CONSUMER ACTION

The consumer action program has two major goals; to assist families in stretching dollars through a broad educational program and to assist families in understanding their responsibilities and protecting their rights as consumers. The program has a policy-making body, the Consumer Action Committee, which is a committee of the Neighborhood Advisory Council. Informational groups in the program include the home buyers group and the library club, and special interest groups, including residents interested in family budgeting, home management, food and nutrition demonstration and credit buying education. Action groups, in addition to the Consumer Action Committee, include the Welfare Committee and the cooperative buying club.

The buying club was one of the most successful groups organized. Its back-to-school clothing project involved 40 families; and its Christmas toys and clothing project involved 60 families who were able to purchase merchandise at a 28 percent savings.

The objectives of changing abusive merchandising practices by neighborhood grocers and door-to-door salesmen had measurable success in one direct action campaign leveled at a corner grocer who signed an agreement with a committee representing five block clubs. The agreement promised certain changes in his merchandising practices and customer relations.

Consumer groups supported and participated in lobbying for legislative changes which would protect the consumer from fraud, deception and misrepresentation. Both the truth-in-packaging and truth-in-lending bills were supported through a letter writing campaign and through participation in visits to Congressmen and officials.

Another advance toward the objective of a "money-wise community was the establishment of a consumer reading room, where free literature and circulating and non-circulating materials are available."

Residents have participated with other groups in working for reforms in the food stamp program. Residents are interested in lowering the purchase price of stamps and the amount of money families have to put-up as lump-sum payments; and permitting more families in debt to participate in the program.

OBJECTIVES FOR THE CURRENT YEAR

While the community has been able to come to grips with many of its problems and to effect some significant changes, many more problems remain to be solved. In the area of housing, nothing effective has been done about the whole question of evictions; about need of reform in the landlord and tenant court; about increasing the welfare shelter allowance; about providing more police protection for residents in the urban renewal area. Nor were citizens about to come to grips with the problem of how to help low-income families purchase homes, how to close the gap between the low-income housing rentals and moderate-income housing rentals, how to change the rules which bar couples living in a "nonlegal" marriage from eligibility for public and moderate income housing, or how to provide general information to individuals about the do's and don'ts in signing leases.

In the area of employment, unrealized program objectives are many. They include reaching the hard core unemployed, those who have given up hope of finding satisfactory jobs and who are no longer counted in labor market statistics; attacking on a massive basis the problem of functional illiteracy in the community; providing cheap transportation from the inner city to suburban job locations; helping the under-employed in achieving job up-grading; reducing racial discrimination in employment; and reducing job discrimination against mothers who have children born out of wedlock. Residents have been unsuccessful in arranging contracts, agreements, or working relationships with construction companies which will be developing the urban renewal area, and in arranging for help for the large number of alcoholics in the area.

In the area of consuming, little has been done to stop unfair credit practices in neighborhood groceries and other stores. Residents are still reluctant to stop patronizing a merchant in the area who will extend them credit. Other unmet objectives include these: developing more consumer education programs in the public schools and with youth groups; providing debt management counseling to families with complex debt problems which can be solved only through long-