

FSB payments and methods of adjusting reports of anticipated income to subsequent experience could also be tested in practice on a restricted demonstration basis. Necessary research on an FSB program would of course be expedited if there is clear evidence of interest in abolishing the means test.

If a Family Security Program can be administered on a state basis, why go to a centralized federal program? The answer to this, in part, is that not all states meet the conditions necessary for a demonstration and that in a population as mobile as ours, national administration would appear to be an administrative prerequisite. A more fundamental reason is simply that the experience of the past three decades clearly points to the greater probability of meeting the most essential elements of a Family Security Program—the right to an adequate and equitable income—through a federally administered program than through a federal-state grant-in-aid scheme. Some of the disadvantages of the public assistance approach have been documented as follows:

In theory, public assistance should take care of all current need, coming into play when all other sources of income fall short of socially acceptable minimum levels and underpinning all other income-maintenance programs. How far short of this standard the existing public assistance programs fall can be measured in several ways.

One recent study used as a standard of need twice the amount of a low-cost food budget as calculated, with regional variations, by the Department of Agriculture.²³ A standard under which 50 percent of total income must go for food is minimal indeed. Yet in 1958, to meet this standard, assistance payments for families receiving aid to families with dependent children would have needed to be increased for the country as a whole by 72 percent. . . . In the West a 27-percent increase would have brought actual

expenditures to the level where they would meet the standard, and in the South a 149-percent increase would have been required.

. . . It was estimated that to provide an income of twice the cost of a low-cost food budget to all persons on the public assistance rolls in 1958 would have required expenditure of \$1 billion more than the \$3 billion actually spent for public assistance by all levels of government in that year.

. . . The Michigan study referred to earlier found that less than one-fourth of the families living in poverty in 1959 were receiving public assistance.²⁴

Public assistance is a Federal-State program, with levels of assistance and conditions of eligibility determined by the individual States. For this reason the raising of standards for public assistance is a far more complex and difficult problem than it is for a national insurance program. It must be noted, also, that Federal financial aid is available only for selected categories; general assistance is financed entirely by State and local funds and in many places entirely by local funds. It is important to keep in mind these structural barriers to the transfer of resources released by disarmament.²⁵

The possibility of obtaining equitable and adequate support for families in all the states through the federal-state public assistance program may well be more remote—and in that sense more Utopian—than through a conversion to the proposed federal Family Security Program.

SOCIAL WORK'S CONTRIBUTION

Assuming that the reader has quickly adjusted to the idea of standing the income tax on its head and that he has perceptively grasped the economic and administrative feasibility of a federal Family Security Pro-

²⁴ James M. Morgan *et al.*, *Income and Welfare in the United States* (New York: McGraw-Hill Book Co., 1962).

²⁵ Ida C. Merriam, "Social Welfare Opportunities and Necessities Attendant on Disarmament," *Social Security Bulletin*, Vol. 26, No. 10 (October 1963), pp. 10-14.

²³ Ellen J. Perkins, "Unmet Need in Public Assistance," *Social Security Bulletin*, Vol. 23, No. 4 (April 1960), pp. 3-11.