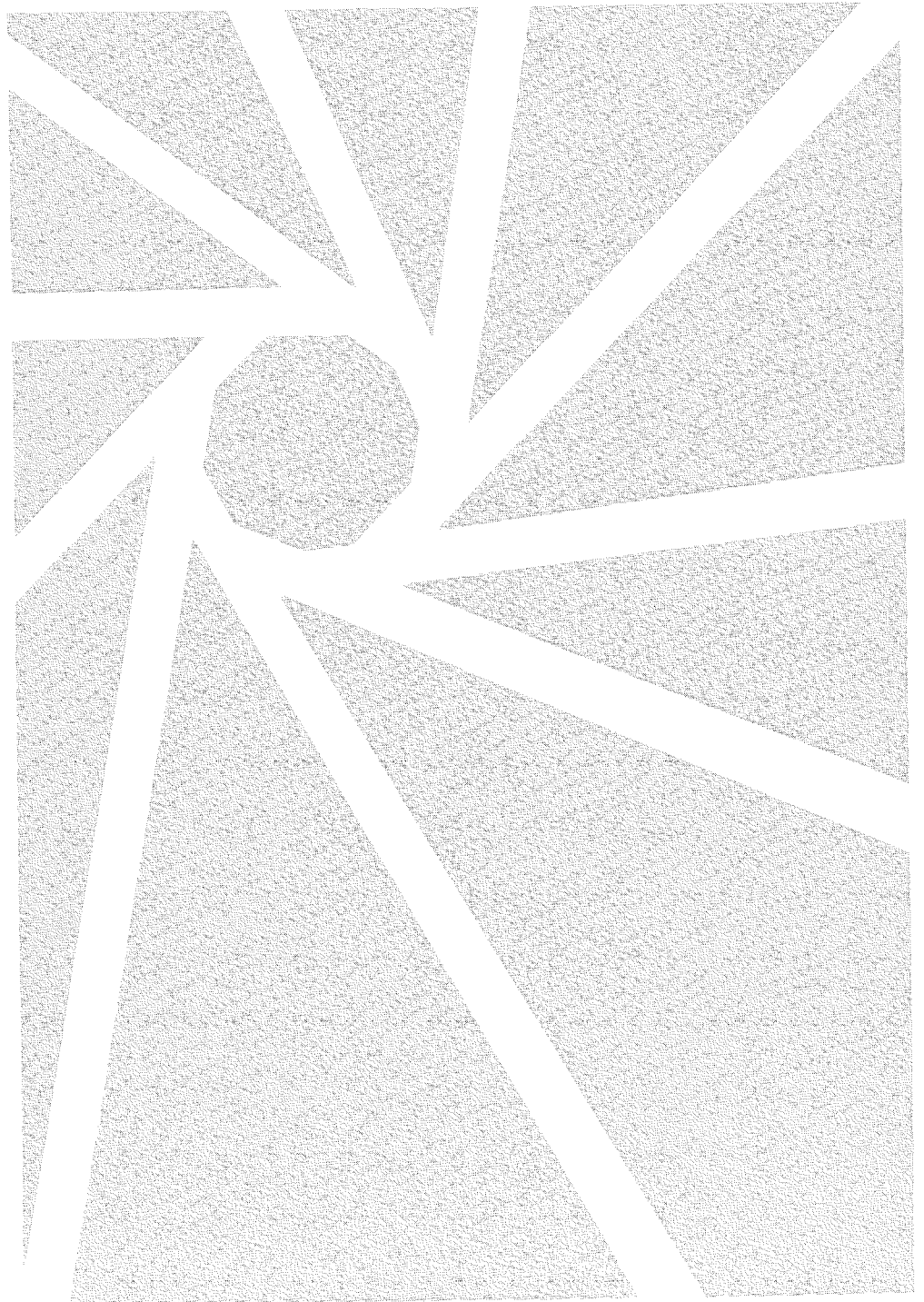


FOCUS

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THE NIXON FAMILY ASSISTANCE PLAN:
HOW IT WILL FAIL AND WHY I SUPPORT IT

Senator Curtis (R. Neb.)—"This (Family Assistance Plan) is a far-reaching proposal, because it is going to place on the relief rolls about five times as many people as live in the state of Nebraska."

