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MAINTAINING GOALS IN A MUTUAL-BENEFIT ASSOCIATION\*

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ABSTRACT

Mutual benefit associations have been frequently found to confront two major problems: membership apathy and oligarchical control. The organization presented in this paper solved those two problems in unique ways. First professionals employed by the organization were kept in subordinate roles when key policy decisions were made by the lay board. Secondly, the organizational structure did not match the reward structure, i.e., salaries of supervisors were often lower than those of the professional staff. Finally, the organization operated on the principle that each of its programs should be taken over by other organizations and were successful frequently enough with this policy that no program became imbedded within the organization so no one group could gain hegemony.

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The organization studied here is a local chapter of a national voluntary association for the benefit of retarded children. Beginning in the early 1950's parents of retarded children were drawn together for the purposes of providing, through mutual assistance services for their children not available through other community agencies.<sup>1</sup> Initially, these parents were concerned with establishing schools. As the association grew, additional activities by various chapters encompassed a wide range of services for retarded children. Today the association has local, state, and national offices that coordinate activities. It is a federated structure, organized at the local level with a high degree of autonomy for the local chapters. This study is concerned with the operations of one chapter. The conclusions drawn about this chapter are not necessarily applicable to other units of the association. A broader comparative analysis would offer some interesting tests of the findings reported here.

Although there is no uniformity in the use of terms such as complex organization, formal organization, and bureaucracy, sufficient consensus exists to permit examination of the phenomenon without elaborate explanations. There has been attempts to differentiate among types of organizations, but there is no commonly accepted typology. The selection of any one over another depends upon the problem to be considered. The typology developed by Blau and Scott offers the best orientation to the organization under study here.<sup>2</sup> They divide formal organizations into four types of focusing upon the prime beneficiary.

- (1) 'mutual benefit associations,' where the prime beneficiary is the membership;
- (2) 'business concerns,' where the owners are the prime beneficiary;
- (3) 'service organizations,' where the client group is the prime beneficiary; and
- (4) 'commonweal organizations,' where the prime beneficiary is the public-at-large<sup>3</sup>

The organization examined in this paper fits their description of a mutual-benefit association. In the first place, individuals who share a common problem, retarded offspring, founded the association with the avowed purpose of obtaining help for their specific needs, even though they cast their problem in a broader societal framework. Secondly, ultimate authority rests with the members, each of whom had equal rights within the organization, including

eligibility for elected and appointed office.

Mutual-benefit associations are confronted "with two main problems: membership apathy and oligarchical control."<sup>4</sup> Apathy is a problem insofar as the members, as the major beneficiaries, need to contribute their energies so that the organization can perform its tasks. Withdrawal of members from active participation jeopardizes the effectiveness of the organization. At the same time an effective organization must have some internal division of labor. This involves the delegation of authority and establishment of differential positions within the organization.

It is the purpose here to demonstrate how one organization handles these problems. The major emphasis will be on the internal delegation of authority and the problem of oligarchical control as posed by the creation of a hired staff. The question of apathy will be treated only as it pertains to that control.

The association chapter we studied began with a small group of parents who wanted to establish a school for their retarded children. From this rather modest beginning, the chapter has grown into an organization that has about 1500 members and employes approximately thirty full-time workers with an annual budget of over \$300,000. It runs a state-accredited school, a sheltered workshop, and various recreation programs for both children and adults.

Three organizational divisions are distinguishable. Standing in the middle is a membership composed primarily of parents of retarded children. From this membership the various offices of the chapter are filled, e.g., the board of directors, operating committees, representatives to state and national conventions. Another division is the Association-Aides, volunteers who are organized into groups throughout the city and are responsible to the board of directors. For the most part the aides do not have retarded children and serve primarily as fund raisers and dispensers of information. Association-Aide chapters, while linked together in a loose federation, mostly operate independently of the association. While dedicated to the goals of the organization, the Association-Aides emphasize social events. The last division, and the one that will concern us in detail, is the paid staff, including administrators, psychologists, social workers, and teachers, these employees, all appointed by the board, man the administrative offices on a day-to-day basis and operate the school and sheltered workshop.

