CHAPTER 3
SOCIAL JUSTICE AND SOCIAL WELFARE POLICY

OUTLINE
Juanita Chavez

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Social Welfare Policy and Social Justice
Juanita Chavez

Juanita cheered when she was offered the job as a social worker at Urban Neighborhood Center. A recent BSW graduate, Juanita knew she was competing for the position with more experienced workers. But she had an important skill: she spoke both Spanish and English fluently. Moreover, as part of the requirements of her social work major, she had served her senior-year field placement in an alternative school where Spanish was the first language of many of the students. Urban Neighborhood Center was located in an area where many residents were of Hispanic origin. Juanita hoped her bilingual abilities would help her get the job. They did.

Juanita had now been working for several months. She felt she was developing a broad understanding of the needs of the neighborhood as a whole that surrounded the agency. As part of her job, she was expected to help identify major needs of community residents, to inform residents about the services available at the center, and to provide them with information concerning community resources that might help meet their needs. The Center provided after-school recreational programs for school-age children, limited tutoring services, and a food pantry staffed by volunteers. Lately, however, the food pantry had been short on supplies and hungry people had been sent home.
empty-handed. That bothered Juanita very much. While she liked the fact that her position gave her a broad perspective of the neighborhood in which she worked—indeed of the midsize city of which the neighborhood was a part—that knowledge could be disturbing. She now knew that resources needed by many of the poorer residents were frequently not available.

Juanita’s first crisis call on the job related to TANF (Temporary Assistance for Needy Families, to be discussed in more detail later in the chapter). She remembered the phone call well. A volunteer helping supervise a recreational program had called Juanita just as the new social worker was trying to organize her tiny office. Two children much too young for the agency’s after-school programs, and much too young to be out on the streets alone, had been brought in by a school-age child who regularly came to the agency. The child said she had found the toddlers on the sidewalk, crying and apparently lost. Juanita soon encountered the young children, ages approximately 2 and 3, who said their names were Tomas and Tomacita. They could not provide an address or last name. They said they had been put to bed for a nap by their mother, but when they awakened, she was gone. Frightened, they began to search for her.

Juanita decided that she would have to call Protective Services to report abandoned children. Because the situation was not perceived as an emergency by the city’s overburdened department, however, no worker arrived at Urban Neighborhood Center for several hours. Toward the end of the day, one of the longtime agency social workers returned after having made some home visits. By good fortune, this worker recognized Tomas and Tomacita and knew that they were siblings of a teenage girl who sometimes attended tutoring programs at the agency. There was a family telephone number on file. A call was made immediately, and a distraught mother answered. She had had to report to job training that day under the rules of the TANF program, she explained. Her older daughter, who usually babysat, was involved in a field trip with her school class, and the mother had not wanted her to miss it. The neighbor who had promised to substitute had been unavailable at the last minute. The children’s mother didn’t dare miss her job training as she could then be eliminated from the TANF program. That would take away her only source of money for food and rent. She knew people who had missed a single day of training due to lack of child care who had already been dismissed. So Tomas and Tomacita’s mother had opted to take a serious risk, leaving her children alone after putting them to bed for a nap, hoping against hope that they would remain asleep.

The children’s mother and the Protective Services worker arrived at Urban Neighborhood Center at almost the same moment. Only the advocacy of the agency social worker who knew the mother prevented the children from being taken into the foster care system then and there. Had that happened, months might have passed before Tomas and Tomacita were returned home. Their mother promised, of course, never to leave the children again without a babysitter. The Protective Services worker scolded her for not taking advantage of child care that was supposed to be provided by the TANF program. The mother explained that she had applied for child care months before but that it hadn’t come through yet.

Juanita learned later that child care, while theoretically available to poor mothers enrolled in TANF in her city, in reality involved a long waiting list. While her state permitted child care assistance for poor mothers under an option allowed by federal TANF legislation, funding was inadequate to meet the need. Tomas and Tomacita’s older sister missed school regularly so that the mother could attend job training. The ability to secure a pay check to purchase food and shelter was naturally perceived by this family as more important than education. Juanita soon became aware that many other families who lived near Urban Neighborhood Center were in the same situation. Many parents, languishing somewhere on TANF waiting lists for child care, depended on older children to babysit so
they could go to work. Others with regular jobs earned wages too low to afford child care and also depended on their older children, especially teenage girls, to babysit. These helpful teens risked truancy proceedings, adding to family difficulties. Juanita was beginning to collect data on a number of high school girls in her area who were routinely missing school to babysit for younger siblings. She hoped eventually to influence legislators to appropriate more funds for child care. Juanita also hoped to see a Spanish-speaking day care center established by her agency because none yet existed in the city. She even made an appointment to speak with her agency’s board of directors about establishing such a service. She was excited when the board appointed a special committee to study the situation and appointed Juanita a member. The committee then authorized Juanita to conduct a door-to-door survey to find out how many families would take part in a Spanish-speaking day care center if one were available. In this way, the social worker became engaged in community organization work, along with her other responsibilities at the neighborhood center.

As Juanita walked up the steps of a tiny, single-family cottage one day collecting data for her survey, she noticed that one of the special school vans that transport students with disabilities was pulling up to the door. The driver honked, and then asked Juanita to knock, since he needed to deliver a child. No one answered the door, however, and the driver explained that he would have to take the child back to school. Juanita could see the sad face of a little girl peering out of the side window of the bus. Her head was misshapen and too large for her features. The driver muttered something about irresponsible mothers, shook his head, and drove away.

Juanita returned to the cottage later that day. This time her knock was answered by a young woman who appeared to be in her early 20s. Juanita explained who she was and why she had dropped by earlier. The woman looked blank, and then said haltingly, with a heavy accent, “I no speak English.” Juanita then greeted the young woman in Spanish. Her reward was an enormous, engaging smile. When Juanita mentioned the incident with the bus, however, the young woman’s face took on an alarmed expression. She invited Juanita inside. She introduced herself as Carla Romero. “You say you are a social worker from Neighborhood Center?” she asked in Spanish. Juanita nodded. “Maybe you can help me, then,” Carla continued.

“Tell me how I can assist,” Juanita replied in Spanish, and the young woman began her story. Carla told Juanita that her young daughter, Maria, was physically and cognitively disabled due to complications of birth that had resulted in permanent swelling of the brain. Now 6 years old, Maria functioned at a 12-month level. She had to be constantly supervised. But Carla had to work to support herself and the child. Her ex-husband, father of the child, kept in touch but had returned to Puerto Rico from where the couple had come. Child support checks were few and far between. Carla went to work when Maria began public school at the age of 3. The little girl received skilled service at school: occupational, physical, and speech therapy. Lately, however, there had been an embarrassing problem. The school nurse had sent Maria home with head lice. Carla had bought a number of products from the neighborhood pharmacy and used them carefully, but a few nits, or eggs, seemed to persist no matter what Carla did. The child continued to be sent home.

Carla, since she could not speak English, had already had a neighbor call the school to explain that she was doing all she could. The neighbor asked politely if the child could remain in school in spite of a few nits because her mother, Carla, had to work to provide food and shelter for the family. But the school nurse insisted that Maria could not attend school unless she was nit-free. The next day Juanita called the nurse. She got the same story: no exceptions. Juanita called the health department for assistance. There she learned that certain strains of lice
were currently resisting all remedies available in the store. The health department had effective treatments, a nurse there told her, but due to funding cuts, the staff could no longer provide services to help with this problem. Lice were no longer considered a “communicable disease” under current funding definitions! The nurse suggested taking the child to a doctor and fumigating the house.

Carla was fortunate in that, while her job was very low wage and did not provide any benefits such as health insurance, she was nevertheless able to take her daughter to the doctor and to save enough money to pay for fumigating the house. That was because Maria qualified for both Medicaid and Supplemental Security Income (programs authorized under the Social Security Act) as a severely disabled child. The doctor told the young mother, however, that he did not know of any better treatment for lice or nits than the over-the-counter remedies she was already purchasing in the local stores. Carla then bought another standard treatment at the neighborhood pharmacy. She also had the house fumigated. But the problem continued.

Carla called Juanita at Urban Neighborhood Center in desperation after her daughter was sent home from school for the third month in a row. Her neighbor was babysitting regularly now, but she was not happy about it, and the cost was taking up most of Carla’s food budget. The young mother frequently had to turn to Neighborhood Center’s food pantry, but sometimes even the pantry was out of supplies. Juanita called the health department again, explaining that Carla had done everything she could but still her child was being sent home from school. The department continued to insist that they had no staff to deal with the problem. In desperation, Carla shaved Maria’s head. Even that did not work! Tiny nits persisted, and Maria continued to be sent home. Juanita had angry words with the school nurse, explaining that the little girl, through no fault of her own, was missing out on valuable therapies at school and that her physical condition was deteriorating as a result. But the nurse, perhaps understandably, was unmoved.

Then Juanita had an inspiration. She called the social worker at the school Maria attended. That worker was aware of the problem and had already tried to intervene with the school nurse, but to no avail. But this worker and Juanita agreed that they would both make impassioned pleas to the health department. The health department refused once more, pleading budget cuts. Finally, the school social worker had her supervisor call the health department. That worked. At last, a public health nurse visited the Romero home. Juanita was present at the appointment, serving as translator and family advocate. The nurse promptly diagnosed Maria’s strain of lice precisely and provided an effective remedy. Little Maria went back to school. But she had lost out on four months of education and therapy at an important developmental stage.

The Romero family’s problem was not unique, of course. In Juanita’s rounds of the neighborhood to collect information for her survey, she found that little Maria was not the only child missing school because of resistant strains of head lice. She also found several teenage girls at home taking care of babies, sometimes their younger siblings but sometimes their own children. Unable to afford the child care that would have enabled them to stay in school, and lacking any hope of reaching the top of the TANF waiting list for child care, they dropped out. The teen mothers were lucky if their parents let them continue to live at home, because most jobs available to people without high school degrees paid too low a wage to cover rent, food, clothing, and child care.

In addition, Juanita found several children in the neighborhood who stayed out on the streets after school because their parents had to work long hours and could not be home to supervise. Local schools offered a few sports programs for boys, but similar programs for girls were lacking. She also learned to her surprise that many of the families who used the agency’s food pantry included
full-time workers; some of the larger families included two full-time working adults yet they still could not make ends meet. Wages were simply too low to cover expenses for a family, so cupboards stood empty at times.

Juanita decided to take the results of her survey back to the committee who had appointed her and to the full Urban Neighborhood Center board of directors as well. Now, besides a Spanish speaking day care center for young children, she was interested in developing an after-school sports program for girls, as none currently existed in the area. Perhaps she could work with neighborhood schools to this end. Juanita also wondered if there might be a way to increase the supplies in her agency’s food pantry. She hoped that, with a number of caring minds working on the problems she documented, effective solutions might be generated, including ways to raise funds to finance new programs. The agency’s budget was limited, she knew. But as a social work professional, Juanita believed she could make a difference, especially if she could combine her problem-solving efforts and energies with those of other dedicated people committed to the agency and the surrounding community.

PART I

SOCIAL JUSTICE: A GROWING CONCERN

SOCIAL JUSTICE, POVERTY, AND POPULATIONS AT RISK

Little Tomas and Tomacita and Carla and Maria Romero belonged to a population at risk, or a population likely to suffer poverty in the United States. In fact, they belonged to several. Tomas, Tomacita, and Maria were children; Tomacita, Carla, and Maria were female; all were members of the ethnic minority group known as Hispanic or Latino. Children, women, and ethnic minorities are all populations at risk in this country. Prejudice against populations at risk, particularly against ethnic minorities and women, is common. Poverty, a basic issue of social and economic justice, is a common experience for members of these groups. Poverty may be defined broadly as the lack of resources to achieve a reasonably comfortable standard of living.

