 29	Mb 0	Mb -29	Mb 29	Mb 0	Mb -29	Mb 6	Mb -29
	NI 105	NI -244	NI 65	NI -381	NI -828	NI 65	NI -381	NI -828	NI -324	NI -868
22	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 0	Mb -23	Mb 0	Mb -29	Mb -58	Mb 0	Mb -29	Mb -58	Mb -23	Mb -58
	NI -342	NI -691	NI -382	NI -828	NI -1275	NI -382	NI -828	NI -1275	NI -771	NI -1315
21	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 92	Mb 69	Mb 92	Mb 63	Mb 34	Mb 92	Mb 63	Mb 34	Mb 69	Mb 34
	NI 1517	NI 1168	NI 1477	NI 1031	NI 584	NI 1477	NI 1031	NI 584	NI 1088	NI 544
20	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0	Mb 35	Mb 0
	NI 973	NI 624	NI 933	NI 487	NI 40	NI 933	NI 487	NI 40	NI 544	NI 0
19	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW .10	PPW 0	PPW 0	PPW 0	
	Mb 23	Mb 0	Mb 23	Mb -6	Mb -35	Mb 23	Mb -6	Mb -35	Mb 0	20
	NI 429	NI 80	NI 389	NI -57	NI -504	NI 389	NI -57	NI -504	NI 0	
18	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0	Mb 58	Mb 29	Mb 0		19
	NI 1023	NI 584	NI 893	NI 447	NI 0	NI 893	NI 447	NI 0		
17	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 29	Mb 6	Mb 29	Mb 0	Mb -29	Mb 29	Mb 0			18
	NI 486	NI 137	NI 446	NI 0	NI -447	NI 446	NI 0			
16	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 0	Mb -23	Mb 0	Mb -29	Mb -58	Mb 0				17
	NI 40	NI -309	NI 0	NI -446	NI -893	NI 0				
15	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 58	Mb 35	Mb 58	Mb 29	Mb 0					16
	NI 1023	NI 584	NI 893	NI 447	NI 0					
14	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 29	Mb 6	Mb 29	Mb 0						15
	NI 486	NI 137	NI 446	NI 0						
13	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 0	Mb -23	Mb 0							14
	NI 40	NI -309	NI 0							
12	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 23	Mb 0								13
	NI 349	NI 0								
11	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	PPW 0	
	Mb 0									12
	NI 0									

	21	22	23	24	25	26	27	28	29	30
36	PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 :									
	Mb 52 : Mb 144 : Mb 115 : Mb 86 : Mb 144 : Mb 115 : Mb 86 : Mb 121 : Mb 86 : Mb 52 :									
	NI 588 : NI 2447 : NI 2000 : NI 1553 : NI 2637 : NI 2191 : NI 1744 : NI 2248 : NI 1704 : NI 1160 :									
35	PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 :									
	Mb 9 : Mb 101 : Mb 72 : Mb 43 : Mb 101 : Mb 72 : Mb 43 : Mb 78 : Mb 43 : Mb 9 :									
	NI 37 : NI 1896 : NI 1449 : NI 1002 : NI 2087 : NI 1640 : NI 1193 : NI 1697 : NI 1153 : NI 609 :									
34	PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 : PPW .15 :									
	Mb -34 : Mb 58 : Mb 29 : Mb 0 : Mb 58 : Mb 29 : Mb 0 : Mb 35 : Mb 0 : Mb -34 :									
	NI -514 : NI 1345 : NI 898 : NI 451 : NI 1535 : NI 1089 : NI 642 : NI 1146 : NI 602 : NI 58 :									
33	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb 52 : Mb 144 : Mb 115 : Mb 86 : Mb 144 : Mb 115 : Mb 86 : Mb 121 : Mb 86 : Mb 52 :									
	NI 304 : NI 2163 : NI 1716 : NI 1269 : NI 2353 : NI 1907 : NI 1460 : NI 1964 : NI 1420 : NI 876 :									
32	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb 9 : Mb 101 : Mb 72 : Mb 43 : Mb 101 : Mb 72 : Mb 43 : Mb 78 : Mb 43 : Mb 0 :									
	NI -386 : NI 1473 : NI 1026 : NI 579 : NI 1663 : NI 1217 : NI 770 : NI 1274 : NI 730 : NI 186 :									
31	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -34 : Mb 58 : Mb 29 : Mb 0 : Mb 58 : Mb 29 : Mb 0 : Mb 35 : Mb 0 : Mb -34 :									
	NI -1475 : NI 384 : NI -63 : NI -510 : NI 574 : NI 128 : NI -139 : NI 185 : NI -359 : NI -903 :									
30	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb 0 : Mb 92 : Mb 63 : Mb 34 : Mb 92 : Mb 63 : Mb 34 : Mb 69 : Mb 63 : Mb 0 :									
	NI -572 : NI 1287 : NI 840 : NI 393 : NI 1477 : NI 1031 : NI 584 : NI 8088 : NI 544 : NI 0 :									
29	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -34 : Mb 58 : Mb 29 : Mb 0 : Mb 58 : Mb 29 : Mb 0 : Mb 35 : Mb 0 :									30
	NI -1116 : NI 743 : NI 296 : NI -151 : NI 933 : NI 487 : NI 40 : NI 544 : NI 0 :									
28	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -69 : Mb 23 : Mb -6 : Mb -35 : Mb 23 : Mb -6 : Mb -35 : Mb 0 :									29
	NI -1631 : NI 199 : NI -248 : NI -695 : NI 389 : NI -57 : NI -504 : NI 0 :									
27	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -34 : Mb 58 : Mb 29 : Mb 0 : Mb 58 : Mb 29 : Mb 0 :									28
	NI -1156 : NI 703 : NI 256 : NI -191 : NI 893 : NI 447 : NI 0 :									
26	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -63 : Mb 29 : Mb 0 : Mb -29 : Mb 29 : Mb 0 :									27
	NI -1603 : NI 256 : NI -191 : NI -638 : NI 446 : NI 0 :									
25	PPW 0 : PPW 0 : PPW 0 : PPW 0 : PPW 0 :									
	Mb -92 : Mb 0 : Mb -29 : Mb -58 : Mb 0 :									26
	NI -2049 : NI -190 : NI -637 : NI -1084 : NI 0 :									
24	PPW 0 : PPW 0 : PPW 0 :									
	Mb -34 : Mb 58 : Mb 29 : Mb 0 :									25
	NI -965 : NI 894 : NI 447 : NI 0 :									
23	PPW 0 : PPW 0 :									
	Mb -63 : Mb 29 : Mb 0 :									24
	NI -1412 : NI 447 : NI 0 :									
22	PPW 0 :									
	Mb -92 : Mb 0 :									23
	NI -1859 : NI 0 :									
21	PPW 0 :									
	Mb 0 :									22
	NI 0 :									

