

Harnessing Suburban Resources

Patrick Hare Gail Price

Planners have long speculated on the effects of an aging population on land use patterns. Now, however, the problems of recycling suburban communities have become more urgent. The effects of demographic change combined with federal cuts on social service spending have severed the inner suburbs and their inhabitants from increasingly vital social services. Gail Price and Patrick Hare recast the suburban home as an economic unit; illustrating innovative ways in which these vastly underutilized resources can fulfill their own social service needs.

The pressure to squeeze social service blood out of a local government stone may end up being greatest from those who are supposed to be guided by the classic American principle of taking care of themselves. The demand for social services can be expected to grow rapidly among middle class Americans who are becoming the "frail" elderly in postwar suburbs. It can also be expected to grow rapidly among the middle class single and working parents of the baby boom generation.

Social service needs of the very young and the very old are becoming clear as the demographics of postwar suburbs change. However, land use implications of these demographic changes are not well recognized. Lee Koppelman of the Long Island Regional Planning Board said that postwar suburbs were built with a Peter Pan mentality. Nobody thought about what would happen as the population of those suburbs began to age.

In the future, land use planning will focus increasingly on finding ways to retrofit existing suburban neighborhoods. Literature on aging indicates that "aging in place" is a widespread desire among the elderly. Sites need to be found for elderly day care, for elderly nutrition sites, and for senior centers. An adequate, affordable alternative to the car needs to be found for people who can no longer drive. In addition, funding must be found for staff and operating budgets.

At the other end of the age spectrum, recycling of older neighborhoods typically produces young, two-career and single parent households who need facilities for infant day care, after school day care, and toddler day care. They must be located where they will simplify parents' complicated journey-to-day care-to-work trips.

In many areas, the growth in need for facilities for both young and old has been temporarily met by reuse or joint occupancy of schools. However, their availability is frequently declining as neighborhoods recycle and enrollments grow. During the next few years, the growing need for facilities for the very young and the very old will occupy the time of many planners responsible for postwar suburbs. But the problem will not only be one for planners. Even if they can find land for the facilities, their local governments must also find funds to build and staff the facilities.

Anne Stein may represent a partial solution to this problem. She is a woman in her fifties with a large home in an attractive neighborhood. On a nice day in mid-October, she can be seen sitting on the floor of her carpeted and screened garage at the end of

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Peter Pan mentality

The opinions in this article do not necessarily reflect the policies of the Montgomery County Planning Board.



Caretaker Anne Stein enjoys a sunny day with one of her three-year-olds.

a cul-de-sac in Madison, Wisconsin, changing a baby's diaper. A two-year-old leans against her shoulder as Anne reaches up to Katharine Ellis, a woman in her late sixties, who is ready with a fresh baby-wipe. Anne is an inspiration. The unfinished sheetrock at the rear of her garage is a patchwork of plaques and testimonials from social service agencies and commissions. The open end of her garage is a screen frame that comes out in winter. She is the equivalent of what program planners for the Peace Corps used to call a "Super Volunteer." She is the kind of person not to design a program around because she would be so hard to duplicate. However, what she does should not be eclipsed by her own personal skill. For practical purposes, she is providing elderly day care and children's day care in her own single-family home. She is a home-based social service provider.

social service provider

Katharine, Anne's older assistant, was unresponsive before she came to Anne. She would not take baths and would not take walks. She would never have seen herself as the admiral of a small fleet of big wheelers, supervising their progress as they steamed around a cul-de-sac.

elderly day-care centers

The children Anne takes care of spend their day in a rich environment. The care is flexible. Typical group day care centers fine parents \$3 to \$5 per minute if they are late to pick up their children. Anne does not.

The surprising thing about Anne Stein is that while she is special, she is not unique. There are a large number of people providing child day care in

their homes. Family day care, the accepted name for what Anne provides, is so common it can accurately be called a social service cottage industry. Other similar, home-based social services may be a partial solution to the problem of increasing services without increasing either public facilities or public bureaucracies.