R. Finch (Sec., H.E.W.)—"Well, I would hope, sir, that we could get a change in terminology. Here we have suggested the term 'income supplement' but we do have an attitudinal problem—people will tend to regard this as relief."

Senator Curtis—"Yes."¹

An ecological analogy illustrates current welfare policy. The Nixon administration's Family Assistance Plan (FAP) represents an irregularly shaped hill, rising out of the poor law wasteland that is public assistance. When standing in the wasteland, the hill appears attractive. The air is fresher, there are clumps of grass, a tree or two, even a breeze. From the peak of a neighboring mountain the hill is seen to be part of the poor law wasteland and erosion will soon sweep over and blight that green area.

It is useful to look at the Family Assistance Plan (FAP) and some similar proposals from both points of view: first, as a valuable improvement in the ancient poor law, and second, as a poor substitute for the humane welfare system for which we have no generally recognized name.

The poor law is a social pollutant, as DDT is an ecological pollutant. The polluting effect of the poor law derives from its inherent and inevitable capacity to separate the unworthy from the worthy, failure from success, tax-eaters from taxpayers, and, in our time, black from white. The last thing America needs is a major governmental effort to further freeze these distinctions into law. In President Nixon's memorable phrase, we need programs which "bring us together." And, this program will not bring us together. It will deepen the split between the self-identified worthy and those they see as the dangerous, immoral, unworthy poor.

We need to build welfare programs that make us one people, not two, that stress unifying values, protection of children, and a decent job. Of course, the Family Assistance Plan does talk about these values, but it cares for the children of the poor, not all American children; it provides job training, but with a regressive, forced work requirement, instead of work which needs to be done for the good of all, such as public service jobs in hospitals, parks, schools, and social agencies. It is time to go beyond poor law charity to social welfare based on citizenship. Poor law charity is based on a means test which labels its beneficiaries as different from the "normal" majority—a line is drawn which defines need or poverty; below that line benefits are paid to the less worthy by the more worthy.

The Nixon plan² and a number of similar plans are based on a poverty line and

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will require the application of a test of income or need. These programs attempt to reduce poverty by direct redistribution from the majority to the poor. Current examples include the proposal contained in the Heineman commission report on income maintenance;³ Senator Harris' National Basic Income Bill,⁴ and the NWRO Adequate Income Plan.⁵ These can be contrasted with a set of alternative proposals which also strive to provide jobs and income for the poor, such as children's allowances and full employment, guaranteed job programs. Their major characteristic is in providing benefits to all, though with a disproportionately large share to the poor. Of proposals at or near the legislative stage, Senator McGovern's Human Security Plan⁶ provides the most comprehensive package embodying the universalist point of view. The elements in his proposal—children's allowance, creation of public service employment, extension of social security coverage, and a small, residual, federalized public assistance program—will be contrasted with the Family Assistance Plan at relevant points.

If we as a society wish to provide an adequate basic income directly to the poor in a decent humane fashion without degrading procedures and forced work requirements, then direct redistribution is the most efficient and cheapest way. However, the place of the poor in our systems of both values and politics makes me skeptical of the success of poor law programs based on a means test. You cannot get there from here.

Alternative Forms of Aid

Etzioni and Atkinson⁷ analyzed the results of various public opinion polls touching on poverty-related issues between the mid-1930s and late 1960s. In these polls, they note that opinions are solicited on three broad alternative forms of aid to the poor: (1) providing work through job creation, training, or work relief; this approach is based on values such as self-reliance, individualism, capitalism, and masculinity; (2) providing charity through motives of kindness, religious concern, or humanitarianism; or (3) providing welfare or relief based on the right to freedom from want or on the correction of injustice.

The three alternatives gain support but at decreasing levels: (1) Seventy-nine percent were favorable to a proposal to guarantee employment at a \$3,200 year level (in a 1969 poll). (2) A separate poll found 60 percent favoring taking care of the "needy." (3) Support for relief and welfare, terms which perhaps implied some element of rights as well as charity, gained 43 percent approval in 1965. (4) Support for a "guaranteed annual income" ranged from 19 to 36 percent, the lowest level of any classification. The authors found this trend to be reasonably consistent over the period studied.⁸ The answers given to the polls do not indicate a willingness to support any specific set of programs since the questions are not tied to concrete costs or alternatives. They do indicate the relative impact of values and labels: work is approved, charity tolerated, guaranteed income rejected. The current set of income maintenance proposals reflects these values through their differing emphasis on work requirements and benefit levels.