As mentioned in Chapter 1, social and economic justice and populations at risk constitute a curriculum area required of all baccalaureate degree programs by the Council on Social Work Education. They are intertwined in the real world. Social welfare policies and programs have been developed in many times and many places to help promote social and economic justice, to help improve the lives of people at risk. Sometimes these efforts have been successful, sometimes not. Some programs, unfortunately, seem to have been designed more to control people who are poor than to alleviate poverty or promote other forms of social or economic justice.

Social and Economic Justice

Let us begin with a discussion of social and economic justice. The Social Work Dictionary (Barker, 2003, p. 404) defines social justice as “an ideal condition in which all members of a society have the same basic rights, protection, opportunities, obligations,
and social benefits. Implicit in this concept is the notion that historical inequalities should be acknowledged and remedied through specific measures. A key social work value, social justice entails advocacy to confront discrimination, oppression, and institutional inequities.” Economic justice can be understood to be part of the larger concept of social justice, relating specifically to people’s right to an adequate income and standard of living.

The United Nations’ *Universal Declaration of Human Rights*, adopted in 1948, is an inspirational document comprising 30 articles that outline important elements of social justice. Hodge (2007) notes that this is still the most widely accepted human rights declaration in the world today. Article 1 affirms that “all human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.” Many other articles specify conditions necessary for the attainment of social justice as an overall ideal. Article 25 relates most specifically to economic justice (UN, 1948):

> Everyone has a right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

Cynthia Rocha and Andrea McCarter (2003/2004) note that economic justice is not yet a well-developed concept in social work education. They state that much work needs to be done to help students understand how the concept relates to trends in the economy and to social welfare policies and programs. This text will try to further that understanding. This chapter’s case study, for example, illustrates how poverty can result in young children left without parental supervision, lost educational opportunities, entire families experiencing hunger, and mothers forced to work outside the home although badly needed within. It introduces some of our national poverty programs purporting to ease the plight of the poor. But do our current policies and programs advance social and economic justice? Do they provide adequate “special care and assistance” to poor mothers and children as advocated by the UN Declaration of Human Rights?

Although the United States is the wealthiest nation in the world today, poverty is widespread. More than one child in six lives in poverty, and the number is growing. Thirty-seven million Americans overall live in poverty and that number is growing also. Approximately 35 million Americans suffer food insecurity (not enough food for healthful living; hunger), and more than 13 million of them are children. The United States, to its shame, has the highest child poverty rate of any industrialized nation in the Western world, (USA news in brief, 2006; *The state of America’s children*, 2005; *Over 13 million children face food insecurity*, 2005; Despeignes, 2004). What does it say about a nation’s commitment to social and economic justice when so many people, especially children, suffer poverty, malnutrition, and lack of health care?
The Impact of Poverty

What is the matter with being poor? After all, some believe that poverty is beneficial, motivating family members to work hard, pull together, and practice frugality. Indeed, self-help efforts have assisted many poor people to survive. However, poverty is almost always harmful, because it substantially limits people’s choices. Where it is severe, the means for securing necessities such as food and shelter are lacking, so that poverty can literally steal people’s lives.

As noted by May-Chahal, Katz, and Cooper (2003):

Parents living in deprived circumstances find it difficult to meet the needs of their children, and poverty and social exclusion prevent their being able to discharge their parenting role effectively . . . (p. 49)

Childhood poverty is of particular importance in terms of social policy, not only because children suffer disproportionately to other groups, but also because their experiences in childhood will have implications for their adult lives: childhood lays the foundations for adult abilities, interests, and motivations and, hence, is the keystone for assuring equal opportunities for adults.
A nation’s social policies, if that nation so wills, can prevent child poverty and lay the foundations for a fulfilling, competent adulthood. This has been proven by the experiences of other countries, particularly the Scandinavian and some of the others European nations. But policies that create social and economic justice and eliminate poverty require an aware populace with the value base, political savvy, and determination to bring them about.

### POPULATIONS AT RISK

Everyone in the world is, to some degree, “at risk” of poverty and other hazards. But not everyone is at risk to the same degree. Those people who fall into the categories that research has found most likely to experience poverty, for reasons beyond their own control but not due to chance or laziness, are known as populations at risk. Members of populations at risk make up the clientele with whom social workers do most of their work. Tomás, Tomacita, Carla, and María of this chapter’s case study are members of various populations at risk; Sandra McLean of Chapter 2 is at risk because she is female, and further at risk because she has a disability. Susan and Martha Dunn of Chapter 1 are at risk because they are female, and Martha and Todd Dunn are at risk because they are children. Members of two or more categories of risk, such as children who are female or members of ethnic minorities, suffer increased risk.

### Children

Sadly, children comprise America’s largest population at risk. During the 1980s, growth in child poverty rates led to the coining of the term juvenilization of poverty. Today, more children are poor than 38 years ago, and children are more likely to be poor in America than in 18 other wealthy industrialized nations. Child poverty has been rising for the past few years even among working families (more than 7 out of 10 poor children live in families with an employed relative). Three-fifths of all the children who have fallen into poverty since 2000 have fallen into “extreme poverty”—their families live at less than half the poverty level, scraping by on less than $20 per day (The state of American’s children, 2005). These figures, serious as they are, belittle the problem, because America’s formula for determining the poverty line (to be discussed later in the chapter) severely underestimates the number of people who actually experience poverty.

While the poverty rate among all children is high, the proportion of poor children who are members of ethnic minorities is even higher. They suffer myriad undeserved privations. An interview with a Hispanic teen in Harlem illustrates how children raised in deprived urban environments feel about how they are valued in this society (Kozol, 1996, p. 38):

> “Think of it this way,” says a 16-year-old named María———. “If people in New York woke up one day and learned that we were gone, that we had simply died or left for somewhere else, how would they feel?”
“How do you think they’d feel?” I ask.
“I think they’d feel relieved. I think it would lift a burden from their minds. I think the owners of the downtown stores would be ecstatic. They’d know they’d never need to see us coming in their doors, and taxi drivers would be happy because they would never need to come here anymore. People in Manhattan could go on and lead their lives and not feel worried about being robbed and not feel guilty and not need to pay for welfare babies.”
“It’s not like, ‘Well, these babies just aren’t dying fast enough,’ ” Maria says. “‘Let’s figure out a way to kill some more.’ It’s not like that at all. It’s like—I don’t know how to say this—.” She holds a Styrofoam cup in her hands and turns it slowly for a moment. “If you weave enough bad things into the fibers of a person’s life—sickness and filth, old mattresses and other junk thrown in the streets and other ugly ruined things, and ruined people, a prison here, sewage there, drug dealers here, the homeless people over there, then give us the very worst schools anyone could think of, hospitals that keep you waiting for 10 hours, police that don’t show up when someone’s dying, take the train that’s underneath the street in good neighborhoods and put it above where it shuts out the sun, you can guess that life will not be very nice and children will not have much sense of being glad of who they are. Sometimes it feels like we’ve been buried six feet under their perceptions. This is what I feel they’ve accomplished.”

Clearly, in America we do not enjoy the situation often piously described as “women and children first.” Children especially often come last, and if the interview just quoted is evidence, they apparently know it. Children often feel unappreciated and unloved as well as poor and deprived. However, the situation is not necessary or inevitable, but the result of choices our elected representatives have made in major social policy decisions (see Exhibit 3-2).
Women

Women compose another population at risk. Although progress has been made over the past two decades, that progress, unfortunately, may be less than most people believe. Part of the problem is lack of access to high-paying professions. Women’s limited ability to earn is shown by the disparity in average earnings between female and male full-time workers in the United States. In 2007, the average woman worker earned less than 77 cents for every dollar earned by a man with similar work efforts, slightly lower than 10 years earlier. The disparity was even greater for women of color. Moreover, a year after graduation, college women, who outperformed men in every field of education including math and science, earned only 80 percent of what their male peers earned. Ten years after graduation, college women made only 69 percent of what their male counterparts did (Oliver, 2007).

That gender discrimination is perceived to be a serious issue by many women today is illustrated by a number of recent class action sex discrimination lawsuits against several large employers such as Wal-Mart and Morgan Stanley (Navetta, 2005). Achieving equality through legal action is not easy, however. For example, in May 2007, the U.S. Supreme Court ruled against a female employee of Goodyear Tire and Rubber Company, Lilly Ledbetter. After being employed by Goodyear for many years, Ledbetter learned via anonymous letter that she was earning several thousand dollars per year less than her male counterparts. She filed a legal challenge within a month of receiving the letter, but the Supreme Court ruled against her on the grounds that she had not filed within 180 days of original employment (a 180-day limit is currently stipulated by Civil Rights law). Ruth Bader Ginsburg, the only woman on the court, wrote a powerful dissent to this ruling, calling on Congress to enact legislation to correct the “high court’s parsimonious reading of pay inequity claims” (Terzieff, 2007).

While many women have branched out into nontraditional professions (women have increased their representation since 1989 in 106 of 497 occupations tracked by the U.S. Labor Department), most remain clustered in lower paying jobs such as sales workers, secretaries, cashiers, nurses, elementary school teachers, hairdressers, receptionists, and so on (Francis, 2001). Moreover, women do the bulk of the caregiving in this society. They provide most of the care for children, elders, and other dependent persons—both within their own homes and out in the paid workforce. However, our economic system undervalues caregiving work. It completely overlooks the fact that caregiving is work when provided in the home. Because wages are not involved, caregiving work at home does not qualify a woman for her own Social Security benefits or for unemployment insurance if she is “fired” by her husband. It no longer entitles her to public assistance under the Social Security Act when she has dependent children, even though women shoulder most of the burden of the child rearing in cases of divorce or birth out of wedlock. Outside the home, caregiving is poorly paid, exposing many female wage earners to poverty. It is not surprising that in 2004, nearly 42 percent of female-headed families lived in poverty, and the number continues to grow (The state of America’s children, 2005). The substantial poverty of women has led to the coining of the term feminization of poverty.
Older Adults

Older adults compose another population at risk. There is some good news, however, for this group. Social Security amendments passed in the 1960s and 1970s [primarily Medicare and Supplemental Security Income (SSI), to be discussed later in the chapter] helped reduce poverty for people over age 65 from more than a third to about 10.2 percent in 2005, slightly below the overall poverty rate for the nation (General information on Social Security, 2005).

If older adults now enjoy a poverty rate lower than that for the population as a whole, how can they be considered at risk? The fact is that the overall figures hide wide discrepancies among older people. Older women and ethnic minorities have a much higher poverty rate. And without Social Security, nearly half of all older adults would live in poverty (General information on Social Security, 2005). A danger faced as this chapter is being written is the fact that the G. W. Bush administration continues to push to “privatize” Social Security, which would leave many of our future elderly in serious jeopardy. It seems, though, that he is unlikely to succeed. This issue will be discussed in more detail in a later chapter.

Elderly people in financial need frequently face discrimination in the workplace, and elderly women and members of ethnic minority groups are even more likely to face it. For those fortunate enough to receive a pension upon retirement, the pensions are almost always less than wages earned previously. Many people do not receive pensions at all. Companies are not legally required to offer pension plans, and those that do may go bankrupt and be unable to honor their commitments. Some older adults lose their pensions because they are intentionally laid off just before reaching retirement age. Today, many pension plans have been replaced by tax-sheltered annuity options, which involve substantial employee contributions and financial risk.

The percentage of older adults who are considered to live in poverty would rise significantly if the standard for measuring poverty were updated, critics believe. The poverty line used as today’s standard was established in the early 1960s. It resulted from surveys taken from 1955 through 1961 that indicated that the ratio of food consumption to all other household expenditures was 1:3. A basic food budget was then generated by the Department of Agriculture and was multiplied by 3 to determine the poverty line.

