

It is one thing to develop a hypothetical standard of living that provides the opportunity to differentiate the poor from the nonpoor for statistical purposes, and quite another to arrive at some sort of national agreement as to what ought to constitute an amount "sufficient to maintain all persons throughout the nation at a uniformly adequate level of living."⁷ An infinite number of formulas for determining an adequate level based on a variety of measures of human need and consumption patterns will be advanced as debate concerning the guaranteed annual income progresses. Social workers should be prepared for the fact that the final decision will be made primarily in the political rather than in the scientific arena and be prepared to participate in that decision. To insure that all judgments relevant to the decision are given consideration, one possible course of action would be to establish a special presidential commission comprised of persons of the highest status from a variety of disciplines, to set the desirable income level. Whatever level of living is deemed adequate should be related to the cost of living.

LIMITATIONS OF CURRENT PROGRAMS

The present system of government transfer payments for the relief or prevention of poverty consists of the social insurances and public assistance. The social insurances are not primarily designed to lift the poor out of poverty, but rather to prevent individuals and families suffering loss of wages or death of a breadwinner from falling into poverty. Public assistance, thought of initially as a residual program that would gradually disappear as social insurance coverage of the population at risk increased, has instead increased in size and cost and has not proved adequate to lift the poor out of poverty.

The program popularly known as "social security" (more properly, Old Age, Survivors', Disability, and Health Insurance, or OASDHI) is the most universally accepted income maintenance program. In 1964-65, it

paid out wage-related benefits of more than \$28 billion to approximately 20 million people. Although payments went to both the poor and the nonpoor, only about half the benefits were paid to persons below the poverty line. Benefit levels, however, unless aided by other sources of income, are inadequate to lift individuals or families eligible for them up to the poverty line.

The federal-state system of unemployment insurance benefits is handicapped by great variations among the states in benefit amounts and duration. Benefits average approximately 35 percent of former income and are designed to deal with short-term and temporary unemployment.

Federally aided state-administered programs of public assistance have, of all current programs, been subjected to the most searching criticisms. The limitations of these programs are clearly summarized in the following quotation from the Report of the Advisory Council on Public Welfare, released June 29, 1966:

On all counts and from all sources the weight of the evidence is incontestable: a major updating of our public welfare system is essential if it is to fulfill its assigned task of assuring a basic floor of economic and social security for all Americans. The remedies must match these indictments:

- Public assistance payments are so low and so uneven that the Government is, by its own standards and definitions, a major source of the poverty on which it has declared unconditional war.

- Large numbers of those in desperate need, including many children, are excluded even from this level of aid by arbitrary eligibility requirements unrelated to need such as those based on age, family situation, degree of disability, alleged employability, low earnings, unrealistic requirements for family contribution, durational residence requirements, and absence of provisions for emergency assistance.

- The methods for determining and re-determining eligibility for assistance and the amount to which the applicant is entitled are, in most

States, confusing, onerous, and demeaning for the applicant; complex and time consuming for the worker; and incompatible with the concept of assistance as a legal right.

- The lack of adequate social services for families, children, young people, and individuals isolated by age or disability is itself a major factor in the perpetuation of such social evils as crime and juvenile delinquency, mental illness, illegitimacy, multigenerational dependency, slum environments, and the widely deplored climate of unrest, alienation, and discouragement among many groups in the population.⁸

Grant levels for the approximately 7.5 million persons served by public assistance amount to a nationwide average of slightly more than half the poverty line for a family of four under the largest and least popular of the programs, Aid to Families with Dependent Children. Few states pay grants that, even under the most favorable conditions, lift families or individuals up to the poverty line. And yet gross inequities exist in grant levels among the states, with the more generous paying grants that amount to as much as five times those paid by the states at the bottom of the scale.

The challenge facing the nation—and toward which the social work profession has an obligation for leadership—is to find methods for making suitable employment available to those able to work and for providing income as a matter of right to all those unable to work or find employment.

EXPANDING EMPLOYMENT OPPORTUNITIES

Proper concern for the provision of money to those whose income is insufficient or has been interrupted must not obscure the fact that now and for the foreseeable future the income of most Americans will continue to be related to employment. Recent government policy, from the Full Employment Act of 1946 through the

⁸*Having the Power, We Have the Duty*, Report of the Advisory Council on Public Welfare (Washington, D.C.: U.S. Government Printing Office, 1966), p. xii.

⁷*Goals of Public Social Policy*, p. 54.