

boarding-out programs for the able bodied as well as the chronic sick. Their experience would prove useful to the Jewish group. In turn, they would profit from the deliberations of a committee that would be handling a smaller problem in a more intensive way. Then, too, the Jewish community will, in the nature of things, have to adapt its policies to the changing and developing activities of the public agency. Such an adaptation will be more intelligent and smoother if there is a continuous and close contact with the public department.

Details of the Bureau's structure and functions, such as size of representation, frequency of meetings, scope of the bureau's authority, etc., will have to be worked out in accordance with local conditions. The task of investigating applications will naturally be assigned to the family agency. The bureau will assume the function of allocation. I presume that at the beginning the boards of individual agencies will wish to retain final authority on accepting the Bureau's recommendations, or retain the power of veto over the bureau's decisions. Ultimately, with confidence in the bureau's fairness and competence established, its decisions will be accepted, subject to such general intake policies as agencies may establish.

There are a number of questions in a communal program for the care of the aged that are still subject for debate. One example is the problem of using institutions primarily for the care of chronics. Another is the development of adequate boarding homes. Work therapy, recreational facilities for clients in and out of institutions, are matters that have occupied the attention of this section of the Conference for several years past. These and other questions cannot be answered

dogmatically and uniformly. A good deal of experimentation, thinking and discussion will have to go into these things. The proposed bureaus could well take them up and give them the attention and study that they deserve.

I am under no illusion that a clearance bureau for the aged can be set up in a given community merely on the basis of the logic of the proposal. All the things that have kept us agency-centered all these years—inertia, institutional pride, lack of faith in the next agency's competence or motives—all these will continue to hamper clear thinking and action in the matter. In many a city we shall have to proceed very slowly, very tentatively. A clearance organization will have to be preceded by clearing the air of prejudices and misconceptions and by a clearance of ideas. It will be found useful, in getting together, to eschew any philosophies, any preconceived notions on what is "best" for the aged, but to begin by discussing cases and allowing case decisions to form patterns of procedure which in time will be crystallized into policies.

Upon the progressive and communally-minded board members and agency executives lies a great responsibility. Policies and attitudes shaped in the past generation cannot withstand the impact of new and rapidly changing conditions. Those agencies that do not go with the times will inevitably be left behind, diminishing in their usefulness to the aged and acting as a drag on the community's resources and efficiency. Coordination is the watchword of the present day in social service. To the extent that we heed it we shall be fulfilling our obligations to the clients whom we serve and to the community which supports us.

## Jewish Economic Adjustment

### INTEGRATED APPROACHES TO JEWISH ECONOMIC ADJUSTMENT

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OUR approach to the problems of integration of various services in order to promote better Jewish economic adjustment is for the present quite necessarily based upon those incidents of economic maladjustment among Jews which come to the attention of the social welfare agencies. Indeed, it is probable that the approach among the Jewish community institutions will always be on this basis, namely on the basis of the impact of need.

Definite action which is crystallized into institutions and organizations comes only after patent and physical evidence of needs and of problems. Hence, it is possible, at the present time, to establish vocational agencies, loan associations and other means for dealing with some of the problems of vocational and economic maladjustment without having at hand that analysis and synthesis of data with respect to occupations among Jews, distribution of population, etc., which, theoretically, we ought to have. Unquestionably, our plans might be better formulated if such data were available, but absence of such data should not result in the nullification of any action.

This point of view perhaps can be best illustrated by the history of Federal and State action in the field of relief. When the impact of the problem became serious, action was taken—and it was taken in the absence and is still being taken in the absence of definitive knowledge, concerning the people on relief, their occu-

pational distribution, and the social problems that they present.

So, we shall set sail gaily, without some of the major instruments of navigation, because ours, after all, is a field of exploration and experimentation based upon the assumption of certain hypotheses, tentatively projected.