The food budget developed for the elderly was lower than that for younger people, so the official poverty line for the elderly was lower as well. In 2006 it was $9,669 for a single older adult as compared with $10,488 for a younger person (Poverty threshold 2006). The percentage of older adults who are recognized to be poor today would go up considerably if the poverty line used were the same as that for younger people. Moreover, the formula for determining the poverty line has not changed since the 1960s except to account for inflation. Later surveys have indicated that the current ratio of food costs to other necessary household expenditures is more nearly 1:5 (Kart, 1994, p. 275).

Racial and Ethnic Minority Groups

Racial and ethnic minority groups, those with distinct biological or cultural characteristics different from the majority, are other major populations at risk. Groups that are considered minorities differ from country to country and from region to region. For
example, although Hispanics are a minority group in the United States, that is not the case in Mexico or Latin America. The term race usually refers to physical or biological characteristics. In the United States, four racial minority groups are usually distinguished: Native Americans, African Americans, Hispanics, and Asian Americans. This can be confusing, because not all members of these groups are people of color. Persons who consider themselves Hispanic, for example, include both whites and nonwhites. Thus “Hispanics” can more accurately be considered an ethnic group rather than a race.

Ethnic groups share certain cultural characteristics that distinguish them from others, such as customs, values, language, and a common history. An ethnic group may contain members of different races, as in the example of Hispanics, or it may differ culturally from the race it most resembles physically.

Racial and ethnic minority groups, earlier in this country’s history, were expected to become part of a national “melting pot.” Minority groups were thus pressured toward giving up cherished aspects of their cultural identities. Today, however, a new paradigm, or model for understanding, is emerging: cultural pluralism and ethnic diversity, in which difference is expected, acknowledged, tolerated, even celebrated. This paradigm is increasingly embraced by social workers, and cultural competency, or the skill of communicating competently with people of contrasting cultures, is becoming an increasingly important expertise in social work practice (Lum, 2007). One simple reason: almost one in three Americans today, more than 100 million persons, are members of racial and ethnic minority groups (Bernstein, 2007).

Many older adults, especially racial minorities, suffer from poverty and neglect.
What minority groups have in common in the United States is that they have less power than the majority group. Lack of power renders minority group members vulnerable to discrimination and devaluation. (In this sense, females are considered a minority group, even though they constitute a numerical majority.) Discrimination in the United States influences the amount minorities are likely to earn so that they suffer a greater risk of poverty. For example, in 2005, while the poverty rate for whites was 8.3 percent, the rate for Asian Americans was 11.1 percent. The rate for Hispanics was 21.8 percent, and for African Americans 24.9 percent (*Poverty among individuals*, 2005). The poverty rate for Native Americans was highest of all, 26 percent in 2004 (*Senators urge native leaders to cry out louder*, 2004, p. 6).

Sometimes a person’s racial or ethnic heritage affects where he or she can live more directly than income alone. Those who succeed financially despite discrimination may find themselves unwelcome and may be actively harassed in areas predominantly inhabited by persons of European background. (Fortunately, due to civil rights activism and legislation in the 1960s, such harassment is no longer legal. See Exhibit 3-3.)

In some cases, the cultural heritage of a minority group has been actively suppressed, not only in historical times but also in the present. In the worst-case scenario, sometimes members of majority ethnic groups try to exterminate others entirely. The example of the Holocaust against Jewish and Gypsy people, among others, under Germany’s Nazi regime during World War II is a case in point. In the United States, hundreds of thousands of Native Americans were exterminated during the migration of white people across the continent. Millions of people in Tibet were massacred by the Chinese in the 1960s and 1970s. The recent ethnic cleansings in Bosnia, Rwanda, Kosovo, Darfur, and other areas of the world, including Iraq, provide chilling evidence that people still have not learned that the example we set today plants seeds for the future.

Since the terrorist attacks in New York City and Washington, DC, in the fall of 2001, the United States has experienced a powerful new challenge relating to minority ethnic groups. Because the men who hijacked the planes crashing into the World Trade Center and the Pentagon were of Middle Eastern origin, people of that ethnic

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**EXHIBIT 3-3**

**Segregation for African Americans**

The segregation of African Americans survives at extraordinary levels throughout the nation, although it is generally a little worse in the North and in larger, more modern cities. It is much higher now than in 1860 or 1910. In 1930, in northern cities, except for Chicago and Cleveland, the average African American lived in a neighborhood dominated by whites; by 1970, this was totally reversed, and blacks in all northern cities lived far more often with other African Americans than whites. The average African American in major northern cities lived in a neighborhood that rocketed from 31.7% black in 1930 to 73.5% in 1970.

Although it is often equated with poverty, racial segregation afflicts affluent as well as poor African Americans. Indexes of segregation remain about as high for them as for poor blacks.

group immediately became suspect. Thousands, including students, were arrested without delay. Congress soon passed the USA Patriot Act, legislation that diminishes many cherished American civil liberties. For example, student records can now be subpoenaed if a judge agrees they might obtain information pertinent to terrorist investigations, and any person’s residence can now be searched without that person’s knowledge or consent.

The fear that understandably arose from the 2001 attacks was used by President G. W. Bush to declare war on Afghanistan and then Iraq, despite strongly expressed disagreement by the United Nations and most other nations of the world. Bush then declared, as America’s commander-in-chief, that people captured in these wars were enemy combatants without any legal rights, as opposed to prisoners of war protected under the Geneva Convention.

Torture was used against the prisoners at Guantanamo Bay, and other terrorist suspects were kidnapped all over the world and taken to nations where torture was widespread, a practice called extraordinary rendition (Anti-torture efforts on Capitol Hill, 2006). The purpose was to extract information from prisoners in ways that would not normally be legal in this country under our Constitution. The U.S. Supreme Court has overturned certain aspects of the Bush administration’s policies (Civil liberties and human rights, 2004), and the United Nations Committee Against Torture has called upon the United States to close the detention camp at Guantanamo Bay (Richey & Feldman, 2006).

Early in 2006, information was “leaked” to the press that the federal government has been routinely tapping, without judicial warrants, the telephone conversations of all persons suspected of communicating with suspected “terrorists” (e.g., telephone conversations with persons overseas); it has been collecting telephone records of every citizen in the United States.

Many Americans agree with the Bush policy, placing national security concerns above human rights, but legal and humanitarian protections lost to one are lost to all. If the President can remove legal protections and thus dehumanize anyone by declaring that person an “enemy combatant,” who among us, besides the President, is free?

As noted by Grier (2001):

Once bullets begin to fly, government officials must judge how much danger the nation is in, where those dangers lie, and whether the defense against them requires some abridgement of much-cherished individual rights—all under the pressure of onrushing time. History shows that they don’t always get it right. The World War II internment of those of Japanese ancestry is today widely seen as a blot on the nation’s honor. (p. 8)

People with Disabilities

People with disabilities are another population at risk, because people who do not have disabilities may hold negative attitudes toward those who do. An extreme example of the inhumane treatment that may result took place in Nazi Germany, where many were sent to concentration camps and exterminated. In the United
States, historically, many people with disabilities were sent to public institutions and sterilized so they could not reproduce. Today, persons with disabilities may find themselves subject to social ostracism, ridicule, job discrimination, and the like. The civil rights movement in the United States in the 1950s and 1960s helped develop an awareness of social justice issues for the disabled, and they and their families began to advocate for legal rights and protections. Legislation important to persons with disabilities in the United States will be discussed in Chapter 11.

Societal definitions of disability differ with time and are hotly debated; the consequences are serious because certain protected populations can benefit from legislation from which others are excluded. For example, tens of thousands of poor children lost their federal disability benefits as part of 1996 welfare “reform” legislation simply because of changes in the legal definition of disability.

Persons with disabilities experience many barriers, both social and economic, to full participation in today’s world. Many suffer unemployment or underemployment. For this reason, many qualify for Supplemental Security Income (SSI), as did little Maria in this chapter’s case example, but SSI rarely lifts a person with a disability above the poverty line. The Americans with Disabilities Act of 1990 was designed to help people with disabilities improve their chances of escaping poverty. It has had mixed results, and will be discussed in more detail in Chapter 11.
Gay and Lesbian Persons

Discrimination is a fact of life for most gay and lesbian persons, and, unlike other groups who suffer this problem, federal civil rights protections have not yet been extended to include them. The reason seems to be that many people, because of their personal or religious values, do not accept those whose sexual orientation is toward persons of the same gender. While people have the right to choose their own values, discrimination against gays and lesbians is nevertheless discrimination against our fellow human beings.

Without civil rights protections, people who are gay and lesbian can be fired from their jobs, denied home mortgages, refused apartment rentals, and so on, without legal recourse. To protest these and other discriminatory practices, hundreds of thousands of gays, lesbians, and other civil rights activists marched on Washington in 1993 seeking to obtain civil rights protection under the law. The efforts failed to obtain their immediate objective, but gay rights did gain recognition as a national issue.

In 1994, a Republican Congress was elected, slowing progress toward equality considerably. Concerned that the state of Hawaii was about to legalize gay marriages, Congress responded by passing the Defense of Marriage Act of 1996. This act permitted states not to accept as legal gay marriages performed in any other state.

In 2000, gays and lesbians won a joyful victory in Vermont, when the state legislature approved civil unions for same-sex couples, legally equivalent to marriage (Marks, 2000). Another step forward was taken when the Massachusetts Supreme Court ruled in 2003 that barring persons to marry solely because those persons wanted to marry persons of the same sex violated the Massachusetts constitution (Paulson & Stern, 2003).

However, gay people in America have been experiencing a backlash over the past several years. By 2003, 37 states had passed acts barring recognition of gay marriage; others continue to put such issues on the ballot. Missouri, for example, passed a constitutional amendment in 2004 banning gay marriage (Kramer, 2004); New York and Georgia ruled in 2006 that gay marriage was not permitted (Scherer, 2006); Wisconsin passed a constitutional amendment banning gay marriage in 2006.

Gays and lesbians have responded with courage to discrimination against them. When the state of Colorado passed a ban against antidiscrimination protection laws for gays and lesbians, activists scored a victory when they appealed the ban to the Supreme Court. In the 1996 case of Romer v. Evans, the Supreme Court ruled that Colorado’s prohibition was unconstitutional (Segal & Brzuzy, 1998). Today, however, when states put gay marriage bans on the ballot, gays and lesbians usually lose. President George W. Bush proposed constitutional amendments to ban gay marriage throughout the nation virtually every year of his administration (Feldmann, 2006). Still, glimmers of hope remain. Oregon passed a bill recognizing same-sex couples as “domestic partnerships” in 2007, granting them the same rights as married couples and banning discrimination in employment, housing, and public accommodations (Huang, 2007).
Although Americans proclaim an overall belief in equal justice for all, and although various social movements have produced important legislation to protect the rights of minority groups, a marked discrepancy still exists between principle and practice today. Certain potent societal “isms” are clearly still in evidence.

**Isms** are prejudices common to large segments of society that relegate people who are perceived as different to a lower social status. Isms in the United States stem from cultural teachings such as white is better, male is better, young is better, and heterosexual is better. Isms have many consequences, including the fact that minority populations are “at risk.” Risk can vary from milder forms of social discrimination such as lack of access to certain jobs and lower pay to attempted extermination of the devalued population. Sadly, people who suffer discrimination often take their poor treatment to heart so that they suffer loss of self-esteem as well.

**Racism**

**Racism** is the belief that one race is superior to others, a belief that tends to justify exploiting members of other races. In the United States, the majority race includes a variety of white-skinned ethnic groups of European origin, who tend to consider themselves superior to people with darker skin. Racism leads to discrimination against people of color perpetrated by both individuals and social institutions such as governmental bodies and private organizations. Institutional racism, or patterns of racial discrimination entrenched in law and custom, lives on in many subtle forms today. It was far more blatant, of course, before the civil rights movement of the 1960s and early 1970s. The civil rights movement was sparked in 1955 by Mrs. Rosa Parks’s courageous refusal to obey a white man’s demand that she give up her seat on a Montgomery, Alabama, bus, as required by racist laws.

