fatherless child insurance and the universal payment as the means toward these ends. Each is utopian, which is to say appealing in some rational sense although we are not ready for it.

We should seek to improve social security, increasing minimum benefits and reaching all the aged. We should seek to provide medical care and decent housing to all the population. We should seek to right unjust tax laws by providing at least a modest negative income tax. And we should seek a program of allowances for children.

In the context of this ten-year objective, what of public assistance? Do we not feel differently about a truly residual program of public assistance than we do about the mass program we have conceived? Doubt about services as an integral part of public assistance has been growing because, in all truth, we will not have the staff to make it work. Doubt has been growing because "services" carry the implicit promise that we shall substantially reduce public assistance case loads, a promise we cannot meet with a case load of old people and mothers and children. In fact, the means test is the community's way—if it is in theory not the profession's—of keeping a vast program to manageable size. Our reaction to all this has been to try to convert public assistance into an insurance-like program. Rather, we should perfect the social insurances and add demogrants to carry the *main* load. In that context, we may need a public assistance program much like the one toward which we have been struggling over the past decade or so.

It will be a smaller program, dealing with hundreds of thousands rather than millions. Because it is difficult to know just who will need help and why, individual investigations may indeed be required. Quite possibly these recipients will be troubled people requiring a variety of services, which should be close at hand. In short, we shall have the very model of public assistance that we have been getting ready to reject. That model will not operate in the current context—it is overwhelmed by the prevalence of stark need—but a public assistance program that tries to replace social insurance and similar programs may be a disaster in its own right.

Financing of these programs will not be discussed here. Obviously, a great deal of money is involved but not so much as the Gross National Product increases in a single year. That is to say, the cost spread over ten years would amount to substantially less than one-tenth of our *gain* in national production.

CHOICE TO BE MADE

Most of all, the writer has been concerned with suggesting how a pluralistic approach to income maintenance may assure income for all Americans. Brushing away all these programs and substituting one great new program would surely be neater. But esthetics is not the point so much as warmth and protection; it is said that a patchwork quilt may perform those tasks very well. Over time, the patchwork we have created should of course be rationalized, especially to achieve a pluralistic system that is simpler and more complete.

Two things concern the writer about the recent interest in substituting a general approach to income maintenance for the categorical approach that has historically been used. First, it will introduce poor law concepts into our brave new programs and even into areas where we have long-established rights; this has already been dwelt on. Second, we are a deeply divided nation—we are divided between those who have and those who have not, between slums and suburbs, between those who feel competent and those who feel exploited. The national structure of income maintenance is not a small matter. It can be structured to deepen the schism or it can help to bridge it. In the next two or three years we must make a choice.