## II

The growth of bureaucratic structures within an organization can increase its rationality and efficiency, it can also lead to tensions and strains generated by the requirements of bureaucracy which run counter to the goals of the organization. "Running an

organization, as a specialized and essential activity, generates problems which have no necessary (and often opposed) relationship to the professed or 'original' goals of the organization."<sup>5</sup> The internal problems and their solutions cause the organization to alter its activities. "Then, since these activities come to consume an increasing proportion of the time and thoughts of the participants, they are - from the point of view of actual behavior - substituted for the professed goals."<sup>6</sup>

These observations on organizational behavior raise the question of how the organization studied has been affected by the development within its structure of a service and administrative division staffed by professionals and organized bureaucratically. There is an organizational chart with neat lines connecting the various branches of the services: authority and decision-making flow along these lines. The operations are routinized, rules exist, and attention is paid to these rules. Technically competent persons fill the organizational slots and perform their duties with some autonomy. Teachers, social workers, psychologists, administrators, and secretaries are chosen on the basis of skill. The services are operated in accordance with policies that preclude preferential treatment to any portion of the client population.

The association shows certain distinctive features in its structure that limited the influence of the service division and in turn helped maintain the goals of the organization as originally conceived. We shall begin with two major characteristics of the organization as a whole and then report several characteristics of the service and administrative division that will help explain how this particular mutual-benefit association has been able to pursue its initial goals. In the last section we will draw some conclusions about this organization that might have application to other organizations and point to some problems for future research.

### III

One key to this association appears to be a balance between the use of professionals and continued parental involvement. The members are aware of the need for systematic organization procedures, the benefits of bureaucratic efficiency, and the strategy of using skilled personnel in agency's services, yet they are unwilling to delegate authority on certain issues to the paid staff. One illustration: to get state financial support for their school, it is necessary to be accredited, which requires the employment of certified teachers. These teachers, however, do not have control over school admissions and other relevant decisions in the operation of the school.

The relationship between parents and professionals was particularly strained early in the organization's life. As it was reported to us, many professionals told parents of retarded children to forget them, to institutionalize them, to get them out of the family so their presence would not adversely affect the rest of the household. The parents who became active in the association believed something more could be done for their children. The lack of sympathy these parents found among doctors, psychologist and social workers prompted some of them to reject whatever assistance was available, since the assistance was regarded by the parents as too negative.<sup>7</sup>

The association got underway without professional assistance and prides itself on its independence from professionals. It organized a school, developed fund-raising activities, began education programs in the community--all without employing a professional staff.<sup>8</sup> Not that this policy did not incur some animosity with other agencies, but this has served only to reinforce their attitudes toward professionals.<sup>9</sup> The parents discovered through experience that they could create an effective organization despite their lack of professional training. Their experience re-enforced their original attitudes to the point where the parents are now unwilling to move aside to let the professionals run the organization. They realized that even without professional assistance programs can be developed to foster their goals.

The services the agency provides are now professionally staffed and the membership is justly proud of these services. Although the initial hostility to professionals has continued to some extent throughout the history of the association the parents have evolved a cooperative relationship with their professional staff. As long as the professionals are willing to accept membership hegemony in most areas, they are welcome in the organization.

The function of the service division has been a major concern for the association since its inception. When the original school was organized, the first and most obvious question was which children were to receive the services. Some fair admissions mechanism had to be worked out, since members had more eligible children than could be accommodated in the proposed school. Very early in the minutes of the board "the question was raised by one of our members if we couldn't get a school together for our children. He felt that the need is immediate, and it is hard to see ten years of probably waiting, for by that time his child--and our children--will be past the age of school."<sup>10</sup> On the other hand, the first president stated: "I have tried to stress at all meetings that we can never afford to take a selfish view of our problems. Our appeal to the public has been on the basis of the retarded child as a 'forgotten child'...

We must all be united and single-minded in our goal to advance the welfare of all retarded children." The issue, in short, was whether the services were for children of chapter members or for any child who was retarded.

Although the issue is still very much alive, the chapter has maintained its services on a space-available basis rather than restricting them to children of members. This policy decision was based on several considerations. In the first place the chapter realized that its potential resources could never cope with the needs of all the retarded children in the city--over 20,000 children altogether. The only viable alternative was to find a place for these children in existing community services, to modify these services if necessary so that any retarded child could be cared for.