Today, overtly racist laws have been ruled unconstitutional, but subtler institutional racism and personal affronts continue. Ongoing racism is clearly illustrated in the United States today by the residential segregation visible throughout most of the nation.

**Sexism**

**Sexism** is the belief that one sex is superior to the other, usually that males are superior to females. This belief tends to justify exploiting females economically and sexually. Sexism is undergirded, unfortunately, by various organized religions that cite ancient texts alleging the superiority of the male. However, modern scholars have found substantial evidence indicating that these texts were selectively edited over time to conceal the value of female roles and to stifle women’s leadership potential. Whole books have been written about this fascinating subject, including *The Gnostic Gospels* by Elaine Pagels (1979), *Beyond Belief*, by the same author (2003), and *The Chalice and the Blade* by Riane Eisler (1987).
Although numerous laws have been adopted in recent times to help create equal opportunity for females, a constitutional amendment, stating simply, “Equal rights under law shall not be denied or abridged by the United States or by any State on account of sex,” was never ratified. Many women helped fight to maintain gender inequality, fearing loss of certain legal protections such as exemption from military draft. However, it is unlikely that the draft, if reinstated in the future, would exclude women anyway. Women’s contributions to the paid labor force are simply too important to ignore today.

Discrimination against females has important effects. Girls and young women tend to limit their aspirations to the types of positions they perceive they can get. Unskilled women, for example, tend to fill service positions, while educated women disproportionately select service professions like nursing, teaching, and social work. Women are characteristically paid less than men, even with the same education, the same job position, and the same number of years of paid work experience. This injustice forces many women to remain economically dependent on men (Navetta, 2005).

**Ageism**

*Ageism* is the belief that youth is superior to age, that old people have outlived their usefulness and therefore are of little value. Ageism involves such stereotypes as that the majority of old people are senile, old-fashioned, and “different.” These stereotypes tend to justify discrimination against the elderly.

Recently, a “new ageism” has taken shape, emanating from a perception that the elderly have made significant economic gains as a result of Social Security benefits. Robert Butler (1994), the social scientist who originally coined the term *ageism*, describes this phenomenon as “a dangerous viewpoint that envies the elderly for their economic progress and, at the same time, resents the poor elderly for being tax burdens and the nonpoor elderly for making Social Security so costly.” He notes that many older adults are, in fact, still very poor.

Butler also pointed out a peculiar irony many years ago that is still true today. Most people dream of a long life, and in general this hope is being realized. However, instead of celebrating, younger people view the elderly as potential economic burdens. They fear that the Social Security system will be bankrupt by the time they become old. Butler points out that this fear is greatly exaggerated because, due to the falling birthrate, the total dependency-support ratio (ratio including dependents both below 18 and over 64 to working adults in a given family) has been steadily declining since 1900. It will continue to do so until 2050.

Myths that most older adults are senile and physically debilitated are simply that: myths. Most elderly describe their health as reasonably good. Memory loss is associated more with stress than with age, and it is usually reversible. The exception is memory loss caused by medical factors, such as Alzheimer’s disease (see Chapter 9). Younger people, however, can be victims of this disease as well. Various studies have shown that what appear to be characteristics of aging, such as decreased mobility and memory loss, can also afflict younger people. These difficulties can often be reversed even among the very old with proper health and mental health care.
Heterosexism and Homophobia

Heterosexism is the belief that heterosexuals are superior to homosexuals. Homophobia is the fear, dread, or hatred of people who are homosexual. Both lead to social and economic discrimination against people who are gay or lesbian. There was a time when homosexuality was viewed as a mental disorder. However, research has led to the knowledge that sexual orientation has nothing to do with one's mental health (except, of course, that discrimination can result in fear and depression). For this reason, homosexuality is no longer listed as a pathology in the Diagnostic and Statistical Manual of Mental Disorders used by mental health professionals. Gays and lesbians are similar to other people in every way except their sexual orientation. No one understands the causes of homosexuality, but it generally is not considered a personal choice; hence, most gays and lesbians prefer to speak of sexual orientation rather than “sexual preference.”

PART II
SOCIAL WELFARE POLICY: A SOCIETAL RESPONSE TO SOCIAL JUSTICE ISSUES

SOCIAL WELFARE POLICY AND SOCIAL JUSTICE

Discriminatory treatment, such as that described in the preceding “Isms” section, tends to result in ongoing poverty by many members of populations at risk. Social justice remains a major, even a growing, issue today. However, many organized attempts have been made to alleviate the suffering of poor people over the past centuries. Assistance is sometimes informal: for example, private acts of charity have been carried out by individuals, families, and religious groups from time immemorial. But in recent centuries, social justice issues have also led to government legislation creating formal public social welfare policies and programs designed to assist at least some of the poor.

Social welfare policy establishes the goals and procedures that enable social welfare programs to commence and to operate. Such policy is often established by government legislation. For a glimpse of public social welfare programs sanctioned by government social welfare policy in the United States today, let us consider this chapter’s case example.

While many families living near the Urban Neighborhood Center were very poor, a few public programs were available that assisted them to some degree. Tomas and Tomacita’s mother was enrolled in the Temporary Assistance for Needy Families (TANF) program. Maria Romero was assisted by Supplemental Security Income (SSI) and Medicaid because she was a severely disabled child. TANF is a cash benefit program (requiring work or work training) run by the county but established under state law according to federal guidelines. SSI is a cash benefit program for certain categories of poor people administered by the federal government, and Medicaid is a federal program administered by the state that provides medical care for certain categories of
What is social welfare? The Social Work Dictionary (Barker, 2003, p. 408) defines it as “a nation’s system of programs, benefits, and services that help people meet those social, economic, educational and health needs that are fundamental to the maintenance of society.” Is social welfare the same as social work? Not exactly, although the two are certainly related.

Social work, as described in Chapter 1, is a profession with the purpose of assisting people to improve their lives. Social welfare, in contrast to social work, is a system or institution (set of established practices) within a given nation. The purpose of the social welfare institution is not only to help individual people meet their basic needs but also to help the nation as a whole maintain stability. Social work is really only one profession among many that can be considered part of our nation’s institution of social welfare. Other professions that also contribute to helping people meet social, economic, educational, and health needs are medicine, education, library science, and law, to name only a few. Because many of the decisions and referrals a social worker makes rely on familiarity with the various programs available within the social welfare system, we will focus on them before turning to the fields of practice explored in Part II of this book.

**SOCIAL WELFARE POLICY IN THE OLD WORLD**

Social Welfare Concepts: Residual versus Institutional

Wilensky and Lebeaux (1965) pointed out more than 50 years ago that our country holds two dominant conceptions of social welfare: residual and institutional. These distinctions are valid today.

Those who endorse the residual approach to social welfare believe that people should normally be able to meet all their needs through their own family or through the job market. Only after the family and the job market have “failed” should the formal social welfare system get involved. Under these circumstances the assistance is considered “residual”; it is activated only as a temporary, emergency measure. Services are accompanied by the stigma of “charity,” as they imply personal failure. The intent is that they be short term, lasting only for the duration of the emergency.

Under the institutional conception, social welfare services are viewed as “normal, first line functions of modern industrial society” (Wilensky and Lebeaux, 1965, p. 138). According to the institutional view, social welfare services should be offered routinely as part of normal, nonemergency, problem-solving processes; they should be available without stigma to help prevent further problems. This approach assumes that in a complex society, everyone needs assistance at times. For example, even the best workers may lose their jobs when a company downsizes.

The social welfare system in the United States today reflects both the residual and the institutional approaches. Historically, the residual approach is older. Developments during and after the Great Depression of the 1930s pulled the social welfare system...
strongly toward the institutional concept, however. Then, during the 1970s, conservative politicians and presidential administrations began to pull it back toward the residual approach. This pull is extremely powerful today. The two concepts of social welfare are outlined in Exhibit 3-5.

Now, let us examine the historical roots of the social welfare system in the United States, because what happened in the past has shaped what the system looks like today.

Old World Historical Roots

Social welfare policy is controversial today, and perhaps it always has been. Questions inevitably arise about who to help and how much. We may think we want to help our neighbor, but how much? And are we interested in helping a stranger at all?

The earliest form of assistance for the needy was probably mother caring for child. Mutual aid among adults familiar with each other would be another example of help for the needy in early times, when reciprocal helping roles were provided by extended family members or members of one’s tribe.

Only when more formal institutions had developed could a concept like “aid to the stranger” arise. One of the earliest known forms of aid to the stranger was provided by religious groups. The idea that services to the poor should be provided by “faith-based organizations,” as espoused by President George W. Bush today, clearly goes back a long way! In Judeo-Christian tradition, almsgiving was commonly practiced. The commandment “Love thy neighbor,” accentuated in the New Testament but based on early Scripture, motivated people to give of what they had. Many believed that aiding the needy would provide a means of salvation in the next world. Some religious groups established formal tithes, with a portion of the money raised being used for assistance to the poor. Such assistance was residual in nature, because it was offered as temporary charity in times of emergency.

### EXHIBIT 3-5

**Residual and Institutional Concepts of Social Welfare**

<table>
<thead>
<tr>
<th>RESIDUAL APPROACH</th>
<th>INSTITUTIONAL APPROACH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs are to be met through family and job market.</td>
<td>Social welfare system is viewed as part of first line of defense.</td>
</tr>
<tr>
<td>Aid from welfare system is considered “abnormal.”</td>
<td>Aid from government welfare system is considered “normal.”</td>
</tr>
<tr>
<td>Aid is offered after family and job market have already failed.</td>
<td>Aid is offered before family breakdown, for preventive purposes.</td>
</tr>
<tr>
<td>Aid is temporary, emergency, and as little as possible.</td>
<td>Aid is preventive, ongoing, and adequate to meet needs.</td>
</tr>
<tr>
<td>Stigma is attached.</td>
<td>No stigma is attached.</td>
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</tbody>
</table>
England provided the model for social welfare provisions in its colonies in America, and so we will focus on the social welfare history of that country. Responsibility for the poor in England remained primarily a function of the church until the arrival of the Black Death (bubonic plague) from continental Europe in 1348. So many people died that a labor shortage resulted. In 1349, a law was passed called the Statute of Laborers, which forbade able-bodied people to leave their parishes and required them to accept any work available. Alms were forbidden to the able-bodied (Karger & Stoesz, 2006). Such a law clearly reflected the interests of the ruling class. Since the time of the plague, many secular laws relating to the poor have been designed to control the labor supply at least as much as to relieve the suffering of the destitute.

Throughout the 1500s the Commercial Revolution grew, and feudalism declined. Tenants were evicted from the land, sometimes to make room for sheep, whose wool was increasingly valuable in the manufacture of cloth. Large numbers of destitute people went looking for work in the cities, where they found themselves crowding into urban slums. The resulting poverty and social need led to government assumption of more responsibility for social welfare. In England, legislation culminated in the famous Elizabethan Poor Law of 1601 (Whitaker & Federico, 1997). The Elizabethan Poor Law was brought by the first colonists to America. Its concepts still influence current thinking about provisions for the poor in this country and, hence, affect current law.

The Elizabethan Poor Law and the Act of Settlement

The Elizabethan Poor Law of 1601 was the first public legislation establishing a governmental system to meet the needs of the poor. The law established which unit was responsible to assist whom. By establishing which categories of people were eligible for what kind of assistance, the law also was geared toward social control (Segal & Brzuzy, 1998).

The local governmental unit, usually the parish (a geographic area similar to a county), was to maintain its own poor, and taxes could be levied for this purpose. An overseer of the poor—a public official, not a member of the clergy—was to be appointed. Families were to take care of their own members (reflecting the residual concept of social welfare). Whenever possible, grandparents were responsible for the care of children and grandchildren, and similarly, children and grandchildren were responsible for parents and grandparents.

