6. The Social Security Act has had a only more adequate, more stable, but also direct influence on the adequacy of public assistance grants. The monthly grant for the categorical forms of aid has increased regularly each month for over two years. The requirements of eligibility have been liberalized. Personnel qualifications have been raised. Records and reports have been improved and placed on a comparable basis. Local community and state planning for welfare services has been encouraged and made necessary by the requirements for regular appropriations. A closer working relationship among the several levels of government has been created. The county is rapidly supplanting the town as the unit of welfare administration. The worst effect of the poor laws is being mitigated. These are the tendencies.

7. Public welfare has been made not

more expensive and has involved more

- 8. The challenge to private social work:
- a. Monetary assistance is not always nor often the only nor the most important aspect of need.
- b. The public welfare services are still in process of growth. Stability is not vet achieved. Insurance methods are not completely established. Changes in methods are constantly occurring.
- c. Public welfare does not cover the entire field. Counseling, vocational guidance, personal problems, maladjustments-these are not, and perhaps cannot be, provided for in a public agency.
- d. Private social work has the serious task of re-educating its public to its broader non-relief giving functions.

features of the latter.

In the fall of 1934, the St. Louis Relief Administration was established to administer all public funds available for direct relief. At that time the Federal Government, through the FERA, was still making substantial grants to the states for direct relief. A year later, the Federal Government withdrew from direct relief and launched its WPA program. By the spring of 1936, 25,000 employable men and women were transferred from the relief rolls to Federal works projects. This development, together with improvement in private industrial employment, reduced the direct relief load still further to 12,000 cases by the early summer of 1936. About this time all state funds for relief were exhausted and after many further efforts to persuade the Governor to call a special session of the Legislature to provide funds for relief, the City of St. Louis was forced to assume the St. Louis, because of its unsound finanfull relief burden for the rest of the year. During this period clients were shunted from the public agency to the private, and from the private to the public. Demonstrations, hunger strikes, newspaper appeals, appeals by private agencies to the city fathers and state officials were served to confuse the private agencies. common occurrences.

again made available through an interim appropriation, and in June the Legislature voted the appropriations to carry on the provision of the Social Security Act. They were as follows: nine million dollars for direct relief for the biennium to be administered by the State Social Security Commission through local offices. along with the two other forms of assistance, namely, old age assistance and aid to dependent children (aid to the blind was not included, since the present plan terms of its ability to meet needs unmet

the privilege of discussing some of the was not acceptable to the Federal authorities); seventeen million dollars was set aside for old age assistance to be matched by an equal amount from the Federal Government. One and a half million dollars went for aid to dependent children, to which the Federal Government added \$750,000. In order to make possible the financing of this program, the sales tax was increased from 1% to 2%. This was estimated to produce \$48,000,000 in revenue for the biennium.

These apparently huge appropriations had varying effects on people. The taxpayers groaned and the common refrain was heard, "Where is the money coming from?" It became apparent, very early, that the \$9,000,000 appropriation for direct relief for the biennium would not be sufficient. Although a tentative arrangement was worked out between St. Louis and the State, the State carrying 60% of the relief cost and St. Louis carrying 40%, cial condition, refused to furnish its 40%. In order to keep within the 60% state appropriation and have it cover the relief needs, rent was omitted from the budget and other budgetary requirements were placed below the minimum. All this Former clients of the Jewish Family Wel-In January, 1937, state funds were fare Agency, who were transferred to the public agencies, stormed the doors of the agency, demanding assistance and immediate action from prominent Jewish leaders. In spite of the fact that relief to people in need was beginning to be accepted as the responsibility of public authorities; in spite of the fact that Jewish families in need were aided out of public funds on the same basis as other needy families; in spite of the fact that the Jewish agency defines its intake policy in

THE IMPACT OF THE SOCIAL SECURITY ACT ON PRIVATE SOCIAL WORK

(From A Community Organization Point of View).