The members realized, too, that operating only for their children had other consequences. If the chapter limited access to its services, it would not be able to carry effective education and fund-raising campaigns to the larger community. To secure general public support required a less exclusive admission policy. Finally, the chapter members are concerned with retardation as it affects all children, and they are willing to be the spearhead in efforts to gain support and understanding in the wider community.

This chapter, as well as the state and national association, has incorporated this attitude into its major goal of "procuring, not providing, services." Under this banner the association has developed its policy of opening up other community agencies to handicapped children. It operates on the basic assumption that, while handicapped children have special problems, they should not be excluded from receiving benefits and services of community institutions. The association argues that these children can be helped and help should come from the community as a whole. Exclusion in the past from community institutions has been the result of misunderstanding, stupidity, and prejudice. That situation is intolerable and must be rectified.

The policy of making services available to anyone who applied regardless of membership status was not readily accepted by all members. The minutes contain continuous reference to the struggle. Five years after the school was founded we note the following in the minutes: "Mr. Abbott brought up the fact about parents who are not paying full tuition, not being active in our organization, whether these children should be given preference for admission. It was decided not to show any favoritism." Still five years later we find the same debate. "It is the opinion of the Executive Committee that the Association policy should make membership mandatory for parents or guardians of all" who receive association-sponsored ser-

vices. Before being passed, the motion was amended so that any individual unable to afford the membership fee would be granted a "special membership." In practice, however, eligibility for services is not dependent on any kind of membership.

Not only has the association refused to be exclusive in its admission policies, it has also guarded against pressures from supporting agencies. For example, a private charity that had supported the agency for several years requested preferential treatment for two children it wished to sponsor. "After much discussion, it was moved by Mr. Abbott that we adhere strictly to our Intake Policy without any thought of change or favoritism." The private charity immediately suspended its support.

Some members have also withdrawn when they found out that they were not necessarily going to get association services just because they were members. Yet the organization has not been faced with dissolution on this account. The receipt of services as a motivation for membership may have been an initial impetus for some, and the loss or non-preferential treatment may have been a reason for withdrawing. But the organization has continued nevertheless to grow without showing favoritism. In addition, those who organized the association or provide services for their children have, in large part, remained active in the agency even after their children were no longer eligible for the services. The organization therefore receives support from parents who realize that they may not directly benefit from the services the agency provides. While Katz reported a decline in parental interest with "increasing bureaucratization and professionalization," the decline of interest of parents in the retarded children's association he studied was much less than the other self-help agencies.<sup>11</sup>

#### IV

We have referred in the foregoing discussion to the association's primary goal of procuring services for retarded children. We have shown, nonetheless, that the association actually provides a wide range of services and a great deal of effort is expended to raise funds for this major budget item. The services, moreover, are operated through a bureaucracy.

But the association regards provision of services as a temporary measure until they are offered elsewhere. Their services are seen more as demonstration project or pilot programs rather than as permanent activities. As an educational technique, the demonstration project serves to call attention to the possibility that retarded children can be helped. On the one hand, the association thus helps parents of retarded children to realize that their children can learn. The association has found many parents poorly



informed about retardation itself. On the other hand, the demonstration projects have successfully proved to the rest of the lay and professional community that retarded children are capable of being trained. The association has shown that even with limited resources something can be accomplished.

As an organizational strategy, the demonstration projects provide a fulcrum for the association to pry open other agencies in the community to accept these children. The demonstration projects are developed with the goal of getting some other agency to adopt them. The association has decided what these children need and seek to have these needs met. It has concluded that others have failed to assume responsibility in this area, among other reasons, because of disbelief that anything can be done for retarded children. The strategy, as the executive director describes it, proceeds as follows: "While we are looking for a place to get it (a service) filled, we show first it can be done by our pilot program. So we have a selling point--we can go and we can say to these people: 'Look, we've been doing this--we know it can be done.'"

The strategy stands on two legs. One is the success of the agency in providing services that really work. If the agency were unable to start a service that it believes should be a community responsibility, it could not easily persuade others to take over. "By starting a school, by starting classes, by starting workshops, by showing that if you took the time, by believing that everyone has some potential and that if properly trained, if given the opportunity to develop that potential, they would." In this way the agency seeks to prove its claim for services. This is the first leg of the strategy.

The second is even more critical for the argument we are presenting. The association, to maintain its major objective, must be ready to relinquish a given service when another community agency agrees to take responsibility. Unless the association does relinquish services, we would have to conclude that the bureaucratic segment of the association has become entrenched.