The Nixon Plan

To illustrate this, the Nixon plan as modified by the House Ways and Means Committee will be described.⁹ Although drastic changes have been made by the Senate Finance Committee, the basic issues can be seen in the administration's proposals. These proposals will form the basis for this discussion.

The Nixon plan has four major parts:

1. the Family Assistance Plan for one- and two-parent families with children with an estimated first-year cost of \$2.6 billion;
2. a unified welfare program for the aged, disabled, and blind with a minimum grant of \$110 per month at a cost of \$500 million;
3. a manpower training and placement work project and child care program which will cost \$600 million;

4. a revenue saving program for state governments which is expected to save \$400 million.

Adding \$300 million for administration, the total cost of the program will be \$4.4 billion more than the \$10 billion now spent for public assistance by federal and state governments.

The Family Assistance Plan would cover an estimated 25 million people, of whom 16 million are children, in five million families. Two million families are headed by women; three million are two-parent working poor families. Half of the present AFDC recipients are black, 70 percent of the working poor Family Assistance Plan recipients are white. FAP adds to AFDC a largely white, two-parent population of whom more than one million families have less than \$1,000 annual income.¹⁰ Despite this great increase in the number of people assisted, it is a mistake to believe that a \$4 billion welfare redistribution proposal can alter basic social inequities. The administration proposal will change the income share of the lowest 20 percent of the population from approximately 4.1 percent of the national income to 4.4 percent. This equals an additional income share of only three-tenths of one percent.¹¹

The Family Assistance Plan makes three major innovations: (1) It subsidizes the incomes of the working poor for the first time since the early 1930s. (2) It develops national federal benefit standards. (3) It has the potential for developing a uniform national administrative structure. These are important advances since they could assure (almost) everybody a basic minimum (very minimum) income anywhere in the country. Excluded are those low-wage workers, alcoholics, and other handicapped individuals who are 21-64 years old.

Under the Nixon plan a four-person family would be eligible for a minimum income of \$1,600 which they could supplement through earnings to bring their income to \$3,920 before all benefits were discontinued.

Other Proposals

Separate proposals by Senator McGovern and Professor Harvey Brazier offer preferable mechanisms for providing a basic income for children and their families.

McGovern proposes a monthly allowance of \$60-\$75 per child. Part of the cost is returned by eliminating the child dependency allowance in the federal income tax for families above the poverty level. Brazier's proposal is much more intellectually appealing. He proposes very large allowances: \$1,400 per year for the first child, decreasing to \$400 per child for four or more children. Under Brazier's plan a three-child family would receive \$2,900. This allowance is linked to a steeply progressive special tax and the elimination of the child dependency tax exemptions. Net benefits reach zero at about \$7,000-\$8,000 annual income due to the combined tax and elimination of tax exemptions. Families above that income level still receive a benefit check which exceeds the children's allowance tax, though it is only about 5 percent of the grant. In the Brazier plan, a very high impact on low-income families through redistribution is combined with a universal benefit system in which the bulk of the population shares.¹²

Children's allowance schemes are frequently charged with increasing the rate of population growth although there is little evidence that this has occurred in the many countries which have such systems. Birth rates tend to be similar in countries with and without children's allowances. However, the plans suggested above offer benefits so much larger than most existing systems that the argument based on data from other countries is considerably weakened. The most probable outcome is that while some poor families may choose to have an additional child, the impact of these children on the size of the total population will be very small. Population pressures derive from the fertility behavior of the large, relatively affluent American middle class, not the large families of the poor. Thus, it is possible that the slightly increased income of relatively well-to-do families will have little or no effect on the national birth rate, while the proportionately large income increases for poor

families will provide them with improved nutrition, housing, and other benefits.

For aged, blind, or disabled adults, FAP specifies a minimum grant of \$110 a month. Currently, average monthly grants range from about \$72 for the aged to about \$96 for the blind.¹³ About one million of the roughly three million adults would be immediately benefited.¹⁴

These same benefits could be provided through existing social security programs by raising the minimum social security benefits. In fact, 60 percent of Old Age Assistance (OAA) recipients already receive social security benefits, but at levels so low their incomes must be supplemented by OAA. Therefore, the more effective plan would be to bring the other 40 percent into the social security system and raise the minimum benefit enough to care for their needs, rather than continuing a separation of benefits based on too-narrow definitions of employment.