Nor will this discussion, and insofar as I know have any other prior discussions, make detailed reference to the tremendous economic forces that affect all workers and all peoples. It is, of course, possible, that most profound effects were exerted upon the Jewish populations of the world; because of the throttling of international trade, because of money warfare among nations; because of the readjustment of one or another great producing nation from an agricultural to an industrial economy; because of industrial preoccupation with preparation for or against war. Practically nowhere, not even in New York City, do Jews live, economically, in a Jewish world. And so, major economic trends or problems have their immediate effect and their long range effect upon the Jewish economic position. This, of course, means that Jews will remain subject to intervention of government in their economic lives, and is an important consideration which we shall later mention with respect to the part that governmental agencies may have to play in the adjustment of Jews, vocationally and economically.

As the World Economic Survey of the

League of Nations for the period of 1934-35 points out, it may remain true that unemployment among the industrial nations may be 75 percent greater than it was in 1929, even if production is at 1929 levels and that what is termed "a hard core of unemployment" will remain as one of the great pressing problems of the nations. And Jews will suffer with the rest if such a problem does remain.

Quite on the other hand, in our own country, the great progress toward unionization of all types of workers will give many Jews, who formerly were unprotected, whatever security will arise out of unionization. No, we are not dealing here, except in respect to certain educational processes to be mentioned later—we are not dealing with fundamental economic factors. We are definitely limiting the discussion, in scope, to those activities which are within the realm of possibility among social welfare organizations, and, furthermore, which are within the financial and planning possibilities of, local Jewish central financing.

May I also indicate certain other limitations. Vocational bureaus and educational and economic activities have been established without due regard to either knowledge or skill that might be required in their successful maintenance. The personnel of the Board of Trustees involved, for example, is too often composed of the usual people who come on these Boards—good-hearted, sometimes well-to-do, persons interested, on the whole, in Jewish affairs. It is likely that such a Board will not be of very much help as an advisory group. An attempt should be made, in this instance, to secure from the Jewish community those people who can be of advisory assistance in problems of economic adjustment. They should be drawn from the professions, from agri-

culture, from labor, from various kinds of businesses, and, where available, from the field of academic economics.

Here and there an attempt is made, as in my own community, to establish this sort of Board. It will take time before they will work together. To the extent to which the problem of discrimination arises, if there is in the community a non-Jewish person who has had a good range of contact with problems of economic adjustment and vocational adaptation, membership of such a person on such a Board is a decided advantage.

Insofar as staff is concerned, not only the private but the public agencies in the field are having to work out their problems without, in the main, having at their disposal persons of demonstrated skills. Because of the concatenation of case work skills, knowledge of economics, Jewish interests, requisite training in psychology and other requisites implicit in the job of counselling, and in directing placements, and dealing with economic problems as they arise in individuals and in groups, the persons possessing all of these requisite qualifications are rare birds. They tend to become all the more rare because our training schools for social work have not become interested enough in the problem to correlate in the universities, or in their own curricular subjects matter that would give the requisite training to persons who are interested in entering the field.

As a result, those vocational and economic adjustment bureaus that do exist are experimenting not only in the field, but experimenting in the training of workers on the job. Hence, mistakes in organization and mistakes in the application of techniques are bound to prove numerous until a sufficiently trained personnel is available.

Much of our discussion proceeds main-

ly on the basis of the limited number of bureaus available and on the basis of, particularly, the experience of the two large cities—New York and Chicago. Insofar as the Jewish communities of the country are concerned, these two communities do not present a normal situation. Whatever is done in these communities, naturally, affects a large percentage of the Jewish population of the country, but there are a great many communities that will need to approach this field of work in an entirely different manner. These many communities do not have the financial resources, trained personnel, or the impact of a sufficient number of economically maladjusted Jews to arouse an interest in the problem. Insofar as they possess various forms of case work agencies or community centers, or insofar as they have Federations, it is quite possible that the problem in these communities will be approached on the basis of a more intensive integration with the public, that is, the State and Federal employment services and on the basis of the development of some of this program as part of one of the existent agencies rather than through development of an independent agency.