The association has, indeed, dropped services and modified others, as other agencies have assumed the task. When the association was organized, for example, no public school facilities were available for retarded children. The original association school provided a program for the least retarded children who were eight years of age or older. The success of this program was the basis for the association's case to the city's board of education that the school system could offer classes for these children. The school system did begin to open classes for the older retarded

children, and the association immediately cut out its services to them. It proceeded to launch a new program for younger and more severely limited children and again to obtain from the school system more classes. Its current program centers on even younger children and shows signs of being as effective as the others.

The association's recreation program followed a similar pattern. Begun as a demonstration project, the recreation program received recognition from other agencies who were willing to cooperate with the association. The association gladly shared responsibility and credit with the cooperating agencies for several years, constantly shifting more and more of the program onto the shoulders of the other agencies, until it was able to withdraw altogether. In the process of the association's recreation director, a paid staff member with eight years of service, was let go when his assistance was no longer required.

The strategy of relinquishing implies a terminal point in the organization's demonstration and services activity. Procurement of an ever-increasing number of services outside the agency means that eventually all services will be available elsewhere, and one important function of the agency will disappear. When and if no more demonstration projects are needed, when these handicapped children are adequately serviced in the community, some of the active members feel the agency can be dissolved. In the words of one: "When you've accomplished your purpose, you fold your tent and leave. You leave, that's all. You've done it--you've done your job. You've succeeded. Then retire."

Whether or not this will occur remains to be seen. In discussing the possibility of dissolution the executive director said, "Why should we think that we're so much better than other agencies. Look at polio, the polio foundation should be out of business. There is no more polio. So what do they do? They begin to look around for another cause. But there are people there that have vested interests." The situation in this agency is somewhat different. The local chapters are far more important to the retarded children's organization than are the local chapters in the National Foundation.<sup>12</sup>

The association may well continue beyond its service-providing period. What will replace the service activity? Probably an increase in its watchdog function. The parents of the retarded will no longer be as concerned with getting the services as they will be in protecting and improving what they have obtained. Most of the present formal bureaucratic staff, however, will no longer be needed and its probable demise is of major importance for this analysis. We will return to this point. Let us now consider other aspects of

the association that inhibit the paid bureaucracy from dominating the agency.

V

Career lines are promotional paths with known mobility expectations, characteristic of bureaucratic structure. It has been noted that a bureaucratic hierarchy is a "congealed model of the career pattern. It provides a set of steps through which the individual may advance, a promotional horizon for motivation of those lower downs."<sup>13</sup> An employee is able to assess his/her position; he/she knows who is above him/her and who is below him/her in the organization. He/she expects that growth in experience, continuous and faithful service, will be rewarded by movement upward within the organization.

The association in question, however, does not encourage the development of careers. In the first place it does not offer elaborate fringe benefits. Its pay scale is low in comparison to other agencies, and the security of tenure is not available. The employment posture of the association was announced by the executive director: "If they want security, let them get a civil service job."

Such a policy does not lead to long-term employment. Examination of the payroll records of the agency for the last ten years indicated the length of service of the professional staff. Roughly speaking, the mean was just over three years and the median just over two years. The high turnover means little career development among professional staff occurs within the agency.

Careers within the agency are otherwise limited by distribution of authority and rewards within bureaucracy. Authority follows the hierarchical structure; the reward system does not. The executive director, for example, holds the highest administrative position in the association, but receives a lower salary than the director of the workshop and school. Other inconsistencies between rank and salary were also found in the pay records. Whether or not this practice is a consciously executed policy, it eliminates a certain amount of striving for promotion. The association, in general, ignores the detrimental efforts that its reward system can have on employee morale. Geared as it is to programs that are highly flexible and dispensible, it treats all such problems as temporary. This policy no doubt contributes to the high staff turnover, but it does not apparently limit the organization's effectiveness in accomplishing its goals.

Characteristically, the association has failed to build into its bureaucracy any definite lines of succession. For example, the executive director has an assistant immediately adjacent to his/her position. The Personnel Committee of the Board of Directors re-

viewed this position and carefully considered the title. The title of Assistant Director was rejected in favor of Administrative Assistant because "implicit in the title Assistant Director is that when the executive director moves out...logically he should move in." And this, it was decided, did not apply. The elimination of clear lines of succession within the organization, and disparities between rank and compensation reduce the tendency toward career development and bureaucratic entrenchment in the association.