By SAMUEL GERSON

The Jewish Federation of St. Louis, Mo.

THE Federal Social Security Act, home city and state. passed in August 1935 and effective when funds became available in February 1936, has now been in operation a little over two years. While it is too soon definitely to trace trends or effects on the functions of the private social welfare agencies in the community, some changes and reactions are becoming apparent. If I use the Jewish Federation of St. Louis and the Social Security set-up of St. wide public assistance department. Louis and the State of Missouri to illustrate these changes, it will be only as laboratory material immediately available

On June 8, 1937, the General Assembly of Missouri passed Senate Bill 125, creating State and County Social Security Commissions, integrating Old Age Assistance, Child Welfare Services, Aid to Dependent Children and the general state relief program. For the first time in the history of Missouri, the state had the nucleus of a highly centralized state-

Since in our state social security cannot be separated from the general assistance program which has so great a bearing on and not because of a desire to feature my private agency problems, I am taking by the public agency that are within the limitations of its own resources—here were Jewish families being evicted, here was Pesach coming along with no provisions for matzos—what kind of a Jewish heart have we now, that we can't take care of our own? Haven't we always taken care of our own? These were some of the reactions of the community forces.

Not only were the Jewish family welfare agencies being attacked, but also the non-sectarian agencies who were members of the Community Chest. The following arguments were given: the chest, in its campaign stressed relief needs rather than service needs. Why weren't they meeting these relief needs?

Without differentiating between Jewish and non-Jewish cases, let me give you a brief picture of the situation. For seven months, many of the 19,000 men, women and children on direct relief have not known from day to day whether they would have a roof over their heads. These are the cases of families with handicaps which make them ineligible for assignment on WPA.

Since October 1937, when the Social Security Commission took over administration of St. Louis relief, no rents were paid with relief funds. The Governor and the State Social Security Commission insisted, until the end of April, that the state would provide only food and clothing, and that the city must assume the responsibility for rents for those "totally resourceless." City officials, on the other hand, have maintained that the city is without any funds or any means of raising funds for payment of rents for those on relief.

During December, January and February, the eleven justices of the peace courts in the city ordered 557 evictions. How many of these were relief clients is

undetermined. During January, February and March, however, 131 families notified the relief administration that they were put out of their homes. Household goods had been piled on the sidewalk, exposed to wind, rain and theft; mute testimony to the abject plight of the owners. In most cases neighbors and relatives took in the homeless family temporarily.

At least 1,300 other families lived in immediate apprehension of a similar fate. A survey completed by the relief office in the early spring showed that about one-third of the 4,553 families on relief were in a desperate condition as far as rent goes. In these 4,553 families are 16,300 individuals, almost half of them children. These are the people who expect to see "the eviction men" every time there is a knock on the door.

Other relief families are not much better off. But some of them have managed by one means or another to pay enough rent to stave off eviction. Rumors are common that some of these families sell their relief grocery orders. They take a few dollars less than the face value of the order to get cash for rent. Then they forage for food as best they can.

Before the relief office quit paying rents it was spending about \$43,000 a month for this purpose. Today, because relief rolls have been materially reduced through shifts to WPA, old age assistance and aid to dependent children, about \$20,-000 a month would meet the rent need. But it was not to be found. Under these circumstances, the only place the hapless families caught in this vise could turn was to the private social agencies. During October and November, the Protestant, Catholic and Jewish agencies tried to rescue the most distressed families. But with their meager funds—the total relief budget of all three amounts only

to about \$225,000 a year—the private agencies could not continue rent payments. In January they were forced to call an absolute halt to such assistance. Finally, after a great deal of pressure, the Social Security Commission undertook at the end of April 1938 to pay rent in emergency cases.

This situation raises not only the problem of financing in private agencies but also a question of policy that is still with us after years of debate. Shall the private agencies, even if they have the money, supplement public funds by supplying anything so basic to the relief budget as rent, and if they do so, can we ever hope to get public agencies to include money for these essential items in their budgets? We are faced here with the grim alternative of letting our people face hardship and homelessness or undertaking to carry on our slight shoulders the heavy burden that should be a public responsibility.