The major thrust of the Nixon proposal is in job training and placement, job development in public service agencies, and child care services. The proposal also includes a forced work requirement. The Harris bill also has a work requirement though affecting fewer people. In contrast, the Income Maintenance Commission and Senator McGovern's Human Security Plan would rely on increased training and job opportunities to encourage employment and urge development of full employment through the funding of public service jobs. This approach involves a heavy investment in job *creation* in areas where services are greatly needed, e.g., medical care, recreation, sanitation, and social services. It assumes that the availability of a decent job will motivate individuals to obtain the *required training and education*.

Finally, the Nixon proposal would reduce state AFDC costs through federal sharing of the costs of benefits to the aged, blind, and disabled. In addition, AFDC recipients whose grants are higher than FAP levels would receive additional state grants of which the federal government would pay 30 percent. It would be far better to (1) absorb most public assistance recipients into other programs which meet their needs through work, children's allowances, or social security; (2) have the federal government assume the remaining cost of public assistance; and (3) let the states use the \$4.5 billion they now spend on public assistance for education and universal social services programs. Spending on education and social services helps all of us in many ways and also provides needed jobs for the low-income people we are funneling into training programs.

This brief summary of FAP and its alternatives suggests that the elimination of poverty can best be achieved by programs which link all of us together by confronting common problems and offering universal benefits. Such programs will be far more expensive in dollars: Senator McGovern estimates that his program will cost \$35 billion per year. But they will be far *less* expensive when measured against the costs of internal dissension fueled by the injustices we perpetuate through continued reliance on the poor law. Although these alternative proposals will reduce some of the problems of low income and excessive economic inequality, the severe problems of alienation, discrimination, and aimlessness will remain. Let us at least be able to address these serious social problems without the terrible complications of hunger and severe poverty.¹⁵

Why FAP?

Of all the issues associated with this legislation, perhaps the most intriguing question is, "Why FAP today?" Why did a conservative administration propose this expensive and potentially far-reaching reform program?

During the 1960s, the number of AFDC recipients almost tripled, rising from 2.4 million to 6.7 million. Annual costs went from \$1 billion to \$4 billion. Even more crucial, perhaps, was that the number of children receiving such aid rose from 3 percent of all children in 1966 to 6 percent of all children in 1970. The Department of Health, Education, and Welfare estimated that enrollment and costs would double by 1975.¹⁶

However, another look at these statistics indicates that we now provide financial

assistance for one-half of all poor children; in 1964, it was only one-fourth. This is a cause for alarm, but of a very different sort than that raised by the House Committee and the administration. Furthermore, it has been estimated that in New York City the proportion of people under 65 who were eligible for and were receiving public assistance benefits *dropped* from 66 percent in 1964 to 56 percent in 1968, despite the vastly increased number of recipients.¹⁷

During the latter half of the 1960s, the cost of "welfare" became a symbol and scapegoat for other severe problems. Criticizing AFDC was a respectable way for many to express racial hatred. Politically aroused blacks and students rallied around a war on poverty which many whites felt benefited blacks and troublemakers to the exclusion of the hardworking blue- and white-collar worker. The distress of the lower-middle-class working man is, in fact, very real. Inflation and tax increases are reducing the purchasing power of his income more rapidly than wage increases can be achieved. In New York City, the purchasing power of the factory workers' income was *lower* in 1970 than in 1965.¹⁸

In my opinion, AFDC is not the real villain in this story. More dramatic and consequential causes for high taxes and inflation include the Vietnam War which cost over \$100 billion between 1964 and 1969, the space program which cost perhaps \$25 billion during that period, and the subsidization of defense industries as exemplified in Lockheed's demand for \$500 million to correct management errors.¹⁹ Compare these figures with the Economic Opportunity Act cost of \$8 billion between 1964 and 1969, and AFDC, which cost the federal and state governments about \$13 billion over the same period. However, since public assistance was a major focus for discontent, something had to be done.

This background suggests that a cruel and repressive response should be expected. Amazingly, the proposal is basically an incremental improvement and vast enlargement of public assistance. The Family Assistance Plan has three constituencies: (1) destitute families with no earned income, for whom an income floor has been provided, typically \$1,600 for a family of four; (2) the working poor whose income can be supplemented up to \$3,920 for a four-person family; and (3) those AFDC recipients who would receive part of their grant through FAP and an additional (supplementary income) grant in the 40 states whose AFDC grants are above FAP levels. FAP recipients are also expected to receive \$60 worth of food stamps per month.