Finally, for the purpose of framing the following discussion, this limitation, too, should be stated. We are, at the moment, concerned with an approach to meeting present conditions. We cannot define the future, but must permit the future to define itself in due course. The extent to which government will regulate working conditions, the opportunities for economic enterprise, either on a small or a large scale, the possibilities that there will be for speculative enterprise—all of these things and many others are parts of the web which the Fates are spinning, and we simply do not control the Fates. They may cut the threads of any part of the

economic web at any time, or they may continue to spin. Hence, this discussion has reference primarily to activities which might be integrated and thereby improve the economic adjustment of Jews in the various communities.

Jewish communities of 50,000 or more in population, and possibly certain of the communities that number between 20,000 and 50,000 might well consider the establishment of an organization that might be known as "Associated Jewish Economic Services." Such an organization might, with profit, include the following bureaus or sections: 1. Vocational testing and guidance; 2. Vocational counselling; 3. Employment and placement; 4. Loans for economic purposes; 5. Business advice; 6. Vocational education of Jewish youth; 7. Apprenticeship and other training; 8. Coordination with public and private agencies, particularly in the field of employment, vocational education and vocational rehabilitation; 9. Study of the possibilities of cooperatives.

How would such an organization be established? What would be its program of work? What would be its relationships to other agencies within the Federation and its relationships with governmental agencies?

The Federations have an increasingly intensive desire to attempt attacks on the fundamental reasons for disorganization among individuals. Unquestionably, one of these fundamental reasons is maladjustment, vocationally and economically. It is apparent in this field, as in other fields, that an individual may need the application of a number of techniques or procedures in making an economic adjustment. In instances where these various techniques or procedures are developed among various functional agencies, not only can there be a great loss of time,

but there can be great clashing of personalities, of purposes, of policies. These clashes may create not only difficulties for the individual, but constitute, in the long run, a dis-service to the community.

The nine services just listed are, generally speaking, found in quite a number of places in a large community that, let us say, encompasses within its Federation or within the Jewish institutional group, employment services, loan organizations, family agencies, child care agencies, hospitals, community centers. In the fields of vocational and economic adjustment, the various services need to be woven together in common policies and under some common direction.

The Associated Jewish Economic Services need not be established all at once. It may be necessary, for example, to improve, first, the organization that is doing the jobs indicated as 1, 2, and 3, above, namely—vocational testing, vocational counselling, employment and placement—to improve the skills in that organization, to build up a good relationship with other organizations within the Federation and with public and private agencies outside of the Federation.

In the second instance, it may be desirable to indicate to the loan organizations that the problem of making a loan to an individual, especially a loan for economic purposes, is not one that is so much divorced from case work processes as to make the loan organization a natural antagonist to the family services. It may also be desirable, in this particular regard, to demonstrate that good vocational counselling and good placement in employment, as well as attention to pressing problems within the family are quite as important as the making of a loan, and that all of these things taken together—family service, employment and vocation-

al service and the loan service, may really and reasonably be required if something is to be done to actually promote economic independence on the part of the person receiving the loan.

I speak of these two primary steps because they are steps that my own community has consciously taken and taken under difficulties, and with the making of mistakes. The vocational service has been strengthened through the application of sufficient financing and the promotion of an intelligent approach to the problems of vocational agencies. Much, however, remains to be done in this agency. The so-called Weil Loan Council has definitely placed into the background the procedures of the older Loan Association. In the Weil Loan Council sit representatives of the self-support work of the Jewish Social Service Bureau (the family agency), the employment service and the loan services. A great deal needs to be done here too, but the initial steps have been taken.

If in the various communities such steps could be taken, and there is no attempt made here to prescribe uniform practice for all communities—then beyond lies the step of establishing the other services—some of which would be entirely new in the community, and others of which lie now with certain agencies, usually child welfare and family agencies, though certain of them are found also in hospitals.

At the present time, the self-support and other ventures of family agencies bring, quite naturally, occasional demands for business advice. These demands are induced by economic shifts. Persons thrown out of economic independence—the small shop keepers and small manufacturers—seek advice which we are, at the present time, generally unable to give

them with any cogency, because we know so little about developing industrial and business opportunities. Particularly for the Jewish community, with its quite apparent, relatively large distribution of persons of moderate means in small businesses and manufactories, this is a very important problem. It is also a very important activity with respect to those Jewish workers who follow the immemorial trend of worker turning into capitalist.