A Need for Additional Facilities and Services

Greater participation of women with children in the paid labor force has meant that fewer family members are available to provide care for children. As a result, more children's day care is needed. Recent census updates suggest that 50 percent of all children under the age of six have mothers in the labor force. It is very likely that this trend will continue. There is also a steady and equally well-recognized increase in the growth of the older population, of whom a great proportion need services. Montgomery County, Maryland reflects this national trend. From 1970 to 1980, the population aged 75 and over grew by 58 percent (Maryland Department of State Planning, 1982). This growth continues. There is also anecdotal information that the County is receiving significant numbers of the very old coming to stay with their children, children who themselves may be in their sixties.

It is an axiom in the field of aging that about 80 percent of the care for elderly is provided by their children. The increased proportion of seniors to people aged 18-65 means there will be fewer younger people to provide care for the aging population. Also, at the same time that the need for care for both young and old is increasing, federal, state, and local governments have less resources available to assist in the provision of these services.

Provision of services requires not only staff but also appropriately located facilities. In Montgomery County, for example, the shortage of sites for children's day care is a major issue. Enrollment increases in older areas as neighborhoods recycle are pushing day care centers out of joint occupancy of schools, even as demand for the centers increases. Locations for elderly day care are expected to become an equally serious concern. Growth is expected because "...the biggest benefit of the (elderly) day care centers is that they postpone or eliminate the need to confine an elderly parent to an institution — a decision that can plague the family with guilt. With good nursing homes charging \$50 to \$70 a day, keeping an elderly parent at home is a finan-

cial necessity for many families".¹ Elderly day care centers typically cost less than half the daily rate of a nursing home.

A final note should be made about the need for services. Opposition to cuts in social services and demands for new and increased services often do not distinguish between those who are able to pay and those who are not. For many people in the suburbs, the issue is not one of price of services for the young and the old, but simply availability. The focus of this article is availability. It only addresses affordability indirectly. If good services can be made available by bringing underutilized resources into use, those services should be more affordable. In addition, if local governments do not have to worry as much about simple availability of services for a large sector of their populations, they will be freer to concentrate on affordability of services for those with low incomes.

Resources for Social Services

Demographic data indicates the availability of people and houses as a large potential resource with the largest group of people available to provide home-based services being women.

Despite the increase in working women, many are not in the paid labor force, especially those past their child-rearing years. Forty-seven percent of all women aged 55 to 64, and 32 percent of women aged 45 to 54, are not employed outside the home. Another less well-defined group is men who have retired or could retire but are still healthy and interested in "running their own shop." They also may be interested in a role where their relationships with other people are not structured by a bureaucracy. These women and men are an untapped human resource of tremendous potential.

There is an equivalent, equally untapped resource available of underutilized space in the homes of many of these women and men. The 1979 Annual Housing Survey shows that there are 12.2 million home-owning households in the country in which one or two persons over the age of 55 occupy five rooms or more, not counting basements or garages.

These figures are really just an index of underutilization, since many of the households included in these numbers would not consider the space they have underutilized. In addition, surplus space is not critical to some forms of service provision. Family day care, for example, may simply involve off-peak use of the living area and kitchen

when the rest of the family is out.

An NBC News study entitled "White Paper on Women, Work, and Babies" reported that "the largest number of children, about 40 percent, are cared for by the traditional lady down the street." The generic term for this is family day care, whether or not the provider's children are involved. A 1982 study of day care in Montgomery County indicated that children's day care in single-family homes is a \$14 million per year cottage industry. It is also recognized as the least expensive form of day care. These facts are generally true for the country as a whole. Children's day care in single-family houses is a major home-based social service. It indicates the potential of home-based services as a means of meeting other social needs. In fact, the North Carolina Division of Social Services has set standards for elderly day care in single-family homes. Reston, Virginia has a program for after-schoolers in single-family homes. The Montgomery County Department of Elder Affairs is considering home-based providers as a source of elderly day care.

In addition to day care, the growth of the "bed and breakfast" movement to include an estimated 10,000 hosts nationwide indicates that people can be attracted to providing additional new services in their own homes.

