

maintenance is illusory and deceptive. From my own experience in dealing with questions of income maintenance, I am deeply convinced that a pluralistic approach is essential.

A look at those persons who receive or should be receiving what is considered some form of income maintenance payments reveals immediately a wide spectrum of needs and situations involved.

Briefly, there are those who want to work but for whom there are no jobs. There are those who can and do work but whose income from work is inadequate. Low wages account for their substandard conditions. Others in the labor force have had their income interrupted because of the hazards of unemployment, illness, or injury.

Another major group is the older persons who have worked but who are now out of the labor market because they have reached the age of retirement. Others have not yet reached retirement age but have been forced to withdraw from the labor market because of total disability.

Finally, there are many others, some who are not mentally or physically able to work and for that reason have not been participants in the labor market, some who are physically able to work but who should not work because of family responsibilities or other factors.

Because of our system of values and social policies, this last group should not be expected to be active participants in the workforce to the neglect of children and other relatives. It should be noted, however, that the action by the Congress in enacting the 1967 welfare amendments indicates another view.

Another major aspect of income maintenance discussions which merits attention is that, while income alone can assist many in raising their living standards and providing necessities for themselves and their families, there is a wide range of supportive services which many citizens need. Such services must be provided so that recurring cycles of poverty can be ended and many forms of social breakdown can be alleviated or repaired. Job counseling, guidance, training, education, information on consumer economics, credit and installment purchases, health care, family planning, and a host of other social welfare services are fundamentals if we are to be successful in meeting the needs of many who have failed to become full-fledged members of our society.

Despite the varying conditions of the poor, the heavy emphasis of most income maintenance discussions, including those which have been held before this committee during the past two weeks, have centered on our current welfare system—its weaknesses and proposals for its reform. But as has been pointed out by many groups, including the Advisory Council on Public Welfare—of which I was a member—hardly one out of five persons who live in poverty today is being aided by public assistance programs financed through the Federal-State program. It is therefore essential that we broaden our view and consider a wide range of programs to meet the problems. When speaking of the poor and those in need of income assistance, we must be aware of the plight of many of the others who are trapped in poverty.

While there may still have to be a final catch-all program to assure a minimum income level, much of the cost of an adequate program of basic guarantees against poverty and social deprivation can and should be reduced by measures to assure adequately paid jobs to all who can and should work, an adequate system of replacement income through the proven mechanism of social insurance for those no longer able to work, an adequate network of educational and health measures, and adequate legal protections for those vulnerable to discrimination and exploitation.

This viewpoint leads me to emphasize the need to strengthen our entire system of social insurance so that workers and their dependents can maintain a decent living standard if the breadwinner's earnings are interrupted. Certainly, if the interruption is caused by an economic slowdown, or insufficient economic growth, or failure to achieve full employment, there will be severe repercussions for millions of workers. Federal standards to assure adequate unemployment compensation benefits for a sufficient period of time would cushion the blow.

To the extent that we are successful in this nation in achieving full employment, adequate economic growth and price stability, the burdens on our income maintenance system will be less severe. Committing our government to a full employment economy with adequate rates of economic growth so that the currently under-employed, new entries into the labor force, and those displaced by technological programs will have job opportunities at decent rates of pay should get highest priority in our agenda of social action.