Specifically, a "working poor" family with an annual income of \$2,000 would receive \$960 in FAP benefits, raising their income to \$2,960. With annual earnings of \$3,000, the grant would equal \$460. In order to receive a total income at the poverty line (\$3,710), the recipient would have to earn \$3,500. The amount of subsidy is determined by deducting \$60 per month for work expenses and tax deduction allowance, and a 50 percent tax on the remaining earnings.

These benefits sound generous. The federal income tax, however, does not take 50 percent of earnings until net earnings reach \$44,000. Perhaps this indicates how we honor the work motivation of the poor.

AFDC Recipients

Most AFDC families receive grants above the FAP levels. In only about eight states are grants lower than those proposed under FAP. The House Committee bill requires the states to continue these supplementary payments, a real advance over the Nixon proposal. In addition, AFDC assistance for unemployed two-parent families, currently provided by only half the states, would have to be provided by all.

However, the House bill states that the federal government will not share the cost of grants above the poverty line. Instead of a poverty line income *floor* as proposed by Senator Harris, this legislation is likely to produce poverty line income *ceiling* for AFDC recipients.

In fact, most AFDC recipients will benefit very little from this major reform since the great majority receive grants above the FAP level. Some may well lose.

The matching ceiling will make it even more difficult to raise grant levels as they approach this ceiling. The flat rate work expenses allowance is less than the real expenses of many AFDC recipients who are now or will be employed and who would have received their actual expenses under existing legislation.

The Poor Law Philosophy and FAP Administration

Poor law programs inevitably pollute relations between recipient and agency, between recipient and society. The FAP rules on desertion and eligibility determination illustrate this. Administrators of financial aid to the poor must "protect themselves" against ineligible and deserting fathers. The House Committee in its wisdom added language about desertion which imposes harsher penalties for acts more loosely defined than in previous federal legislation or state laws. The penalty for desertion is liability for the full federal share of FAP and supplementation payments. "Desertion" is not limited to state law definitions and does not require proving intention to desert, nor even physical absence from the home. It merely means that an individual failed to use his income to support his family.²⁰ My point is not to defend the frauds and the deserters. Rather, it is to emphasize how harshly we attack those who break the poor law. Prosecuting these infractions is difficult and expensive, further raising the cost of trying to run a large-scale poor law program.

The evidences of the poor law mentality are magnified in the administration of FAP. The cost of determining eligibility within a poor law framework is an excellent example. At present, perhaps 70 percent of administrative costs of AFDC involve the determination of eligibility. If only 50 percent of AFDC administrative costs were for eligibility determination, this would represent a cost of about \$260 million in 1968. FAP would add three million working poor families to the less than two million AFDC families whose eligibility determination costs about \$260 million. Unless procedural changes are made, the cost of eligibility determination *alone* could reach \$500 to \$750 million. Yet, the House Committee budgets only \$300 million for the administration of FAP. Administrative costs could be reduced through the use of a declaration of eligibility. In this procedure, the applicant's statements are taken at face value. Rigorous and expensive investigations are carried out only with a carefully drawn 10 percent sample, or when inspection of the application raises some suspicion of the applicant. This procedure can reduce costs by one-half or more. However, the complexity of current laws and fear of public criticism has made public assistance agencies reluctant to move in this direction.

The administration and Committee bills would let HEW use this system. Even with the use of a declaration, administration will be expensive. Income is likely to be volatile for many families at this economic level. Among AFDC families, half leave in two years and there is a turnover of about 40 percent in one year. Assuming no caseload turnover, however, there will be at least 20 million eligibility determinations made each year (i.e., quarterly eligibility checks for five million families). For many, income will be stable and eligibility easy to determine. For a large but unknown proportion, income will be unstable and eligibility difficult to determine. Fraud and malingering will be widely suspected by the agency and the public. Controversy and confrontation are guaranteed as public officials make decisions about the daily bread of millions of poor blacks and whites. No one can look forward calmly to this possibility. Along with the tremendous social and political vulnerability of this system, its penchant for causing societal troubles provides the first reason why FAP will fail. The poor will justifiably feel oppressed. Taxpayers will find many examples of "welfare chiselers and malingerers." All our hates and fears will have free reign and inviting targets. Millions of poor people and thousands of bureaucrats are readily identifiable as enemies. Such situations produce neither help for the poor, nor respect for government.