Poor people were divided into categories, and relief was provided according to the category. Two of the categories, the impotent poor and dependent children, were considered “deserving” and so were offered aid. Children were to be indentured, or placed in the service of whoever would charge the parish the least amount of money for their care (the “lowest bidder”). The impotent poor (the old, the blind, and people otherwise disabled) were to be either put into an almshouse (indoor relief) or offered aid in their own homes (outdoor relief), depending on which plan would be least expensive to the parish.

The category of able-bodied poor was not considered deserving. These people were treated punitively. Alms were prohibited. People who came from outside the parish (vagrants) were to be sent away. Able-bodied poor who were residents were to be forced to go to a workhouse, where living conditions were hard and work was long.
and tedious. If they refused, they were to be whipped or jailed or put in stocks (Trattner, 1999; Federico, 1984).

The intent of the Elizabethan Poor Law of 1601 was that almshouses and workhouses should be separate institutions, with the almshouses meeting the special needs of the “deserving” sick and infirm. In practice, most communities that built such facilities combined them into one building for the sake of expense. Records indicate that people dreaded going into such places (see Exhibit 3-6).

Quadagno (1982, p. 95) writes that “overseers, conscious of the desire of ratepayers to keep rates down, did all they could to prevent paupers from becoming chargeable to the parish.” The Settlement Act of 1662 required every person to be enrolled as a resident in some parish somewhere. Procedures establishing residency were complex. Persons who could not prove legal residence in the parish where they were living could be declared vagrants and sent away, in order that they not become financial burdens on the parish in the future.

Minor adjustments to the law were made over the years, but the Settlement Act of 1662 increased parish control over poor people.

New Concepts in Poor Law

Two acts were passed in England in 1795 that temporarily improved the condition of the poor. One act forbade parishes to drive nonresidents away unless they actually

### EXHIBIT 3-6

A Workhouse Experience

**Q:** And, in your opinion, many of the old people in your union would rather die than go to the workhouse?

**A:** Very many of them; they would rather, sir . . .

**Q:** Did you find that work severe?

**A:** No, not severe; monotonous. You did not know what to do. You could not go out to write a letter, or to read, or to do anything: you had no time of your own; in fact, it was a place of punishment, and not relief. . . .

**Q:** Would you state any other objections you have to the treatment of the aged poor?

**A:** I think the taskmaster is very much more severe than he should be.

**Q:** In what way?

**A:** Well, when you go to dine, or to breakfast, or anything like that, he says, “come quicker,” and pushes you partly into the seat; that is a very trifling thing. I had a sore throat, and he objected to my wearing a scarf around my throat and he said, “I will pull those rags off you when you come back here again.” That is, if I went back again. “You must not wear such things as this.” I said, “I have a sore throat,” and he says, “I don’t care whether you and your father and your grandfather had sore throats.” My father died of starvation through his throat growing together, and he suffered with sore throat. I suffered with sore throat, but not much; still, sufficient.

**Q:** Did you complain to the master of the workhouse of the language and treatment by the man you call the taskmaster?

**A:** No, my lord, not the slightest good in doing that.

**Q:** Why?

**A:** Whatever the taskmaster wished the master to say, the master would say. They were all under one control, even the doctor, and everybody was the same.

applied for relief. The other, the Speenhamland Act, introduced new concepts into poor law. This act was a humane response to the rising price of wheat. Rather than force poor able-bodied people into workhouses after they were destitute, the law established a wage supplement to help prevent destitution. The size of the supplement was determined according to both the number of children in a family and the price of bread.

Improvement of the condition of the poor was temporary under this act because the law did not include a requirement for a minimum wage. The gentry tended to lower the wages they paid, and the difference was picked up through the wage supplement that was financed by taxes paid by small farmers (Quadagno, 1982). Hence, before long, taxpayers strongly opposed the law.

In 1834 the New Poor Law reinstated most of the provisions of the Elizabethan Poor Law and introduced a new principle known as *less eligibility*. This was based on the idea that “pauperism was willful and the condition of the pauper who was relieved should be worse than the condition of the poorest, independent, self-supporting laborer” (Quadagno, 1982, pp. 97–98).

Today, as a similar example, our nation has a minimum wage law, but the minimum wage, even with the increase approved to begin in summer 2007 ($5.85 per hour), leaves a family of two (e.g., parent and child) with an income below the poverty level. A full-time worker with a family thus may qualify for public relief such as food stamps and/or the Earned Income Tax Credit (discussed later). Taxpayers’ anger tends to focus on people who receive such assistance rather than on employers who profit from low wages.

**POOR RELIEF IN THE UNITED STATES**

Each colony in America enacted its own version of the Elizabethan Poor Law of 1601; Plymouth Colony was the first, in 1642. Ideas such as settlement and less eligibility, although codified under English law after the original colonization of America, continued to influence colonial attitudes.

After the American Revolution, the U.S. Constitution separated functions of state and federal governments, and assistance to the poor became a state prerogative. The federal government did not become involved until the end of the Civil War, in 1865, when the first national agency for social welfare was established: the Freedmen’s Bureau. Through the Freedmen’s Bureau, federal taxes supported free educational programs and financial assistance for former slaves for a few short years (Lieby, 1987). The bureau was disbanded in 1872 as a result of political infighting.

**Values**

Values strongly affected American poor law, and like the law itself, the major religious and cultural values of the United States originated in the Old World. Religious doctrines of various traditions taught that rich and poor alike should give what they could for others, motivated by love and compassion, not fear.
During the Protestant Reformation of the 16th century, many of these teachings were questioned. A Protestant ethic of salvation by hard work challenged the older notion of salvation by helping people in need. Puritan Calvinists, for example, “decreed one either saved or damned, a member of the elect or not. Charitable works could not alter this decision, for it was made eternally by God. One could, however, find out or at least seek indications of one’s future celestial status” (Tropman, 1989). While no one could know for sure, many people came to believe that prosperity indicated one was among the elect and that poverty meant one was not among the elect. From this point of view, why help the poor?

Also in conflict with older religious and humanitarian ideals to help the unfortunate were new ideas from philosophy and economics. In The Wealth of Nations (1776), Adam Smith argued in favor of the principle that became known as laissez-faire: that government should not interfere in the “natural functioning” of the market by imposing interference such as taxes. The market should be allowed to perform solely according to the influences of supply and demand. Taxation to support poor people interfered with the rights of the wealthy and only created dependency among the poor, according to Smith’s argument.

Thomas Malthus, an economic philosopher and clergyman, published An Essay on the Principle of Population in 1798. In it, he argued that relief for the poor contributed to overpopulation and that surplus population would result in disaster. Also contributing to reluctance to help the poor was Herbert Spencer’s philosophy known as social Darwinism. Influenced by biological theories of evolution discussed in Charles Darwin’s book On the Origin of Species (1859), Spencer preached that only the fittest people should survive. Poor people should be allowed to perish as they are demonstrably unable to compete (Karger & Stoesz, 2006). Such an argument overlooked the fact that no individual member of the human species could survive without the cooperation, as opposed to the competition, of others. For example, not a single person could survive infancy without the assistance and cooperation of others.

Do any of these arguments for or against aid to poor people sound familiar? Although some are centuries old, these ideas and values still affect societal responses to poor people today. Obviously, the value base underlying the social welfare system is complicated and conflicting. Conflicting values in social and political arenas affect what happens in social welfare legislation; in turn, social welfare legislation affects the resources available to social work practitioners and their clients.

**The Charity Organization Society and the Settlement House Movement**

The effects of values on approaches to social welfare in the United States are seen particularly clearly in two movements in private charity that strongly affected relief measures beginning in the 1880s. These movements, the Charity Organization Society and the Settlement house Movement, were introduced in Chapter 1 and are discussed more fully here because they, along with a more scattered child welfare movement, led to the birth of the social work profession. The two movements differed markedly in philosophy and methods.
The Charity Organization Society (COS) began in England in 1869; its first office in the United States opened in Buffalo, New York, in 1877 (Popple, 1995). Leaders of the COS believed that many poor people were unworthy, so applicants for aid should be carefully investigated. Records were to be kept about each case, and a central registry was developed to ensure that no person received aid from more than one source. The principal form of help to be offered should be “moral uplift,” which was to be provided by “friendly visitors.” Most of the visitors were women recruited from the upper class. Not only were these the persons who had the most time to volunteer, but, due to the patriarchal nature of the era, church-related, unpaid work was among the few outlets for these women’s talents.

The methods developed by the COS were used as models for local public agencies; organization, investigation, and written records proved very useful in welfare work. Mary Richmond, a well-known leader of the COS movement in the United States, taught in the first social work training school, the New York School of Philanthropy (now the Columbia University School of Social Work), begun in 1898. The COS replaced most friendly visitors with paid staff by the early 1900s, partly because there were not enough volunteers and partly because volunteers were found to lack appropriate expertise (Popple, 1995).

The settlement movement, in contrast, involved concepts of self-help and mutual aid rather than moral uplift. Jane Addams, one of the movement’s most famous leaders, established Hull House in Chicago in 1889. Settlement work arose in response to continuing pressures of the Industrial Revolution, which brought large numbers of immigrants to American cities, where they were forced to work long hours in factories under dangerous, unhealthy conditions.

Settlement houses brought idealistic young people, including many women of upper-class backgrounds, into the slums to live and work with less fortunate people. Settlement staff assisted immigrants in organizing into self-help groups and established mutual aid services ranging from day nurseries to garbage collection to organization of cultural events. In addition, settlement house staff and neighborhood participants became involved in political processes, advocating for better working conditions in the factories, better sanitation in the cities, and protective legislation for women and children (see Exhibit 3-7).

**SOCIAL WELFARE IN THE UNITED STATES IN THE 20TH CENTURY**

The history of social welfare in the United States in the 20th century revealed, according to James Lieby, an increasing role over time for both public and private nonsectarian agencies (agencies not affiliated with particular religious groups). Lieby (1987) believes:

It is helpful to analyze this general trend in three periods: 1900–1930, when the action was at the level of local and state governments and local private agencies organized under the Community Chest; 1930–1968, when the federal government took important initiatives; and since 1968, when the progress of the “welfare state” has seemed to stop if not turn back. (p. 765)
Lieby made this observation many years ago; it is clear today that he was right—progress toward the welfare state has indeed turned back. That trend was highlighted by the passage of the Personal Responsibility and Work Opportunity Act (PRWOA) in 1996, which will be discussed later. In the early 21st century, the Republican administration of President George W. Bush engaged in an attack on the poor that was not limited to mothers and their children, but targeted the elderly and disabled as well, via a push to “privatize” Social Security. See the time line in Exhibit 3-8.