I am not suggesting that the private agency should relinquish its relief function entirely. There isn't any question in my mind that the majority of people in our culture still view private social agencies as possessing chiefly a "relief" function—that is, the cultural instrument for providing income to special kinds of persons. Within our selected group of private agency clients, the administration of relief is frequently the focal point round which case work problems gather and the exchange of money becomes part of the treatment situation. The coming of Social Security (so-called) has shifted the emphasis in private social work rather more rapidly than could have been anticipated without a large public assistance program. The result is a temporary confusion, both on the part of the staffs and boards of private agencies and on the part of clients who may ask their assistance.

Many a client is still concerned about his source of income, but he is less apt, now, to turn to the private family agency in the hope of increasing it.

On the other hand, if the principal concern and anxiety of the client centers around a disturbance in the husband-wife relationship, a disturbance in his relationship to his children, a disturbance in his relationship to his employer or fellow-workmen, he may turn to a private family agency, if the cultural group to which he belongs looks upon this agency as the natural place to turn in the face of troubles of this kind. This, of course, implies that the client can recognize the difficulties which he is facing and that both he and his cultural group have confidence in the skill of the case worker.

In the face of this whole situation, it seems very necessary for the private family agency to continue to take careful stock of its situation. The individual worker must first clearly define the problems with which she is attempting to cope; must systematically explore in a research sense such phenomena as are related to these problems; must develop experimental methods of dealing with these problems. The success or failure of the private family agency in the future will be dependent upon how directly, quickly and effectively they may find solutions to this trying transitional situation.

It is at this point, too, that social workers can make use of their boards of directors as a medium of interpretation of the new program to the community. So far, the concept of casework, as you and I know it, is limited to a comparatively small group. The difference between an apathetic board and an enthusiastic one often spells the difference between grudging community acceptance and wholehearted community support.

Care Of The Aged

In order to clear the problems of the aged, the St. Louis Jewish Federation, in common with Federations in other cities, set up a Bureau for the Care of the Aged. This Bureau is composed of representatives of the two Homes for the Aged, the Jewish Social Service Bureau, the chronic invalid division of the Jewish Sanatorium and the Federation. Little by little, the Bureau is beginning to recognize other available services for the aged in the community and to offer these services to the individual applying, on the basis of what is best for each individual case. When the Social Security Act came into the picture, one of the Homes for the Aged asked us to make a study of their residents in order to determine how many of them were eligible for old age assistance. A recent Missouri Social Security Commission ruling established the eligibility of dependent residents of homes for the aged for old age assistance. This Home was selected because of the small population and because the old age assistance plan seemed to be acceptable to the residents. The request came from a member of the Board who felt that in view of the fact that there was a shortage of money for the administration of the Home, and in view of the fact that the residents were eligible and offered no resistance to the study, we should proceed with it.

The study was completed a short time ago and indicated that under the present age requirement (70), fourteen out of the twenty-one residents, or 66%, were eligible. When the age of eligibility is reduced to sixty-five, all of the present residents will be eligible. Of the fifteen individuals who stated their preference for continuing residence in the Home, the case worker's observation, confirmed by

the staff physician, is that ten are not in need of institutional placement and could probably make a satisfactory adjustment in the community. Of the remaining persons, two are classified as chronic invalids and three show evidences of mental deterioration. This is not brought up as an argument for closing the Home, but as an example of the pressure exerted by the Social Security Act on private agency programs and our desire to re-evaluate the program in the light of new needs.

On the other hand, there is the suspicion of the old age assistance plan which is due largely to the contrast between promise and performance. When the act granting old age "pensions" was voted on, its advocates told the voters that not more than 10.000 persons would be found eligible in Missouri and that "pensions" would cost no more than \$2,000,000 a year and that every poorhouse in Missouri would be closed. Today there are 72.317 pensioners on the rolls, costing \$18,000,000 a year, and not a single Missouri poorhouse has been closed. The result is not an argument against old age assistance, but against the unholy alliance between pensions and politics. It is also a warning against underestimating the cost of a program while promoting its establishment.