The vocational education of Jewish youth is a problem of mass education. Discussants in this Conference and elsewhere have spoken at some length of an apparent maladjustment of Jewish youth in clerical, professional and other occupations which are over-crowded, and in which the earning of a reasonably good living is proving more and more difficult. Naturally, we shall have to know more about the facts. Nothing, however, prevents us at the present time, from learning about those series of facts which have to do with changes in industry and in business; the ratios of unemployed and employed in various occupations, as evidenced by applicants at the public employment agencies; the developing of opportunities in new enterprises. And nothing prevents us from telling Jewish youth, at an appropriate age, which is probably the early high school age, what these facts are. This need not, and, in my personal judgment, should not be based upon the premise of discrimination against Jews and the general premise, no matter how well taken, of anti-Semitism.

The various economic activities, when established, should not be considered as too ready a crutch on which normal Jewish individuals should lean in an effort to avoid perfectly normal economic difficulties and disabilities. Quite on the other hand, assuming that we have an intensive

desire to promote the welfare of the Jewish community and to make some vital attack on the problem of dependency among us, the mass instruction of our Jewish youth in vocational opportunities is a valuable and valid part of the Associated Jewish Economic Services. Here, of course, as elsewhere, it is possible to join with public agencies who, in time may also undertake this problem, and to speak to the student bodies of our high schools side by side with representatives of the public agencies.

Apprenticeship training and trade training has been attempted on a small scale by the larger Jewish family agencies and, from time to time, even by some smaller ones. Under the circumstances, such training has been limited to members of families receiving relief and service from these agencies. These opportunities have not usually and normally been open to members of the community-at-large. Sometimes they have been confined quite exclusively to opportunities for training in certain processes and certain trades that are found in other institutions of the Federation; for example, in the larger hospitals where opportunities for learning certain skilled trades are from time to time available. In one instance, in Chicago, a beginning has been made by having members of an industry undertake to train operators in that particular industry, such people coming for training not only from the family agency, but a very modest number from other agencies.

These efforts, of course, all represent a mere beginning in what is an extraordinarily important undertaking. In the immediate future, probably very little can be done here. The attitude of trade unions at the present time and the general industrial strife that characterizes these

days will not make a very ready and rapid expansion of the plan for apprenticeship training or trade training feasible. It is, however, logical to infer that should the Associated Jewish Economic Services be established in a community, such training would be offered through it as a central source—industrial opportunities developed on the one hand and personnel for training on the other hand selected by the Economic Services.

Before defining the relationships of such a central Jewish bureau for economic services with public agencies, it may be well to indicate what would be the relationship of some of these various services, and more particularly the organization itself, to other organizations within the Federation or within the Jewish community.

It should be recognized, at the outset, that the other organizations quite frequently require, as part of their program, a knowledge and some application of the procedures involved in vocational guidance and employment. Case workers, whether in child welfare agencies or family services, or on staffs of hospitals and sanatoria, need much of this knowledge as part of their usual equipment for dealing with one of the fundamental problems that comes to them. Work is often required as a therapy. It may not then be feasible, even if a very strong central department of economic services were established, and if there be within it an adequately developed vocational and employment service, to completely deprive these other agencies of vocational personnel or of some vocational activity.

Where the size of the problem warrants it, it would be desirable to have in every family agency, in important child welfare agencies, and, where possible, in hospitals, a person who might be design-

ated as "vocational counsellor," this person not to be on the staff of the central agency, but on the staff of the functional agency in question. This person need not develop placement activities, testing activities, counselling activities, etc. For these, in the main, a person might well use the central agency with its much better experience and normally greater skills. But for the interpretation of the economic agency's work, for the education of staff, and for the purpose of seeing to it that particularly difficult situations are adequately met, such a vocational person on these various staffs would be invaluable. He or she would be the liaison between the established Jewish economic services and the individual functional agency.