	31	32	33	34	35	36
	:PPW .15 : PPW .15 : PPW .15 : PPW 0 : PPW 0 : PPW 0 :					
36	:Mb 86 : Mb 43 : Mb 0 : Mb 86 : Mb 43 : Mb 0 :					
	:NI 1991 : NI 974 : NI 284 : NI 1102 : NI 551 : NI 0 :					
	:PPW .15 : PPW .15 : PPW .15 : PPW 0 : PPW 0 :					
35	:Mb 43 : Mb 0 : Mb -43 : Mb 43 : Mb 0 :	36				
	:NI 1512 : NI 423 : NI -267 : NI 551 : NI 0 :					
	:PPW .15 : PPW .15 : PPW .15 : PPW 0 :					
34	:Mb 0 : Mb -43 : Mb -86 : Mb 0 :	35				
	:NI 961 : NI 128 : NI -818 : NI 0 :					
	:PPW 0 : PPW 0 : PPW 0 :					
33	:Mb 86 : Mb 43 : Mb 0 :	34				
	:NI 1779 : NI -690 : NI 0 :					
	:PPW 0 : PPW 0 :					
32	:Mb 43 : Mb 0 :	33				
	:NI 1089 : NI 0 :					
	:PPW 0 :					
31	:Mb 0 :	32				
	:NI 0 :					

31

Appendix - D

INTERVIEW SCHEDULE - FOR ALL CURRENT
MEMBERS OF SUDS

1. How did you first become involved with SUDS?

This is a simple opening question which asks for relevant but objective information. It is primarily chosen and placed here as a non-threatening introduction to the process.

2. What were your reasons for joining the coop?

This question is intended to familiarize the respondent with the open-ended character of the survey, and to begin to search for responses about the meaning of SUDS for them.

3. To what extent have you achieved what you intended by being involved with SUDS?

This is an open-ended item which is intended to give evaluative data on the outcome of SUDS for the individual.

4. To what extent has SUDS been successful?

This question is designed to yield an evaluative response concerning the corporate results of SUDS

5. Have there been any areas of learning for you in your experience with SUDS?

This question examines a specific goal area of the program which may not have been covered by the more open-ended items above.

6. Would you say that you have been changed in any way personally by your involvement with SUDS?

While preserving the open-ended design, this question deals with personal development as distinct from learning.

7. How would you rate the chances of success for the coop?

The intent of this question is self-explanatory.

8. What are some aspects of SUDS that are not good?

All projects have some negative features although respondents may have been reluctant to mention them. This item also serves to interrupt any response set of positive responses that may be occurring.

9. What are some aspects of SUDS that are good?

This item is open-ended and exploratory.