Membership data from the American Bed and Breakfast Association shows a staggering growth in bed and breakfast reservation systems, reflecting an equal growth in the number of hosts and hostesses. A reservation system is a booking system that people can call when they want to find a bed and breakfast in a metropolitan area. According to Pat Wilson, Director of the Association, in 1976 there was only one reservation system in the country; by 1983 there were more than 75, and in March 1984, there were at least 150.

In many practical ways, bed and breakfasts are similar to a social service. The differences between bed and breakfasts and other services may be a good guide to ways to structure service provision so that it attracts providers. The growth in bed and breakfasts is a strong indication that women and their homes are a relatively untapped resource that can be attracted to provide home-based services.

Problems Limiting the Growth of Home-Based Services

A preliminary review of the literature on children's day care and interviews of providers sug-

bed and breakfasts

untapped human resources



Child care service

gest several problems with home-based children's day care that limit growth. For example, due to the relative isolation of day care providers, they often lack support, professional advice, and personal associations in their work. They work five, long, back-to-back days with no respite, even for an uninterrupted coffee break. It is frequently ten hours from the time the first child is dropped off until the last child is picked up. In addition, day care providers in single-family homes generally do not have organized substitute systems, benefits, program evaluations, or vacations. The lack of a substitute system is often very hard on parents who must suddenly find a new source of day care when a provider is ill. It also keeps older women from entering the market. They remember the lack of respite from their own careers as mothers. In addition, providers are solely responsible for all support services for their businesses, such as accounting, marketing, insurance, and equipment. This means there is a learning cost that stands as a barrier to entering the market. Additional training opportunities and incentives to upgrade skills are purely self-initiated.

Resolution of these problems would permit an increase in both the quality and quantity of family day care services. Not surprisingly, the problems are being addressed by the growth of family day care "systems" which support individual providers. The

systems include a wide variety of types. An example of the least formal is the Montgomery County Family Day Care Association. It provides for contact between providers, offers training courses, and represents providers on County committees. Satellite Child Care, Inc., and Central City Day Care, Inc., are non-profit corporations, funded by the city of Madison, Wisconsin to support member day care providers and to promote and maintain high standards. Their most critical services are respite for providers and reducing the isolation of providers (conversations with Ruth Kuetmeyer and Katherine Hatle, Madison, Wisconsin, October 16, 1984). Still more formal are non-profit associations like My Other Mothers — MOMS, Inc., of Alexandria, Virginia, which, in effect, recruits and franchises providers, easing market entry with training and other assistance such as billing. Cozy Loft, Inc., in the Baltimore, Maryland area, is very similar, except that it is a profit making organization.

From a consumer's viewpoint, one of the major benefits of systems is that they improve quality control. Since most consumers do not have time to analyze in detail the quality and the background of individual day care providers, the market image of a system becomes the market image of the individual providers. As a result, according to Ruth Kuetmeyer of Satellite Child Care, Inc. individual providers in a system become very concerned about enforcement of standards by the system. Their incomes depend on how well the system protects its own image by monitoring its providers.

The size of home-based systems varies. At an informal seminar on systems of home-based services held at the Montgomery County Planning Board on February 1, 1985, Mr. Alan Pittaway, a human services economist and author of the business plan for My Other Moms, Inc., gave some background on the economics of systems for children's day care. Typically, he believes they reach a break-even point at about 12 homes, and economies of scale disappear at about 40 homes. There are systems that are much larger, typically ones that involve the Department of Agriculture food programs for day care. Generally, the larger systems are more loosely organized in the sense that the provider is more autonomous and less regulated. Systems are also under the threat of some economic pressure due to several decisions that found home-based day care providers working with systems to be employees, not independent contractors. As employees, they, and the systems they work with are required to pay

the size of home-based systems

unemployment compensation. A decision of this type by the Virginia Employment Commission forced the Northern Virginia Community College Satellite Family Day Care Program to shut down.

In summary, home-based service systems are growing and becoming more sophisticated. With sophistication, however, they are encountering a host of problems. A variety of systems are now being created to eliminate or reduce the problems of providing day care for children in single family homes. The evolution of the day care systems will be critical to the development of other types of home-based social services. With an organizational model available, it is more likely that these rich networks will be implemented in communities across the country.