The law specifically states that old age assistance is to be granted to persons over 70 years of age who "are incapacitated from earning a livelihood and are without means of support." In our first law, however, no money for administration was appropriated, and the local board of commissioners of each county did its own investigating. When, finally, in 1936, the Federal Social Security Board approved the Missouri plan for assistance to aged, administrative funds were so meager that home visitors carried case loads of seven

to eight hundred each. It was not until December, 1937, that county units of social service were approved for each county, more visitors were provided and case loads reduced.

In the mean time, it was much easier to get people on old age assistance rolls than to get them off. The same politicians who dispensed patronage in the form of old age "pensions" are now bringing pressure on the social workers to "purge" the rolls of those who are not in need. The unfavorable publicity given nationally to the Oklahoma and Missouri old age assistance situations is making the community wonder whether it is wise to turn over their eligible clients to the public agency. It is making many clients unwilling to be identified as old age assistance recipients. Clients are also aware that while \$30.00 a month was promised to each pensioner, unless the rolls are greatly reduced, the average will remain around \$15.00.

In my opinion, the coming of the Social Security Act should eventually bolster up the general community plan which we have under our Bureau for the Care of the Aged. Public grants of cash, even though inadequate, should promote care for the aged in the community in foster homes as long as possible and the use of homes for the aged to care for invalided old people and chronic sick. Because of the growing number of old people, old age security legislation may emphasize the need of recreation and medical services for categories of the aged who do not now come to our attention. This may lead to a change in program in the institutional facilities provided for the aged.

Child Care

Missouri has never had a state-wide mothers' aid program. While it was one

of the first states to pass mothers' aid laws, the law was permissive and was never put into effect except in St. Louis and in Kansas City. The Federal program of aid to dependent children was launched only a few months ago. The program is aimed at those families having dependent children and no wage earners. Early indications point to a fine administration and a high standard of assistance. Just what this program will do to the private child care agencies is hard to say as yet. But there are other factors that may help bring greater pressure to bear on the child care program and focus attention on the need of revamping the program. Community budgets are decreasing. The community is talking more and more positively about coordination and joint administration.

According to the 1933 census of children under foster care, about 70% of all children in the institutions and foster family homes were cared for under private auspices, primarily sectarian auspices. The tendency since then has been to transfer responsibility to public agencies whenever possible. This tendency will, in my opinion, continue. Even though sociay security measures do not provide for children in foster care, they will stimulate public welfare in every direction from state and local sources and will include the foster care of children. More adequate general relief will reduce the number of applications. We have learned during the depression that parents usually prefer to have their children at home, if financial help is available. While my impression is that the childrens' section of the Social Security Act will tend to diminish the responsibility of private efforts on behalf of children, the Jewish communities where we have been practicing the principle of maintaining family homes

whenever possible, will be the last to feel the effects of the Social Security Act.

Employment Services

From our employment office we hear that the adoption of the Unemployment Compensation Section of the Social Security Act has created a new field of employment for clerical workers and particularly those who have had experience keeping payrolls according to government specifications. This additional work may create some hardships for the employer. especially for the one with a marginal business, by increasing the cost of his overhead. We believe that the government needs to spend considerable effort to interpret the provisions of the Unemployment Compensation Act to employers and business men in general, in order to break down the prejudices of its being just another "relief measure." The Compensation Act is just beginning to operate in Missouri, but employers are getting a bit jittery about the adverse publicity given nationally to the "bogging down" of the Act in those states where it has been operating for some time.