The Progressive Years, 1900–1930

The early 1900s were a time of reform in the United States. World War I slowed down reform efforts but did not entirely eliminate them. Women, for example, first gained the vote after the war, in 1920. A few women began to go to college, and some started to use ways to plan their pregnancies. Magazines designed to appeal to women appeared, such as *Good Housekeeping*, helping women begin to relate to other women. Activists such as those involved in the Settlement house Movement advocated, and in many cases secured, laws for the protection of women and dependent children, for better sanitation, and for better safety conditions in the factories. Forty states enacted mother’s pensions, although only for those considered “fit”: the widowed mothers (Bartkowski & Regis, 2003). By 1920, 43 states had passed workers’ compensation laws. Federal guidelines were soon established; today all states have workers’ compensation laws that meet federal guidelines. National leadership in protective legislation
### EXHIBIT 3-8

**EXHIBIT 3-8**

**Time Line: Major Historical Events in Social Welfare and Social Work**

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1348</td>
<td>Black death. Feudal system begins to break down</td>
</tr>
<tr>
<td>1349</td>
<td>Statute of Laborers (England)</td>
</tr>
<tr>
<td>1500s</td>
<td>Accelerated breakdown of feudal system (Commercial Revolution)</td>
</tr>
<tr>
<td>1601</td>
<td>Elizabethan Poor Law (England)</td>
</tr>
<tr>
<td>1642</td>
<td>Plymouth Colony enacts first colonial poor law, based on English Poor Law</td>
</tr>
<tr>
<td>1662</td>
<td>Settlement Act (England; idea migrates to colonies)</td>
</tr>
<tr>
<td>1795</td>
<td>Speenhamland Act (England)</td>
</tr>
<tr>
<td>1834</td>
<td>New Poor Law (England)</td>
</tr>
<tr>
<td>1865</td>
<td>Freedmen’s Bureau (United States—ends in 1872)</td>
</tr>
<tr>
<td>1869</td>
<td>First Charity Organization Society (COS), London, England</td>
</tr>
<tr>
<td>1877</td>
<td>First COS in United States, Buffalo, New York</td>
</tr>
<tr>
<td>1884</td>
<td>First settlement house (Toynbee Hall, London)</td>
</tr>
<tr>
<td>1886</td>
<td>First settlement house in United States (Neighborhood Guild, New York City)</td>
</tr>
<tr>
<td>1889</td>
<td>Hull House, Chicago</td>
</tr>
<tr>
<td>1898</td>
<td>First formal social work education program (summer training by COS in New York City; evolves into New York School of Philanthropy, later Columbia School of Social Work)</td>
</tr>
<tr>
<td>1915</td>
<td>Flexner’s report concluding social work is not a full profession</td>
</tr>
<tr>
<td>1917</td>
<td>First organization for social workers, National Workers Exchange</td>
</tr>
<tr>
<td>1919</td>
<td>American Association of Schools of Social Work formed (AASSW)</td>
</tr>
<tr>
<td>1921</td>
<td>American Association of Social Workers formed (from National Social Workers Exchange)</td>
</tr>
<tr>
<td>1928</td>
<td>Milford Conference; determines social work is a single profession</td>
</tr>
<tr>
<td>1929</td>
<td>Stock market crash leads to Great Depression</td>
</tr>
<tr>
<td>1930</td>
<td>International Council on Social Welfare (ICSW) founded in Paris</td>
</tr>
<tr>
<td>1933</td>
<td>President Franklin D. Roosevelt launches “New Deal” program</td>
</tr>
<tr>
<td>1935</td>
<td>Social Security Act signed into law</td>
</tr>
<tr>
<td>1936</td>
<td>National Association of Schools of Social Administration (NASSA) established</td>
</tr>
<tr>
<td>1952</td>
<td>Council on Social Work Education (CSWE) forms, merging AASSW and NASSA; accredits MSW programs</td>
</tr>
<tr>
<td>1955</td>
<td>National Association of Social Workers (NASW) forms, merging seven separate social work organizations; accepts MSW only</td>
</tr>
<tr>
<td>1956</td>
<td>International Federation of Social Workers (IFSW) established; membership consists of national social work organizations</td>
</tr>
<tr>
<td>1957</td>
<td>Greenwood article declares social work a full profession</td>
</tr>
<tr>
<td>1964</td>
<td>President Lyndon Johnson launches the War on Poverty</td>
</tr>
<tr>
<td>1967</td>
<td>The Work Incentive Program (WIN) established under the Social Security Act</td>
</tr>
<tr>
<td>1970</td>
<td>NASW admits baccalaureate social workers as members</td>
</tr>
</tbody>
</table>

*(Continued)*
for children was provided by the Children’s Bureau, established in 1909 as part of the U.S. Department of Labor.

Voluntary organizations also expanded during this period. Examples include the establishment or significant growth of the Boy Scouts and the Girl Scouts, the American Cancer Society, the National Association for the Advancement of Colored People, the National Urban League, and the Red Cross.

**Federal Initiatives, 1930–1968**

A great economic depression followed the stock market crash of 1929. Voluntary organizations and state and local governments did what they could to meet what seemed like unending financial need. But soon local treasuries were empty, including both private charities and relief-giving units of local government. People turned to the federal government for help. President Herbert Hoover was a proponent of laissez-faire economic theory and a political conservative. He believed that the federal government should not interfere with the economic market. Desperate Americans, however, began to perceive the widespread and rapidly increasing poverty as a public issue (an issue affecting so many people that it is considered beyond the “fault” of each affected individual) rather than a private trouble. Franklin D. Roosevelt was elected president in 1932 because he promised to involve the federal government in solving the crisis.

Roosevelt ushered in a series of emergency programs on the federal level to meet immediate needs for income maintenance and employment. His overall program was known as the New Deal. The New Deal offered temporary cash assistance and work-relief programs to needy people regardless of race. Roosevelt’s major long-term proposal was the Social Security Act, passed by Congress in 1935. Since 1935, almost all additional federal social welfare policy has been adopted as part of this act (Segal & Brzuzy, 1998).
The Social Security Act is a complex piece of legislation that has been amended many times. The 1935 law established three types of federal provisions: (1) **social insurance**, (2) **public assistance**, and (3) health and welfare services.

Social insurance and public assistance are quite different. Insurance programs require the payment of taxes (in this case, the Social Security, or FICA, tax) earmarked for a special fund available only to the insured. Following rules relating to the amount of money contributed, benefits cover the “expected” problems of a modern industrial society, such as the death of a breadwinner.

Public assistance programs, on the other hand, are funded out of general tax revenues, usually income tax revenues, and people may receive benefits even if they have never paid taxes themselves. One qualifies according to whether one fits a specified category (e.g., elderly person) and in addition meets a **means test**, or has an income below a certain level specified by law. A stigma is often attached to public assistance benefits, because they are considered unearned.

The social insurance provisions of the original Social Security Act were Old Age and Survivors Insurance (OASI) and unemployment insurance. OASI was intended to provide income for retired workers, widows, and minor children of deceased workers. Later, in 1957, coverage was extended to include disabled persons. In 1965, Title XVIII, Medicare, was added to the act. (Medicare and Medicaid, Title XIX, will be examined in detail in Chapter 7.)

Three categories of people were originally eligible for aid under public assistance: the blind, the aged, and dependent children. Later, Aid to Dependent Children was expanded to include the mother and in some cases the father; the program became known as **Aid to Families with Dependent Children (AFDC)**. A fourth category of people eligible for aid, the permanently and totally disabled, was added in 1950 (McSteen, 1989). In 1965, Title XIX, Medicaid, was added to the act. (Medicare and Medicaid, Title XIX, will be examined in detail in Chapter 7.)

Initially, most Black Americans were barred from Social Security benefits because of the power of southern Democrats, who insisted that domestic and agricultural workers be excluded from the law. They argued that such benefits would undermine the work ethic of their servants and laborers of whom, respectively, African Americans comprised 50 and 60 percent (Tyuse, 2003). It was not until 1950 that agricultural and domestic workers were finally included.

In 1974, to equalize benefits nationwide and to help remove stigma, public assistance income-maintenance programs for the blind, the aged, and the disabled were combined into one program known as **Supplemental Security Income (SSI)**. SSI is funded and administered by the federal government, and people apply for benefits through federal Social Security offices, not local welfare offices.

AFDC was not included in the SSI program. Why? The answer seems to be that some categories of poor people are still considered undeserving of aid. Political passion can be inflamed by criticizing poor mothers without husbands or men who for whatever reason fail to provide. Their children suffer accordingly. AFDC remained a poor relation of SSI, with benefits that varied from state to state but, on the average, maintained recipients well below the poverty line, until 1996. In August of that year, the Personal Responsibility and Work Opportunity Act (PRWOA) ended the AFDC program and all entitlement of poor children and
their mothers to government assistance. The PRWOA will be discussed more fully later in this chapter.

Reflecting the rescinding of all legal right to assistance in the United States for poor children and their mothers, Bartkowski and Regis (2003, p. 58) note: “The compassion of the maternalistic state manifested in the early decades of the 1900s had, by century’s end, given way to the discipline and austerity of paternalistic governance.”

General Assistance One category of people has never been eligible for assistance under the Social Security Act, able-bodied adults between the ages of 18 and 65 (age 60 for widows) who have no minor children. Sometimes able-bodied adults in need can receive help from local programs known as general assistance, or poor relief. These programs varied widely across localities in the past, but in most places today they have simply been discontinued. Conservative ideologies focus on decreasing taxes rather than helping the poor. General assistance, where it exists, is strongly residual: aid is temporary and carries a stigma. Repayment is usually required.

Food Stamps and Other Federal Voucher Programs The food stamp program was established by Congress in 1964. The program is administered by the U.S. Department of Agriculture, but state and local welfare departments process the applicants and provide the stamps. The program is means-tested, and allotments are based on family size and income. Food stamps are vouchers, or coupons, that may be used to buy most food items available at the supermarket.

Originally, many poor adults who qualified for no other aid could receive assistance in the form of food stamps. But in 1996, the Personal Responsibility and Work Opportunity Act (PRWOA) enacted large cuts in food stamp availability, cutting the program’s funding by nearly $28 million over the 6-year period to follow. Most legal immigrants were cut off by the new law, and benefits were authorized for only 3 months in any 3-year period to unemployed adults without children. In 1998, food stamp benefits were restored to about 250,000 of the 935,000 immigrants who had previously been eligible, those who were disabled or elderly, or immigrants seeking political asylum (Bills tackle welfare, patients’ rights, 1998).

From a high of 27.5 million people in 1994, only 17.3 million received food stamps in 2001. By 2006, however, 26.7 million people were receiving them, nearly the level of a dozen years before and indicating the high level of need. This despite complicated application processes and an average per person benefit of only $94.27 per month (Food stamp program annual summary, 2007).

In addition to food stamps, the federal government offers other voucher programs, such as fuel assistance, rent subsidies, and infant nutritional supplements. The Women, Infants, and Children program, known as WIC, is one of the best known of the latter. It provides supplemental foods to pregnant and breast-feeding women and their children up to age 5. The program is means-tested; applicants with pretax incomes up to 185 percent of the poverty line are eligible. Coupons or vouchers for specific food items are provided for purchases at grocery stores. The program is not an entitlement; funds may not be available to serve every woman who meets eligibility criteria. Yet WIC is very important as it serves approximately 45 percent of all U.S. infants today (Karger & Stoesz, 2006).
CHAPTER 3  ■ Social Justice and Social Welfare Policy

Post-Depression Trends  The Great Depression came to an end in the 1940s, when World War II provided full employment. The nation began to look at poor people as unworthy again. The 1950s set the stage for the social activism of the 1960s, however. Women who had worked full-time in paying jobs during World War II were sent back home to make room in the job market for returning veterans. Although returning to the home was more a philosophical idea than a reality for many women (especially for the poor and those from ethnic minorities, who often had no choice but to work outside the home), the 1950s gave rise to feminist activism based on women’s loss of status and access to employment equality. The decade also harbored the beginning of the civil rights movement, sparked by Rosa Parks’s refusal to give up her seat to a white man on a bus in Montgomery, Alabama, in 1955.

Then in the 1960s came the War on Poverty, under the leadership of presidents Kennedy and Johnson. This movement was stimulated by Michael Harrington’s book, The Other America, originally published in 1962, which exploded the myth that people in poverty deserve their own misery. Much liberal legislation was initiated in the 1960s, furthered by the civil rights movement as well as by renewed understanding of societal causes of poverty. The AFDC-UP (Unemployed Parent) program, the food stamp program, WIC, the Head Start program, educational opportunity programs, college work-study programs, job training programs, Peace Corps, Vista (Volunteers in Service to America), Medicare, and Medicaid all were instigated during this period (Champagne & Harpham, 1984; Karger & Stoesz, 2006).