Designing Home-Based Social Services

From the provider's viewpoint, a primary benefit of the bed and breakfast service is its flexibility. One source of that flexibility is reliance on telephone reservation systems. A guest gets a room by phoning a reservation system. The system handles billing and accounting. It enables homeowners to "close up shop" as well as reopen, simply by calling their reservation system. It also allows the host to retain the outside visual appearance of the home. There are no signs. Finally, the reservation system allows the homeowner to operate with very low start-up costs, few billing and accounting problems, and no marketing overhead.

The flexibility of the bed and breakfast business enables women to have a professional role at home without the incessant demands of children's day care. Further, the pricing of most bed and breakfasts indicates that the hosts' rates are such that they can provide a quality service for their guests, such as placing real cream on their tables rather than milk or non-dairy creamer. The growth in the bed and breakfast movement indicates that it offers many people a challenging role that fits their self image but is not draining. It provides an opportunity for pride. If other home-based services are going to grow, they will almost certainly have to offer a similar role.

The Goal of Convincing Civic Associations

The gradual development of home-based services could result in a "service rich" neighborhood with a variety of highly flexible services, often available on foot, that could back up more formal service provision. From the point of view of many social

resource planners, the idea of a service rich neighborhood would be attractive. From the point of view of many civic associations, it would be an insidious attack on the mighty fortress of single-family zoning.

Most civic associations feel that pure, undefiled single-family zoning, more than anything else, protects their neighborhoods against deterioration. For typical homeowners, protecting neighborhood quality means protecting both their largest financial asset and their quality of life. Many homeowners worked hard to get where they are and are not interested in any change that involves risk. However, their resistance to change may be due to the fact that they do not realize that the majority of households in single-family neighborhoods may no longer be traditional nuclear "families."

The actual constituency of civic associations in older neighborhoods is often primarily composed of a variety of special interest groups, such as working parents, single parents, latch-key children, and the frail elderly. For many of these people, neighborhood quality may not just mean clipped lawns and property values, but also the easy accessibility of needed services.