Those private agencies which work toward the vocational rehabilitation of handicapped persons tell us that their program has been greatly affected because of a WPA ruling that all disabled people are unemployable. Thus, the social workers of the Social Security Commission are compelled to explain to the disabled persons that they cannot be certified for work since the government considers them unemployable. This is, perhaps, the most tragic aspect of the categorizing of the client group. The private agency knows from experience that many handicapped persons can be placed on jobs in which their particular handicap in no way interferes with production. In order to do this successfully, the employment worker must

have a thorough knowledge of the handicap and how it limits the individual physically. He must also be familiar with occupational requirements and the handicapped individual's job limitations.

The attitude of the government is breaking the morale of handicapped persons. Formerly, many handicapped persons who were discouraged and who had lost their faith in their ability to work, had their self-confidence restored to the point where they could handle a job successfully. This is more difficult now, as the handicapped person knows he is considered unemployable by the government and he does not see any use in making an effort to secure work. His attitude is a passive one and he is more willing than formerly to be dependent the remainder of his life.

The government's attitude toward the handicapped person has affected the point of view of the employer. He is not as willing as formerly to give the handicapped worker an opportunity in his plant. The individual has already been labeled as unemployable and the employer doubts that he can produce as much as the ablebodied worker.

Fund Raising

I asked our Community Chest Director whether the Social Security Act had had any effect on the giving during the last two years. He stated that during the past year one of the arguments which occurred over and over again, against giving to the Chest, was the Social Security tax charged to employes. This came particularly from the lower income group. These people argued as follows: "We are paying a percentage of our pay, now, to the Social Security Act, so why should we continue to give to the Chest or at least why should we continue to give as much?" While no study has been made of these objections, the Chest Director believes that the Social Security Act actually curtailed contributions in the Employe Division to the sum of \$30,000 in one year.

The Act provides for a payroll tax and many corporations have frankly stated that they were either not increasing their gifts or were cutting previous gifts because of this tax. Their argument was that the fund was being created to do many of the things for individuals that the private agencies had done previously.

While it is too early to tell, as yet, whether the Social Security Act has affected the giving for strictly Jewish causes which are not included in the Chest and to national and overseas Jewish needs. I am wondering how long it will be before the great suffering overseas and the increased appeals for help will force Federations to transfer some of their activities which can be carried on by public funds, in order that more money may be spent for overseas needs. It is also my opinion that those Jewish activities which have no claim on the government for support will bring constantly increasing pressure for support from the Federation. I am referring to our Jewish education not included in the Federal program.

Right here, I should like to point out that in our anxiety over needs abroad we must not be blinded to those of our own community, nor must we be too optimistic that the government will meet, to our satisfaction, those local needs which might be considered its function.

Summarizing briefly, private social work reflects the same confusion and inexperiencing. There is bewilderment on the part of the community fund raising agency as requests for money come from agencies doing work which the community

believes should be done by public agencies. There is bewilderment on the part of the agency itself as to its next step.

In the light of the available public services implemented by the Social Security Act, the private agency will have to ask itself the following questions:

- a. What is the function, today, of private social work?
- b. What part of this function will the community believe in and finance?
- c. What devices to meet this function should be set up in the community?

While these questions are not new and have been asked by the private agencies previously, the temper of the public is more hostile. The public wants an answer soon and one that it can understand.

They are real questions. They are not easy to answer. There is no need, however, of being defensive about them. We have no real doubt about the place of the private agency, no matter how adequately the Social Security program fulfills our expectations. After all, the changes that have come about are those which have been devoutly hoped for by the more progressive private agencies for many years -relief from the mass problem and time programs and those phases of recreation to develop the skilled, flexible, highly individualized services which will point the way to future programs. This has all come so suddenly that we are embarrassed and overwhelmed. More than that, our sustaining public is less prepared than we, because there has been an unfortunate lag between professional thought and public comprehension. If we are content to surrender the extensive program and espouse the intensive, to leave old paths for security which the rest of the world is new trails and to carry our public, however slowly, with us—we shall find within the scope of our legitimate activity new freedom, new opportunity and new security for ourselves.