In other words, the Associated Jewish Economic Services would be the responsible Jewish agency, dealing with the fields of activity in which it is at work, but it would not, in communities where its establishment is warranted, contain absolutely all the services for all the workers. Some incidental service would continue to be rendered by the various functional agencies. Liaison personnel would be required in them. Skilled guidance, practically all the placements, and practically all the testing would be done by the central vocational agency.

What has been said with respect to the case working agencies might also be said with respect to the community centers. Some of these have, in the past, and some do now, endeavor to do something with respect to vocational problems of young people who come to them with respect to placing such young people in employment. They probably need some skillful person to remain on their staff, even when a strong central vocational and economic service is established, and their relationship to such an agency is exactly that of

the family, child care, hospital, or other service.

What the relationship of the Associated Jewish Economic Service might be to the public agencies dealing with problems of employment, vocational education and vocational rehabilitation has been the subject of much discussion in this Conference and elsewhere. It would seem to me that the discussion should always begin with an acknowledgement of what is the fact, namely, that there are Jewish vocational and economic agencies; and that they stem out of certain necessities, and, that on the other hand, there are now in existence and in the process of development, Federal and State vocational and employment agencies; and local branches thereof. For the present and for the proximate future, both of these agencies, that is, the Jewish and the public, should continue.

So long as the Jewish community feels and understands that Jews throughout the world are going through a period of grave economic insecurity, so long, on the positive side, will an agency for promoting economic security and centralizing the Jewish community's activities in this respect, be required. On the negative side, if the Jewish community feels that there is need for activities of an economic nature, and if the great central bodies refuse to do the work, unquestionably, less well organized work of this character will be attempted and carried out.

Secondly, so long as Jewish persons who are somewhat disorganized and under stress feel much greater security in dealing with Jewish agencies, there will be a demand for this sort of Jewish agency, and the demand will be supplied, either well supplied or poorly supplied. Whether justified or not, the Jews feel economically insecure, and they have a feeling of safety when they come to Jewish agencies.

Parenthetically, perhaps, it might be stated that most people who find their way in the world probably do not find it through employment agencies, either public or private. Particularly is this true under more stable economic conditions than those we have endured in the past five or six years. Possibly most people who come to public or private institutions for placement and guidance, excluding such activities as may occur in the public schools, are in need of a very definite service, do feel insecure, and do not possess those private resources, families, and friends which promote much of the usual integration of individuals into industry, business and professions. From this point of view, both agencies would be required, and, in times of stress, Jewish agencies would be more important.

Finally, there are, of course, definite evidences of discrimination against Jews as there are definite evidences of discrimination against certain other groups. I am told that in my own community there is quite definite discrimination not only against Negroes, but also against Poles and Italians, and that both public and private agencies dealing with employment problems need to be concerned with these groups as well as with Jews. Nordic types are very often requested in employment requisitions, and Italians and Negroes hardly qualify.

So, at least from these three points of view, as well as from the general point of view of attacking positively one of the great fundamental causes of maladjustment, Jewish Economic Services established by the Jewish community are quite definitely required. The needs of the people-at-large, of course, similarly require the public agency. What remains to be done, therefore, is not to work out an absorption of one by the other, but of some

integration of the work of one with the work of the other.

It appears to me that the following is reasonable:

1. That we know the extent of the real not the announced, services of the public agency. This requires an actual study of the work of the public agency. The mere announcement of the establishment of a department or an activity should not, in our judgment, be tantamount to the assumption of achievement of fruitful activity. We should not take this any more for granted in the public agency than we do in our own agencies.

2. Hence, after study, the facilities of the public agency should be used for all the Jews that possibly can avail themselves of such services. This would mean the routine application by people who want skilled or unskilled work in industry, and a great majority of clerical workers. It would mean a reasonable follow-up by the Jewish agency of the extent to which Jews are actually receiving service. In other words, the Jewish agency should assume some responsibility for seeing to it that Jews are adequately served by the public agency. This does not mean surveillance or supervision, but it does mean an interest in the work, tactfully expressed.