a service rich
neighborhood

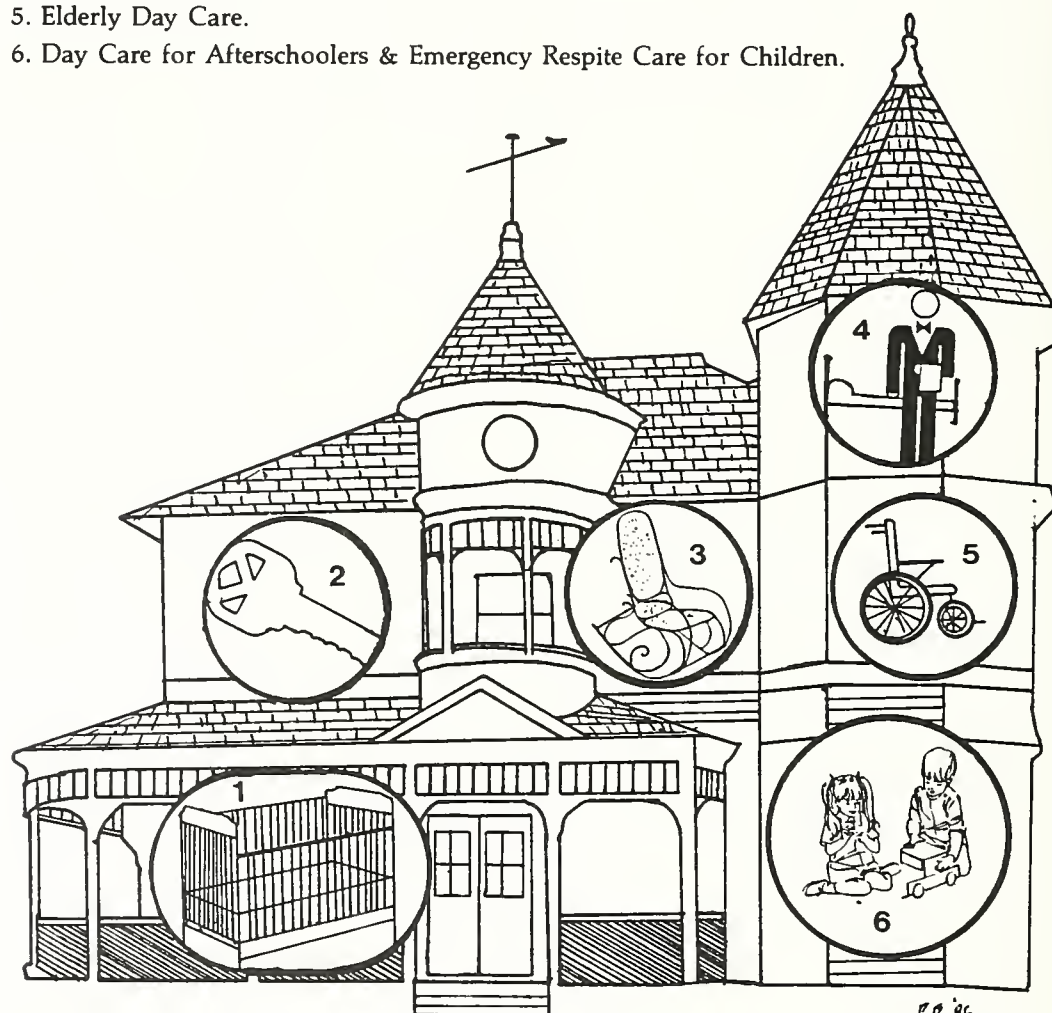
a primary benefit —
flexibility



A cozy gathering at a bed and breakfast

Examples of Home Based Social Services

1. Day Care for Infant & Toddlers and Child Sickness Centers.
2. Day Care for Afterschoolers.
3. Elderly Bed & Breakfast Style Respite Care.
4. Bed & Breakfasts.
5. Elderly Day Care.
6. Day Care for Afterschoolers & Emergency Respite Care for Children.



local neighborhood
agendas

Often, national organizations for the elderly, single parents, and other groups develop no local neighborhood agendas. They are not accustomed to helping their members talk to their civic associations. Similarly, more civic associations do not perceive themselves as having a varied constituency. They also have not begun to isolate the maintenance of property values with the availability of quality services, (such as children's day care.) Yet finding a neighborhood with good day care is probably as important to young families today as finding a neighborhood with good schools. The variety and easy accessibility of home-based day care could make it a big advantage in selling homes in an older neighborhood.

In summary, if home-based services are going to expand, it will be necessary to develop advocates for them within local civic associations. It will also be necessary to present home-based services in ways that civic associations can understand, as assets to the neighborhood that will improve property values. Finally, it will be necessary to develop, in many cases, new zoning provisions that strike a delicate balance between resistance to change, the interests of existing residents in specific services, and any tangible negative impact on neighborhood and environmental quality.

Economic Systems

The economics of home-based services are not well documented. Home-based services may offer

a way to expand social services without additional facilities and bureaucracies by capping underutilized resources. In principle, it sounds workable. In practice, if it were that easy, there would be more home-based services available.

The critical issue seems to be whether or not a service provider can get enough personal satisfaction and income out of providing a service and still leave leftover income for a "system." The system must be supported because it makes the provision of services a job worth doing from the provider's viewpoint. It reduces problems with billing, insurance, marketing, and regulations. It reduces start-up costs and risks of failure. It also increases professional status and opportunities for professional contact.

From a public point of view, the system is equally critical because it addresses directly the need to increase service provision. It can provide start-up funding, resources and training, and offer operating methods that make failure a remote possibility. The problem is that the cost of the system itself must be paid for. In the bed and breakfast business, with its rapid growth in both hosts and reservation systems, it is clear that hosts can get what they need and still support the reservation systems. In some cases the reservations systems for bed and breakfasts take up to 35 percent of the price paid for the bed and breakfast by a guest. Allan Pittaway, the human services economist mentioned earlier, estimates that in a good system a family day care provider could get all of the support of the system for about 12 percent of the hourly cost to the parent. From the provider's viewpoint, the issue is whether or not the workload is eased enough, or the price moved up enough because the service is better, so that her or his life is improved by the system.