Increasing welfare rolls led to new public outcry, which led to the passage of the Work Incentive Program (WIN) in 1967. WIN was designed to encourage welfare recipients to take paid employment. Those who could find jobs were allowed to keep part of their welfare grant up to a certain earnings level. The program was unable to reduce welfare costs, however, as not enough jobs were available, and funds were lacking to provide adequate job training. In addition, day care facilities and inexpensive transportation were lacking (Champagne & Harpham, 1984).

Cutting Back the Welfare State, 1968 to the Present: Earned Income Tax Credit and Welfare Reform

Earned Income Tax Credit  Major efforts to reform the welfare system were made by Nixon’s Republican administration from 1969 to his resignation in 1974 and by the Democratic Carter administration from 1977 to 1981, but their plans were not accepted by Congress. However, President Gerald Ford (Republican, 1974 to 1977) signed into law an important provision of the tax code, the Earned Income Tax Credit (EITC), which has become the largest means-tested income transfer in the United States today. Low-income families with children can receive an earnings supplement of up to 40%, to a maximum of about $4000 for families earning under $12,000. Depending on the number of children in a family, the EITC phases out so that families earning slightly over $30,000 no longer qualify. The EITC is popular today because benefits go only to the working poor, perceived as worthy (Bane, 2003; Segal & Bruzy, 1998). Yet, in effect, through this legislation taxpayers pay wages for employers who can increase their profits in this way. There is a danger that, as in the
EXHIBIT 3-9

Issues with EITC

The EITC can be considered a guaranteed income support for poor working families with children. In contrast, there is no longer a federal guarantee for those outside the labor market, since Congress eliminated the entitlement of impoverished children to AFDC in 1996. One critical issue concerning the U.S. family policy is the absence of a major public safety net for the most impoverished group of children whose parents are not attached to the labor force. In addition, this group excluded from the public safety net is more likely the children of unmarried/never married parents. Through welfare reform and the EITC expansion, the nation has created two subclasses of children within the low-income class—one with and the other without a public safety net, based solely on the parents’ employment and marital status. The assumption underlying this discriminatory treatment is that children of the nonworking and/or unmarried are unworthy and undeserving of public support. That is, the public value of children is determined by their parents’ employment status and lifestyles. The nation appears to believe that the children of this “underclass” have no vested value for America’s future.


The political agenda of the 1980s involved forcing able-bodied people, including the working poor, off welfare. The concept of aid returned to the old residual idea to assist helpless children on a temporary, emergency basis, and only as a last resort (an approach popularly called the safety net). The result was the 1981 Omnibus Budget Reconciliation Act. The financial incentive built into the WIN program (described earlier) was eliminated. Most of the working poor opted to keep their jobs despite loss of welfare benefits, but their financial circumstances were severely hurt, especially as many lost eligibility for Medicaid as well.

President Reagan signed another major welfare bill in 1988, the Family Support Act, just before he left office. This one was designed to force mothers who had remained on AFDC into the job market. All parents with children over 3 years old (one year at states’ option) were required to work or enter job training programs (if available) under this bill.
However, it wasn’t until 1996 that poor children lost all entitlement to aid under the provisions of the Social Security Act. The Personal Responsibility and Work Opportunity Act was signed into law by President Clinton, a Democrat, in August of that year, ending six decades of guaranteed government aid for economically deprived children and their families. Clinton’s acceptance of this law, proposed and passed by a Republican Congress, was seen by many liberals as a betrayal of the poor. The former AFDC program was eliminated by this bill. In its place, a new program called Temporary Assistance for Needy Families was established. TANF was to be funded by federal block grants to the states. Block grant funding is very different from the former open-ended funding for AFDC; each state receives a fixed sum of money for TANF and no more, regardless of need (Tyuse, 2003).

Under TANF, no family or child is entitled to assistance. Each state is free to determine who can receive assistance and under what circumstances. If a state runs out of money in a given year, it can simply stop providing aid, and poor families will have to wait until the following year for assistance. Besides the fact that assisting needy families is optional for states, regulations are complex and confusing under TANF. Some of the most significant requirements are that states are not allowed to assist anyone for longer than 5 years. They must require parents to work after 24 months of assistance. When parents work, the state may, but is not required to, provide child care assistance. Minor parents may not be assisted unless living at home and attending school. Assistance must be eliminated or reduced if the family is uncooperative with respect to child support–related requirements (e.g., if the mother does not name the father). Assistance may be denied to children born into families already receiving public assistance. Karger & Stoesz (2006) describe TANF legislation as a type of “welfare behaviorism,” or social engineering. The law is designed to force poor parents to work outside the home regardless of suitability of jobs available or adequacy of wages. If they do not comply, punishment is severe (hunger, homelessness, loss of children to foster care, etc.).

While this law was touted as a way of ending welfare dependency, no national programs were created to help address the many external factors keeping poor people on the welfare rolls (e.g., lack of affordable day care, lack of a family-supporting minimum wage, lack of educational opportunities, lack of adequate job training programs, lack of jobs in the skill range of many recipients or in the geographic areas where they live, and lack of affordable transportation to places where jobs are available).

Fortunately, Medicaid was not included in the TANF block grant, and poor families who meet the previous income guidelines continue to be eligible for this program. However, many poor families who are eligible today do not receive either Medicaid or food stamps. The reasons are not fully understood, but it is believed that many people lack the information they need to apply (Thompson & Raikes, 2003).

**SOCIAL WELFARE POLICY IN THE 21ST CENTURY**

As noted by Goldberg (2002a), if any nation has the means to lift its poor out of poverty, it is the United States. Instead, however, welfare provisions for poor Americans have steadily eroded over recent decades. The trend toward diminishing social welfare policies
and programs apparent in the beginning of the 21st century began, of course, in the 20th. Aid for poor families today is work based and thoroughly residual, forcing mothers to take jobs outside the home at paltry wages, with no attempt on the part of the nation to develop decent employment opportunities. “In the post-welfare era,” Bane (2003, p. 57) writes, “the old poor law system has made a comeback . . . Welfare reform legislation of 1996 . . . has thrust us back into the Elizabethan past of poor laws and local oversight—if not local overseers.”

A few of the major 21st century welfare programs are summarized in the following sections.

**Temporary Assistance for Needy Families**

TANF, as discussed earlier, is not an entitlement program. No needy child or poor parent in this nation has a legal right to aid today. Bane (2003) notes that only about one-fifth of poor families actually receive aid through TANF. Amendments hard-fought by organizations advocating for the poor, such as the National Association of Social Workers and the Children’s Defense fund, have resulted in some ameliorating provisions, thankfully. For example, states may now opt to allow battered women to postpone employment for a time. States may also opt to provide child care assistance for longer than 5 years, as child care is not classified as a cash benefit. However, conservatives in Congress and the White House have recently increased work requirements under this program.

**The Working Poor and the Earned Income Tax Credit**

The federal government and several of the states provide earned income tax credit programs. The EITC lifts more children out of poverty today than any other federal program—far more than TANF. Yet millions of children remain poor today, and the number is growing due to unemployment and the low minimum wage. While the EITC does help many poor families, it also helps businesses by allowing them to keep wages low and thus reap higher profits at the expense of the average taxpayer.

**Privatization**

*Privatization* involves shifting the provision of social services and financial benefits from publicly operated government programs to private organizations, either non-profit or for-profit. For example, many states now contract with private agencies and organizations to operate TANF programs.

The political philosophy behind privatization is conservative, that government should have a minimal role in promoting the public welfare especially when it involves provision of economic assistance to the poor, as this might interfere with the economic market. (Workers might be unwilling to labor long hours for low wages if given an alternative.) This philosophy asserts that competition among private businesses as the most economical way to provide services and benefits.
The Faith-Based Trend

Since the election of President George W. Bush, the term *faith-based initiative* has become part of the common parlance. This administration strongly promotes transferring the provision of formerly public social services and programs to private, religious organizations.

“Charitable choice” language first appeared in the 1996 Personal Responsibility and Work Opportunity act (PRWOA). This legislation permits public funds to be used for religiously oriented social service programs. While denominationally sponsored social service programs have been eligible for public funds for many years, these earlier faith-based programs have separated their social services from religious proselytizing. By contrast, charitable choice language in the PRWOA broadened eligibility to allow public funding for church-sponsored programs that incorporate pervasive religious content.

Promoting the provision of social services by faith-based groups comes at a risk. Religious organizations, for example, are exempt from employment nondiscrimination laws. Stoesen (2004, p. 4) notes in the *NASW News* that the Salvation Army has “come under scrutiny due to some of its policies about hiring and providing services to lesbian, gay and bisexual people.” In other organizations, beneficiaries in great need may find themselves required to espouse certain religious beliefs before they can receive food or shelter.

Faith-based programs supported by public tax dollars may be coming under closer scrutiny. By 2006, federal funding to religious groups received 11 percent of all moneys allocated to community groups, a percentage increasingly enhanced by executive order of President G. W. Bush. But in a court case that could serve as an important precedent, a federal district judge in Iowa ruled in 2006 that a faith-based prison ministry program in an Iowa prison, requiring participating inmates to attend weekly revivals, religion classes, and prayer services where Jesus Christ was presented as the
sole means of salvation, overstepped the hazy line governing church-state relations (Paulson, 2006).

There is another important concern, however. The provision of social services by faith-based groups can allow the federal government to bow out of any responsibility to care for its poorest and most vulnerable citizens and divert its tax revenue instead to huge increases in military spending. That is exactly what has been happening under the administration of President George W. Bush. Most faith-based organizations are not capable of providing widespread services to large numbers of people. It was the inability of faith-based and other voluntary organizations to meet the public need during the great depression that led to the passage of the Social Security Act in 1935.

### SOCIAL JUSTICE ISSUES IN THE 21ST CENTURY

Social justice issues in the 21st century are myriad. Their importance, of course, varies with the perspective of the observer. The following are issues of great concern to the profession of social work.

**Poverty Programs That Maintain Poverty**

Most of our nation’s financial assistance programs leave beneficiaries far below the poverty level. The less eligibility factor is probably involved, although it no longer is stated explicitly in the law. For example, in our chapter’s case example, Tomas and Tomacita’s mother was attempting to support her family on income she earned through participating in her state’s TANF job training program. Her stipend was just under $700 per month, or about $8,400 per year. Her budget looked roughly like this:

<table>
<thead>
<tr>
<th>Income:</th>
<th>$700</th>
<th>Income from TANF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>275</td>
<td>Food stamps</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$975</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses:</th>
<th>$440</th>
<th>Rent (heat included)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>300</td>
<td>Food for three</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>Electricity</td>
</tr>
<tr>
<td></td>
<td>35</td>
<td>Laundry</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>Transportation to TANF program</td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>Clothes (including diapers)</td>
</tr>
<tr>
<td></td>
<td>35</td>
<td>Telephone</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$975</td>
<td></td>
</tr>
</tbody>
</table>

By comparison, the poverty line for a family of three (including two children) in 2006 was $16,242 (Poverty threshold 2006), more than $4,000 more per year than what this family was trying to survive on. No wonder the mother couldn’t afford a babysitter. No wonder she and many other TANF participants in her neighborhood frequently relied on Urban Neighborhood Center’s food pantry to help keep body and soul together. Note that there was no room in this budget for child care, miscellaneous items, emergencies,
or recreation. It seems as if we like to punish the poor just for being poor, as if they have no right to enjoyment or security of any kind.

**Poverty Line Determination Method**

The method of determining the nation’s poverty line has not been revised or updated for many years, except for inflation. When developed in the 1960s, it was based on the price of food. The Department of Agriculture’s least expensive food plan was multiplied by 3, because an earlier study showed that the average family at that time spent about one-third of its income on food (Fisher, 1998). Today, however, housing, utilities, child care, and medical care make up a much higher proportion of the average family’s budget. Many experts believe that a true analysis of modern costs of living would require a much higher poverty line.