The association also utilizes professionals in its organizational slots, another element that may help retard the development of an entrenched bureaucracy. As has been argued a "major factor affecting degree of bureaucracy in the agency is the proportion of personnel that is strongly committed to a profession."<sup>14</sup> The presence of professionals in a bureaucracy can increase or decrease bureaucratization, but "that in the balance the reduction effect may be stronger." The reasoning on this point is that a professional has a code of ethics developed outside the bureaucratic structure and adherence to this code can have unbureaucratic results. The professional role and the bureaucratic role may be in conflict.<sup>15</sup>

Blau and Scott conclude with a slightly different emphasis that professionals will be less loyal to a bureaucracy than other staff personnel when the opportunities for professional advancement are more readily found outside the bureaucracy than within it.<sup>16</sup> It has also been suggested that professional career lines may cut across agencies. Many a professional moves through a series of employers as he/she advances in his/her career.

The absence of orderly careers, a factor whose presence is often cited as increasing rigidity and efficiency, contributes to the association's ability to maintain its primary goals. As long as staff positions are not filled by the same person for any duration of time, it is impossible to build vested interests in the position.

#### VI

We have shown how bureaucratic structures function in meeting internal organizational demands. These functions can have consequences that impinge upon stated organizational goals. The literature suggests that organizations, while created for "specific ends" or "to attain specific goals," may encounter difficulties because of conditions that obtain in actual operations. In particular, when a broad membership delegates authority to a corps of specialists, these specialists may act in ways detrimental to the fundamental purpose of the organization as conceived by its members.

There is one feature of the association for retarded children that distinguishes it from other organizations of the same type, namely, the continued dedication of members to the organization.

Barber, reporting on apathy in voluntary associations, argues that participation in such organizations has a lower priority than family and job obligations in our society.<sup>17</sup> The stigma of having a retarded child continues, however, even after some services become available. This helps weld the parents (or members) together; moreover, it keeps them active in the association. We would hypothesize a decrease in intensive participation by these parents if they believed their children, and they themselves, were more accepted in the society at large.

An organization founded by volunteers in which the volunteers continue to play an active role is less likely to lose its major focus than an organization where the authority for operations is delegated to a paid staff. As long as the paid staff is kept subordinate to the volunteers, they cannot take over critical decision-making that reduces the members' control.

The decision of the members not to limit access to the services to only their children diminished the possibility the membership would develop a vested interest in providing services rather than procuring them for all retarded children from the community at large. The association by this action protected itself from internal cooptation. The point is, of course, that it did, in fact give up certain services when other community agencies began to provide services the association has been providing.

The relinquishing mechanism provided the way in which the organization divested itself of services. The relationship between the services and the association is a relationship Gouldner identifies as asymmetrical. He argues that most organizational analysis employs the concept of interdependence among parts. Granting interdependence, he does not assume symmetry will also be present. Rather "there are varying degrees of interdependence which may be postulated to exist among parts of the system."<sup>18</sup> Parts of a system may be removed from the system without jeopardizing the system. "Functional autonomy directs attention to the possibility that any part may have little, as well as great, need for another, and that the mutual need of parts need not be symmetrical."<sup>19</sup> It is precisely this situation that exists in the organization we studied. The services are much more dependent upon the association than the association upon the services. Any given service has a strategic value to the organization, but it can be replaced by another or none at all. Initially, the services had far more importance to the members than they came to have as the association became successful in getting services provided elsewhere.

Members of the service staff were expendable. This policy could be detrimental to further recruitment of a professional staff except the association does not project operating services into an

undetermined future. The personnel policies in fact reenforce its public stance of procuring rather than providing services. If the association were more concerned with building a permanent staff and services, it could be accused of abandoning its primary goal. Besides, once it has been successful in obtaining particular services elsewhere, it need not worry about staffing these services again.

The relinquishing of services also precluded career advancement and the development of some vested interests. The association does not hide its policy, so employees are well appraised that "success" means termination of employment. The employment of professionals further facilitates the ability to relinquish services. The professional as an employee is attuned to job mobility. He/she has a transferable skill that has a fairly broad market. Movement from agency is not detrimental to his/her career interests and may even facilitate them. A professional is less enamoured with bureaucracy, so the lack of a bureaucratic work setting is not necessarily deleterious to his/her performance. Finally, once the agency successfully relinquished one service, the probability of future relinquishing increased. The process became institutionalized.