For other services, the percentage taken by the system will obviously vary with the type of service and the market rate for similar services against which home-based providers have to compete. It may vary as a system includes more providers so that overhead is used more efficiently and spread over a greater number of providers. Finally, as in the case of the day care systems in Madison, Wisconsin, units of government may want to subsidize the development of systems because they feel that it is an efficient way to stimulate service provision. At this point, however, it is clear that the potential for increased service provision using home-based services depends on a better understanding of the economics of systems. That understanding must cover both the costs of starting up a system and the

savings it achieves when it has developed enough members to achieve operating economies.

It should also be noted that the idea of systems may be supportive of many of the goals of the potential providers of home-based services. Many of them will probably be women. A significant proportion of those women would probably avoid service provision in the home, or at least be skeptical of it, because it would be assumed that anything like family day care would offer no opportunity for career advancement. However, either a system operating independently, or a system that satellites off an existing provider, ties providers into a structure with opportunities for administrative roles.

The economics of systems are very relevant to this point. Allan Pittaway estimates that it would cost \$25-50,000 to start a system with the variation reflecting primarily the developer's need to support herself or himself during the start-up period. That is a scale of capital many people can come up with, particularly if it can be reduced by economizing on start-up costs. Those costs include a place of business, outside help, a telephone, printing, advertising, insurance, and equipment for the homes of providers. Some of those costs lend themselves to savings through, for example, using the home and the home telephone as an initial, if not permanent, place of business. They also lend themselves to savings where the initiator is an existing service provider that is establishing a system of satellites.

Mr. Pittaway feels that the returns on systems are not high enough to attract investors. They are probably high enough, however, to encourage initiatives by social service centers who want to expand. The return on systems is also probably high enough to attract investment from women who want to develop their own businesses and to do so based on more traditional women's roles and skills they know they already have basically in hand. In particular, starting a systems of home-based services may be an opportunity for a woman who can rely on family income while she gets started.

Systems add the possibility for career growth to home based services and thereby makes them an attractive opportunity for women entering the work force. Systems also offer the possibility of expansion to existing service providers, and thereby make home-based services an attractive outlet for frustrated idealism of many social service professionals. The apparent responsiveness of systems to the needs of these two groups of people is probably the critical link that will cause the development of

home-based services.

As a final note, it should be pointed out that the economic issues are also political issues. An effective case for initiatives in home-based services probably can be made only by showing that governments can save scarce social service dollars by promoting home-based services and the systems that make them work.

Home-Based Services are Non-Institutional

Bud Grosshans is a retired, 61-year old university professor in Montgomery County. He became involved in family day care when he began providing day care for his granddaughter and found he enjoyed it. He also runs an accounting business in his spare time. His view of the economics of his family day care business probably reflects the economics of home-based services generally: "It adds a little bit of money to my life, and a hell of a lot of meaning." Another perspective on the economics of home-based services was given by Sylvia Thorpe, who also runs a family day care center in her home in Montgomery County. She has a small center for up to 12 children. When asked about her career choice, while standing in her sunlit yard full of children, she pointed out that she has an advanced degree in biology. Before she started her center, she had a successful career in which she spend seven years dissecting rat livers in a basement laboratory. She was not sorry about her choice.

Home-based services can add to the quality of life of both the providers and the people being served. They offer hope for reversing the trend toward institutionalization of services. The introduction to this article discussed how a Madison, Wisconsin family day care provider gave new vitality to an older woman by not only providing care for her but giving her an opportunity to assist with the children. Anne Stein's use of Katherine Ellis in providing day care in Madison, Wisconsin is unique in part because it is the kind of individual response to a situation that larger forms of service provision make more difficult.

Assuming that home-based services make sense in both human and economic terms, land use planners will probably be the ones to assist or restrain their development more than any other professional group. First, planners are the ones who have to propose compromises between legitimate fears of change and legitimate needs for change. They have surprising power as the gatekeepers or brokers of whether or not new uses get written into the zon-

ing ordinance. Second, land use planners are in a position to see, better than most others in local government, how the needs for new services and facilities for both the young and the old fit together. They are also, unlike any other part of local government, in a position to see how these services and facilities fit into the existing fabric of land use and transportation. Third, planners have a sense of the resources that are being underutilized in many of our neighborhoods because no other professionals have the same mandate to review, monitor, and maintain neighborhood quality of life.