10. How would you rate the coordinator's work with SUDS?

This question is self-explanatory.

Part II

POWERLESSNESS

Below are some statements about certain events which we face in our society. Each item consists of a pair of statements. Please select the one statement which you more strongly believe to be true. Be sure to chose the one you actually believe to be more nearly true, rather than the one you think you should check, or the one you would like to be true. This is a measure of personal belief; obviously there are no right and wrong answers. Again, be sure to make a choice between the pair of statements.

1. This world is run by the few people in power, and there is not much the little person can do about it.

The average citizen can have an influence on government decisions.

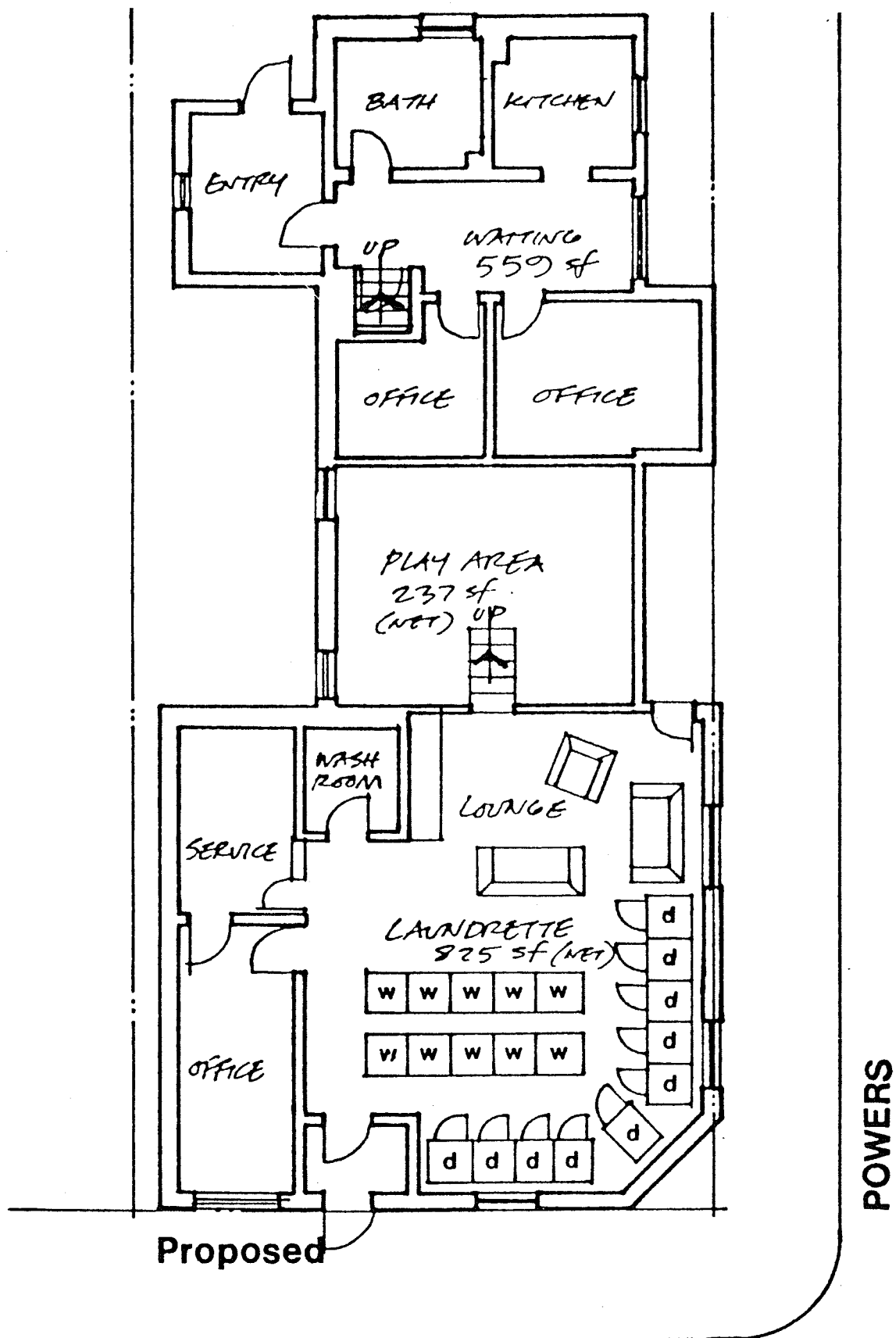
Please state whether there has been any change in your belief on this subject since before you joined SUDS.

(If so) Has SUDS been the reason for this change?

2. It is only wishful thinking to believe that one can only influence what happens in society at large.

People like me can change the course of world events if we make ourselves heard.

(Then and Now Questions)



ALFRED