The mutual-benefit association, as it becomes established and seeks to implement programs and policies, needs a more formal structure. But it need not necessarily follow that the paid functionaries come to dominate the organization through processes commonly found in such organizations. The case study presented here showed how hegemony over the paid staff can be maintained. We discovered that there were two bureaucratic structures operating; one composed of the parents and one composed of paid personnel. The bureaucratic structure staffed by parents of retarded children had not delegated sufficient authority to the other to cause it to lose substantial power within the organization.

We found that the parents were able to use the administrative and service division for specific purposes. The relationship between the parents and the administrative and service division was asymmetrical making the former less dependent upon the latter than vice versa. The association has also limited the development of careers. For example, the reward system and authority system were not parallel, making promotions less desirable. Employing potentially mobile professionals also contributed to lowering vested interests in the job. Finally, the willingness to slough off a given service and its staff keep important decision-making in the hands of the members.

Footnotes

1. Katz calls this type of association a self-help agency. He states that the major function of a self-help agency is "what might be termed mutual assistance" in which "persons of the same kind of helplessness and need have a tendency to associate with and to help others." Alfred H. Katz, Parents of the Handicapped (Springfield, Illinois: Charles C. Thomas, 1971), pp. 13-14. Another name for this type of organization, democratic association, is offered in Bernard Barber, "Participation and Mass Apathy in Associations," Studies in Leadership, ed. Alvin W. Gouldner (New York: Harper & Brothers, 1960), pp. 477-504.
2. See Peter M. Blau and W. Richard Scott, Formal Organizations: A Comparative Approach (San Francisco: Chandler Publishing Company, 1962), pp. 40-45. They define formal organizations where "collective effort is explicitly organized for special ends." p. 223. See also Amitai Etzioni, A Comparative Analysis of Complex Organizations (New York: The Free Press of Glencoe, 1961).
3. Ibid., P. 43.
4. Ibid., p. 45.
5. Philip Selznick, "An Approach to a Theory of Bureaucracy," American Sociological Review, VIII (February, 1943), p. 48.
6. Ibid. The literature on the dysfunctions of bureaucracies is quite rich and varied. See, for example, Seymour Martin Lipset, "Bureaucracy and Social Change," and Robert K. Merton, "Bureaucratic Structure and Personality," in Robert K. Merton, ed., et. al., Reader in Bureaucracy, (Glencoe, Illinois: The Free Press, 1962).
7. Katz notes in his study of four parent-organized self-help agencies that the impetus for organizing was the perception on the part of the parents of "inadequate medical knowledge, insufficient interest and attention by professionals, lack of treatment facilities and research programs." A similar situation existed prior to the foundation of the agency studied. Katz, op. cit., p. 111.
8. Parents taught the first school classes.
9. Katz reports that self-help agencies often encountered difficulties because of a "lack of knowledge or indifference of their staff members to the more highly 'professionalized' outlook characteristics of the trained staff of other community agencies." Katz, op. cit., p. 99.
10. Italics added.
11. Katz, op. cit., pp. 99 and 103.

12. There is a clear cut separation of activities in the National Foundation. Local chapters are prohibited from sponsoring research for example. This division of labor does not exist in the retarded children's association. See David L. Sills, The Volunteers: Means and Ends in a National Organization (Glencoe, Illinois, The Free Press, 1957), pp. 72-75.
13. Harold W. Wilensky and Charles N. LeBeaux, Industrial Society and Social Welfare (New York: Russell Sage Foundation, 1958), p. 236.
14. Ibid., p. 245.
15. The conflict between a professional code of ethics and bureaucratic structure is reported by March G. Field, "Structured Strain in the Role of the Soviet Physician," American Journal of Sociology, LVIII (1952-1953), pp. 493-500.
16. Blau and Scott, op. cit., p. 71.
17. Barber, op. cit., p. 486.
18. Alvin W. Gouldner, "Reciprocity and Autonomy in Functional Theory," Symposium on Sociological Theory, ed. Llewellyn Gross (Evanston: Row, Petersen and Company, 1959), p. 254.
19. Ibid.