3. The Jewish agency should reserve unto itself and be ready to help the public agency in this respect, to render all those services which it is able to render and which the public agency cannot render, to Jews. For example, if the public agency has an inadequate and unskilled psychological and vocational testing service, if it discovers Jewish individuals registered who present problems with which it honestly cannot cope, if it believes that loans, or business advice, or training of various kinds which the Jewish agency may have within its scope and the public agen-

cy cannot provide are required, the public agency should refer cases typical of these situations to the private Jewish agencies. By the same token, the Jewish agency should reserve for its ministrations all those individuals who present these particular problems, which, under agreement, the private agency can better serve than can the public agency.

Because of the primary integration which should be established of the Associated Jewish Economic Services with the other Jewish agencies in the community, the numerous instances in which individuals will need medical, dental or other service, in which family situations need attention in order that persons may be free to work, can all be much more adequately served within the scope of operations of the Jewish organization. Here, too, generally speaking, handicapped people will be found, unless and until the public agency will have devised proper services for dealing with the emotionally, physically, and mentally handicapped. Probably, to a considerable extent, the Jewish community will insist upon the Jewish agencies' knowledge of these particular cases and their treatment thereof. Those who present the handicap of Sabbath observance, and, to some extent, the handicap of language, will remain within the province of the private agency.

In the larger communities, the above categories will account for probably many more people than the Jewish agencies, in their present state of financing and lack of skilled personnel, can adequately serve. Naturally, insofar as other State and Federal agencies deal with special categories, such as veterans, or deal with special procedures, such as vocational re-education and rehabilitation, they will be used as fully as possible as a resource for those who come to the Jewish agency.

One realizes that a considerable part of the above discussion has concerned itself with a sketchy outline of the problem of vocational adjustment and employment, perhaps even too sketchy for purposes of adequate discussion. Nothing has been attempted in the above more than to indicate what the writer considers certain rather definite and important premises. These are:

1. That even though lacking fundamental information with respect to the distribution of the Jewish population from the standpoint of occupation, age, or those gainfully employed, there is every indication that a coordination and integration of various types of economic services is required.

2. That those services, dealing with the various aspects of well-directed employment also include an attempt to deal with the problems of the disadvantaged small business man and manufacturer, the problems involved in making constructive loans, the problems involved in the mass vocational education of Jewish youth, or apprenticeship training and trade training, and the possibility of the development of cooperatives in public and private agencies.

3. Much of this discussion, of course, refers to the major Jewish communities. Jewish communities of more limited resources, both in funds and personnel, require some adaptation of such a program within either the Federation where that is a functional organization, or the family agency, or community center, depending on the local situation.

4. That in the larger communities, it probably would be best to reorganize and strengthen the established vocational agency and the established loan agencies in order to lay the ground work for the establishment of the Associated Jewish

Economic Services.

5. That integration does not mean the deprivation of vocational direction, education, and some vocational service among child caring, family, and medical services, and community center organizations, but rather the establishment of special liaison personnel and relationships whereby, in the main, the problems will be served by the central agency, and in cooperation with the central agency.

6. Definite coordination with the public employment and other employment services as may be developed, so that, in quite normal fashion, the members of the Jewish community will find it possible, as members of the American commonwealth, to utilize these services as fully as they may be utilized.

All of this is on the general premise that the economic situation and the general social and political situation in our own country and in other countries in the world have given to many members of the Jewish population a feeling of economic insecurity; that there is engendered among them a feeling of safety, psychologically, in dealing with Jewish agencies; and that the establishment of strong, central economic services for the Jewish community thereby has the sanction of our communities.

The opportunity to work out a fundamental approach to a problem of the whole Jewish population, the opportunity somewhat to undercut one of the principal reasons for dependency, should be embraced by our social workers. They should be tempted by the possibility that even the halting steps taken in this direction may make it possible for them to make a significant contribution to the science of adjusting human beings, and of giving, particularly to the Jewish group, some additional security.