Manpower Proposals—More Jobs, More Welfare

The manpower and child care provisions of the administration's plan are the latest in a long series of attempts to reduce welfare rolls by changing individual recipients. In the 1962 "service" amendments, social services were expected to reduce dependency. The 1967 WIN amendments provided training, placement, and public service job creation, using the various state employment services as the responsible agencies. The FAP manpower proposals extend the WIN program to many more people without changing its essential structure.²¹

The assumption is that there is a large pool of AFDC recipients—mothers, older children, unemployed fathers—who can become self-supporting by being made employable or more employable. There is evidence for this. About 15 to 20 percent of AFDC mothers work full- or part-time while on assistance. Of the 40 percent of cases who leave the rolls each year, most either go to work or have a family member who does so. Job training programs have had some modest successes in increasing the employment income of some, though not all, of their participants.

Paradoxically, the effect of the work incentive, i.e., the income disregard of 50 percent of earnings, is to increase the amount of money a recipient must earn before he is ineligible for further support. This means that although more recipients will be employed and some will have higher earned incomes, the number of welfare recipients will increase, not decrease. It will require much higher earnings before income earned exceeds the grant level. Cost per family may be reduced, but it is not clear that total expenditures will be reduced.

As an illustration of this paradox, in Michigan in order to leave the rolls, a mother with three children would have to earn about \$450 per month or about \$2.75 per hour to exceed her \$260 monthly grant, plus income disregard. The cost of day care would still have to be borne by the state if she is to remain at her job. Good day care (not child storage or baby-sitting) is estimated to cost from \$800 to \$1,700 per child per year. Should her income increase "too much" she may lose Medicaid benefits which in Michigan average \$50 per month per family. Families may also lose food stamps, public housing, and child care benefits if their earned income exceeds rather low levels. Schlenker, *et al.*,²² estimates that a mother with three children who leaves the rolls due to increased earnings could lose \$210 a month in Medicaid and child care benefits. This strange effect of higher earnings lowering real income agitated the Senate Finance Committee and will produce some changes in the bill. The paradox cannot be resolved through our current multiple poor law, multiple eligibility criteria welfare system.

The purpose of this arithmetic is to indicate that employment even with job-training and skill upgrading is unlikely to make a meaningful dent in the public cost of providing a decent minimum income for almost five million families. Hausman analyzed probable earning capacity and training potential of AFDC recipients. He concluded that the WIN program, a prototype of the new legislation, cannot remove "a sizable proportion of the recipients from the rolls. . . ." Costs of day care and training and the absence of well-paying jobs all reduce the self-support potential of recipients.²³

Employment may and should be encouraged as a voluntary decision of individuals. At that level, much good can and should be accomplished. Poverty will not be reduced, however, by *forcing* low-wage workers into low-wage jobs.

The Nixon proposals, the committee proposals, and even the liberal Harris proposals contain work requirement provisions. All make exceptions to this requirement, but the idea of forced training or work makes little economic and less moral sense. These work requirements provide another crucial example of the impact of poor law philosophy on this legislation. The legislation itself is ambivalent: On one hand the penalty to the individual for refusing work or training is not extreme—\$300 per year. Similarly, the number of job training slots (150,000) and the limited capacity of state employment offices to make job referrals suggest that only volunteer recipients need be referred to jobs and training. However, other aspects of the

legislation and, more importantly, the expectations of many congressmen, suggest much more serious consequences. The WIN program seems to allow a parent to resist referral if she feels child care arrangements are inadequate. The current legislation is interpreted to eliminate this choice. If any "certified day care" facility is available, the parent *must* accept this facility as adequate. The change in regulations is less noteworthy than the emphasis put upon it by the administration spokesmen and their congressional audience.²⁴ In addition, great attention was paid to a particular failure of the WIN program: the failure of some welfare departments to make enough referrals to employment services. Repeatedly, the example of New York State was posed. New York State referred only 3.5 percent of its caseload, while California referred about one-third of its caseload. No attention was paid to the quality or outcomes of those referrals. Repeatedly, congressmen have been assured that all recipients will be automatically registered with the employment service under the new program.

