

all these services or some may be provided through a local public or private group working with the Community Action Agency (e.g., the YMCA, the Jewish Family Service, a church, the State employment service). All could, however, be located in the neighborhood center or the neighborhood center could be the focal point for entry to their programs and services.

E. Independent economic opportunity

For a portion of the poor, the best route out of poverty may lie through independent economic opportunity; that is, through the setting up or expansion of small enterprises. It is not possible to tell as yet how large a portion can thus be helped.

In fiscal year 1967, CAP will continue to work with the Small Business Administration in setting up small business development centers (providing managerial training and loans), and the rural farm loan program will continue to provide loan assistance to needy individuals and cooperatives.

INCOME MAINTENANCE: THE PROBLEM

Although income maintenance payments are not a primary part of OEO programs, they satisfy a fundamental need of the poor. These payments should not be looked upon as simple amelioration of poverty. In many cases, money provides choice and choice is a necessary part of the war on poverty. For instance, money payments may provide unemployed persons with the choice of school and training rather than the need to take the first job available in order to help support themselves and their families.

Public assistance and social security are vital to the war on poverty. Public assistance programs such as old-age assistance and aid for families with dependent children provide money for those who can not achieve self-support, or for those who temporarily need money assistance. They help the aged poor, for example, who have done their work for society; although, conversely, we must provide opportunities for those few who can and want to work. Similarly, the female family head should not be forced into the job market when she is needed in the home. In 1964, one-fifth of the 34 million non-institutional poor received public assistance payments.

Social security gives enough money to some of the aged so that, together with their other resources, they can maintain decent lives above the poverty level. But the major antipoverty function of social security is to prevent the process by which the aged too frequently retire into poverty, even though they have remained above the poverty line during their working lives. Future improvements in social security and the normal increases in the number of people who will be covered should materially decrease the needs for other programs for the aged poor.

All of the above-mentioned money payments are specific in purpose, however. We should start looking now toward the day when this whole country can provide a basic minimum income for all of its citizens. It is too early to talk specifically now about such a program, and our concentration now is rightly on opportunity programs, but as these opportunity programs begin to take hold, we should increasingly think of programs to simply provide a minimum income