Bud Grosshans' house is not just a family day care center. It is a stopping point for children walking home from school on a snowy day. It is also a symbol of the quality of life that could be available in a neighborhood rich in home-based services. Bed and breakfasts where grandparents can stay across the street when they visit, a house a few blocks away where an elderly aunt can stay while the family spends a weekend camping, and other similar additions to a neighborhood could help dissolve the tacky-tacky image of postwar single-family neighborhoods. That image, frozen on the national psyche in the sixties, portrays a single-family neighborhood where nothing goes on but single-family life. In practice, it is probably not an accurate image. There have always been religious support organizations, baby sitting coops, and a wide variety of other kinds of service exchange networks. Many of the services discussed in this article already exist on some scale in most neighborhoods.

The expansion of home-based services seems to offer a means to provide new services at a time when money for new facilities and new staff is not available. In addition, those service offer flexibility, accessibility, and variety that would otherwise not be available, with or without any public support or subsidies.

Something Old/Something New

In land use planning, the sense of opportunity is usually only associated with the development of something new: new shopping malls, new neighborhoods, or new towns. Home-based services provide a sense of opportunity for postwar neighborhoods. In this case the opportunity will probably take a long time to realize. Working something new in with the fabric of something old is often more difficult. However, the result is also often more satisfying. Home-based services offer

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little money,
lot of meaning

quality of life

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The Foundation's Role as Model

"How many more U.S. cities and neighborhood groups is the Enterprise Foundation capable of assisting?" was a question posed to Ed Quinn during an interview conducted for this article. He explained that the Foundation would continue to expand, but that, of course, the scope of the problem is too large for any single organization or foundation to handle. The Enterprise Foundation is striving to produce a successful revitalization model for others to follow as well.

The Enterprise Foundation model offers methods for financing and implementing low-income housing revitalization projects. With a successful model available, it is more likely that benefactors from both the private and public sectors will become involved in the revitalization process.

It would be naive to think that all private sector benefactors would choose to undertake "Rousian-scaled" human services projects since most entrepreneurs, by definition, are self-motivated individuals interested in maximizing profit. Rouse's motivation for working with the poor stems primarily from his religious convictions and therefore might be unique. On a more optimistic note, it is conceivable that the existence of this model might encourage some large-scale developers to dedicate staff time to local non-profit groups for such business-related reasons as public and community relations. It may still induce some other technically-oriented professionals, with an interest in social issues, to provide pro bono assistance. Finally, having completed many projects, neighborhood groups are able to approach benefactors with specific requests that include a time frame. Professionals are more apt to respond to such time-specific requests.

In sum, the Enterprise Foundation should be credited for its creation of a model to guide the efforts of private individuals, local firms, corporations, and government agencies interested in participating in the urban housing revitalization process. It must also be acknowledged as a unique and very worthwhile social institution by itself. By virtue of its name and association with James Rouse, the Foundation has already aided and legitimized many hard-working neighborhood groups, and its continued prosperity will help secure these tenuous, but much-needed human service organizations in the future. □

is there a limit?

the model's purpose

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older areas a sense of opportunity that is best expressed by the idea of a "service rich neighborhood."

The resources, the women and men and their homes are there. The viability of home-based services has been proven by children's day care and their potential for growth suggested by the bed and breakfast movement. The growth of "systems" is showing the way to overcome many of the problems of home-based services, including quality control. The variety of home-based services has already been indicated by individual examples in many parts of the country. The challenge is whether or not land use planners and others can broker the release of people and housing as service providers, and on what scale, for what variety of services. At this point, it appears that a large part of that brokering will focus initially on the growth of systems of home-based providers. Those systems will offer many older women the opportunity for career growth building on their existing base of caregiver skills. The use of systems for satelliting will also offer social service providers an opportunity for expansion during a time of cutbacks. □

NOTES

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