Again, the question considered was not whether it is possible or wise to screen some five million adults, to demand they go through the motions of registration, testing, and job seeking. No, the attitude seemed to be "Let no malingerers draw their \$500 annually, safe from the demands that they work, train, or otherwise improve themselves." Senator Fred Harris pointed out the excessive rhetoric about jobs: "My point is, you say: jobs, jobs, but where are the jobs?"²⁵ Yet, it seems fairly clear that there is an expectation, by many in Congress and the public, that employment will increase and, in the long run, (that classic hedge) costs will be reduced. Yet, the record of past job training efforts shows modest gains at best. Great expectations of savings are certain to be frustrated. This frustration is the second reason why the Nixon plan will "fail" in the eyes of Congress and the public.

Adult Categories

Aged, blind, and disabled adults fare much better in both the Nixon and the Committee bills. The minimum (not maximum) grant is set by the administration at \$90 per month and is raised to \$110 per month by the Committee. This brings an adult up to \$1,320 per year, not too close to the poverty level of \$1,920 for an individual, but for two adults the \$2,640 minimum is more than the poverty level of \$2,460. Since 75 percent of OAA recipients are single individuals, this may spark a wave of marriages among the canny aged.

The states will still administer this new program but the legislation will require that they use a simplified eligibility determination process and specific language is included on the use of trained social service personnel and of paid subprofessional staff.²⁶

The increased benefits are less startling and gratifying when we remember that in August 1969, average grants exceeded \$100 per month in the APTD program in nine states, AB program in 10 states and OAA program in three states. Major change then is likely only in OAA.²⁷ The administration estimated that only one-third of OAA recipients would have increased benefits.²⁸

Impact on State Governments

As might have been predicted, state governments are major beneficiaries. They will have cost reductions of over \$500 million. Surprisingly, despite early publicity, the big northern and western industrial states do better than smaller poorer states. That is, AFDC costs are reduced in the North and West, where AFDC costs are high. Working poor (FAP) recipients will be benefited in low-wage southern states much more than in high-wage northern states. Estimated savings specified in the House bill include: Alabama, \$4 million; Michigan \$27 million; Illinois, \$40 million; Arkansas, nothing; New York, \$62 million.²⁹

What of the Future?

The first and incremental conclusion is: if the legislation passes, the millions of dollars the states will be "saving" must be translated into clothing, food, and shelter through higher grant levels. Second, and most important, will this revision of the poor law at last bring us happiness? Why should anyone support a program which will produce social conflict and increase government spending?

Americans are not ready to give up the poor law. But, all the elements of an alternative exist and are under active consideration: children's allowances, full employment, social insurance for the aged and disabled. However, before adopting these programs, the American public will need, and get, bigger and bigger poor law crises, "welfare messes," until it becomes convinced that the poor law is a social pollutant and must be restricted in its use as we have discovered DDT must be.

The Nixon proposal may pass this year or next. Welfare rolls will grow, more people will undergo training and go to work but still need FAP supplementation, so costs will continue to grow. Scandals, waste, mismanagement will be found. How can they be avoided when every year strangers and public officials make millions of decisions about a family's most vital affairs: food, clothing, shelter, how to raise their children?

It is the American way to repeatedly expand the poor law, hoping some day to buy charity and justice at bargain rates. We did it with Medicare. Between 1960 and 1965 we spent five years failing to provide medical care for the aged through public assistance. Then in 1965, Medicare, a universal health care mechanism, was adopted. We will build towards a universal minimum income in the same clumsy, wasteful manner. First we will try FAP and in five or maybe ten years, we will accept its failure and start implementing the universal and unifying programs which can help create the better, more just and equal society we need to survive. Thus, FAP can be supported as an incremental and ameliorating extension of benefits to some very poor families. It can also be supported, wryly, as a necessary part of the education of American society. Poor laws and means tests do not buy efficient charity. Only if they are small-scale and built upon a universal income and services floor can selective programs be effective. As a society, we learn very slowly. Eventually, FAP may be part of our education.

FOOTNOTES

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²⁷HEW, *op. cit.*, pp. 30-32, Tables 4-6.

²⁸House Committee on Ways and Means, *Hearings, Social Security and Welfare Proposals*, p. 119.

²⁹House Committee on Ways and Means, *Family Assistance Act*, p. 46.