In 2002, however, conservative elements in the government challenged official poverty statistics, believing not that they underestimated the number of poor people in poverty but that they overestimated them because poverty rates were determined by assessing earned income only. Noncash assistance such as food stamps, housing subsidies, medical care, and geographical differences were not factored in. But using alternative definitions of poverty suggested by a special panel, the percentage of people in poverty actually came out higher than under the official measure (*FAQ: who was poor in 2004?*).
Poverty and the Minimum Wage

U.S. social policy seems based on the idea that anyone can find a job and that, by working, people can pull themselves and their families out of poverty. The problem is that this idea does not represent reality for large numbers of Americans today. Many people simply do not possess the educational qualifications or the technical skills required to get the jobs that are available. And in many places today, jobs that pay wages that can lift a family out of poverty simply do not exist.

Many people who work full-time remain in poverty. This problem is rooted in government policy. The federal minimum wage in 1968 was set so that a worker employed full-time at that wage could maintain a family of three (husband, wife, and child) at 120 percent of the poverty line. The minimum wage, however, has never been indexed to inflation. It remained at $5.15 per hour for a full 10 years, from 1997 until early 2007, when a new Democratic Congress was able to pressure President Bush into signing an increased minimum wage law. The new minimum wage was set to rise to $5.85 in the summer of 2007, to $6.55 in the summer of 2008, and to $7.25 in the summer of 2009 (Labor Law Center, 2007).

Even with the full increase taking place in summer, 2009, a full-time employee earning minimum wage would still take home less than a poverty level income for a family of three. And sadly, approximately one-fourth of the American workforce earns just poverty-level wages. One-third of all women do; fully 40 percent of Black women and more than half of Hispanic women suffer this indignity (Goldberg, 2002a). Thus the low minimum wage is an important factor in the growing feminization/juvenilization of poverty.

The Children’s Defense Fund points out that if the minimum wage had increased at the same rate as the pay of CEOs between 1990 and 2005, the minimum wage would have been $23.03 per hour, not $5.15 per hour, in 2005! The low minimum wage has devastating effects on children. For example, approximately 42 percent of children in female-headed families, where the mother is likely to rely on the minimum wage, are poor (The state of America’s children, 2005).

Affirmative Action Policies: Under Attack

Affirmative action policies are designed to try to “level the playing field” for populations at risk. Due to historical exploitation, prejudice, discrimination, and the “isms” discussed earlier in this chapter, members of populations at risk suffer economic hardships through no fault of their own. There are two main approaches in the United States to address this injustice: nondiscrimination and affirmative action. Nondiscrimination laws simply ban discrimination. The Civil Rights Act of 1964 was the first powerful national legislation to bar discrimination, carrying with it the power of the courts. Title VII of this act, as amended in 1972, prohibits employment discrimination on the basis of race, color, religion, sex, or national origin. Today, age and disability are protected categories as well.

Despite the Civil Rights Act, discrimination remained widespread, so courts began to require companies who lost discrimination cases to engage in “affirmative action” efforts to improve compliance with the law. Affirmative action required targeted outreach toward minorities.
This approach has always been controversial, because a member of a protected minority might be recruited ahead of an equally qualified member of a nonprotected category. Such instances have led to accusations of reverse discrimination. Court decisions since 1978 have been inconsistent, sometimes upholding affirmative action efforts and sometimes not. In general, with conservative political trends, affirmative action is under attack and policies have become weaker. The most recent assault on affirmative action came with the Supreme Court decision in 2007 not to allow race as a deciding factor in assigning students to certain schools. Many public school systems had used race as a factor in school assignment to maintain racially integrated school populations. The decision was 5–4; had Sandra Day O’Connor not left the Court, to be replaced by President Bush’s choice of an ideologically conservative justice, Samuel Alito, the decision would likely have gone 5–4 the other way (Richey, 2007). (See the Up for Debate box.)

Social Policy and the Growing Gap between Rich and Poor

The old saying, “the rich get richer and the poor get poorer” has been the reality for our nation over the past several decades. Today, the Children’s Defense Fund reports that the richest fifth of American households has 15 times the median income of the
UP FOR DEBATE

Proposition: Affirmative action programs should be maintained to assist in provision of equal opportunity for all.

YES
Affirmative action programs help correct past discriminatory hiring practices by seeking qualified applicants of color and women.
Affirmative action programs help ensure that jobs are genuinely and equally accessible to qualified persons without regard to sex, racial, or ethnic characteristics.
Affirmative action programs help ensure that qualified persons of merit gain employment, even if minority or female, rather than applicants who simply happen to be white and male.
In a democratic, multiracial society, integrated institutions can provide higher levels of service than agencies run entirely by one sex and race.

NO
Affirmative action programs may discriminate against people who are white, especially white males.
Affirmative action programs may hire women and people of color rather than others who are equally or sometimes more qualified.
Affirmative action programs may help qualified minorities and females gain employment rather than white males who may be equally qualified.
The most qualified applicants should always be hired, even if they all happen to be white and male.

lowest fifth. This is the largest gap on record at the U.S. Census Bureau (The state of America’s children, 2005). The wealth gap between rich and poor Americans is even greater than the income gap. Shockingly, the top 1 percent of Americans owns one-third of all the wealth in the nation, as contrasted with the bottom 40 percent that owns only 0.3 percent (that’s point 3 percent; Skenazy, 2004). In addition, the top 1 percent has almost doubled its share of the total income of the nation in recent years (Democracy and the death tax, 2006).

The gap between rich and poor is growing in large part due to deliberate social policies at the national level justified by conservative ideology. The shamefully low minimum wage (shamefully low even after the small recent increase) is one such policy. The personal income tax reduction tremendously favoring the rich is another. But perhaps even more devastating is a tax policy that has led to the decrease of manufacturing jobs in the United States, a policy that allows U.S.-owned multinational corporations to avoid paying taxes on profits earned in other countries (Rocha & McCarter, 2003/2004). As a result, large numbers of these companies have moved their operations abroad, and thousands upon thousands of Americans have lost jobs that paid union wages. New jobs have primarily been available in the service and retail sectors of the economy, in which wages are much lower (and benefits much poorer, if available at all).

Rocha and McCarter (2003/2004) make the discouraging observation that 4 to 6 years of postsecondary education are required to gain a high-skilled, better paid service job. They note that a 2-year, postsecondary occupational training program doesn’t add significantly to the income predicted by a high school degree only. Many workers with 2-year post-secondary degrees continue to earn poverty-level wages.
Health Insurance Accessibility

A huge number of Americans under the age of 65—nearly 47 million in 2005—lack health insurance, and the number continues to grow. The number increased by nearly 7 million between 2000 and 2005. More than 8 in 10 of the uninsured came from working families (National Coalition on Health Care, 2007). Nine million are children, and millions more children are underinsured (Nine million uninsured children, 2007).

Because the cost of insurance is rising, many industries that formerly provided health insurance to working families are dropping coverage or increasing employee contributions drastically, and many firms are canceling coverage for retirees. Insurance rates have been rising so rapidly in recent years that it is uncertain how long the average American will be able to pay. Many Americans who are self-employed or without jobs today forego health insurance altogether because policies are financially out of reach for them.

Administrative Barriers to Aid

A different type of concern is that our welfare system often discourages even eligible categories of people from applying for aid. Forms are lengthy and complicated; they are especially confusing to people with limited education or whose first language is other than English. Work requirements under new TANF programs can be confusing and discouraging to people who lack child care provisions, adequate clothing for work, or transportation. Even if needy people decide to apply anyway, they may end up languishing on waiting lists, like Tomas and Tomacita’s mother, who was still waiting for child care assistance in this chapter’s case example. Such complications are known as administrative barriers to aid.

AN INTERNATIONAL PERSPECTIVE

How does the United States compare with other advanced nations of the world with respect to promoting the common welfare of its citizens? A rather sobering assessment has been compiled by the Children’s Defense Fund. In its data sheet “Where America Stands” (2004), this important advocacy organization notes that among industrialized countries today, the United States ranks:

1st in military technology.
1st in military expense.
1st in gross domestic product.
1st in number of millionaires and billionaires.
1st in health technology.
1st in defense expenditures.
12th in living standards among our poorest one-fifth.
13th in the gap between rich and poor.
14th in efforts to lift children out of poverty.
16th in low birth weight rates.
18th in the percent of children in poverty.
23rd in infant mortality.

Last in protecting our children against gun violence.

The same data sheet also notes that Black infant mortality rates in Washington, DC, exceed those in 50 nations, including Barbados, Cuba, Dominica, and Oman, and that the United States and Somalia are the only two nations in the world that have refused to ratify the UN Convention on the Rights of the Child.

Americans have always liked to think of themselves as a people who care about human life, especially children. What do the preceding numbers suggest about this idea? With fewer tax dollars coming into the federal Treasury today because of huge tax cuts (mainly benefiting our richest citizens), and with billions more dollars going out in military spending, what does that mean for the ordinary citizen? Certainly there will be fewer resources to help people who are in need. President Bush’s 2006 budget called for reductions in many programs, including child survival and disease programs, Head Start, American Indian education and health services, refugee assistance, the office of violence against women, the Peace Corps, lead hazard reduction programs, housing assistance, and many other programs that help vulnerable citizens (Frances, 2004).

“Guns or butter” is an old saying in our nation’s common folk wisdom. Can the United States really be secure when millions of its citizens, especially children, lack access to basic necessities? Are guns a better collective investment than food, shelter, education, and health care for all American citizens? That is perhaps the most crucial question for the future (see Exhibit 3-11).

The United States is not the only nation where welfare has been diminishing—in fact, this unfortunate situation has been occurring even in nations with generous, long-established policies of social provision, such as Sweden. An excellent book examining this phenomenon, *Diminishing Welfare* (2002) by Gertrude Goldberg and Marguerite Rosenthal, finds that wherever governments have failed to defend full employment policies, social welfare programs have been cut back. This is because without full employment, a nation’s tax base isn’t broad enough to provide adequate resources for a strong social welfare system. At the same time, sadly, without full employment more people need assistance. So, many must go without.

The trend toward diminishing welfare among industrial nations seems to relate to the increasing power of international corporations. Corporations do not usually favor full employment policies or comprehensive social welfare programs because they prefer cheap labor. Corporations use their considerable assets to lobby against social welfare provisions nation by nation and to convince the general public through
advertising that social welfare programs cause budget deficits (obscuring the real culprits: tax cuts favoring rich individuals and rich corporations along with increased military spending). Ordinary citizens without political savvy and without ready access to jobs and/or adequate social welfare provisions do not have the information or clout to fight for better jobs or better wages. And unemployed and underemployed citizens cannot provide the tax base necessary to support a generous social welfare system.

**Sweden**

While Sweden has cut back its social provisions in recent years, its system is still extremely generous by American standards. This nation invests nearly twice the percentage of gross domestic product in social expenditures as the United States (Goldberg, 2002b). The following are social programs benefiting Swedish citizens, which are only a dream to Americans:

- A universal children’s allowance, with child support advances to single parents in situations where an absent parent fails to pay.
Parental leave for birth and adoption with salary replacement of 80 percent for 360 days as long as each parent takes at least 30 days' leave (note encouragement of shared parental responsibility). An additional 90 days leave are covered on request at a lower rate of salary replacement.

- 60 days’ annual leave for sick child care, with a wage replacement of 80 percent.
- Highly subsidized child care centers utilized by 80 percent of two-parent families and 90 percent of single parent families.
- Highly subsidized, publicly owned housing so that substandard housing and homelessness are virtually unknown.
- Generous funding of apartment renovations for older adults to help maintain independence; assistance with transportation and shopping available; many subsidized adult day care centers.
- Universal, virtually free health care. A small co-pay has recently been introduced, but total payment is limited to $125 per year. All health care is free for children under 20. Most prescription drugs are free.
- Free dental care for children under 20.
- Social assistance (means-tested general assistance programs) are available to all unemployed adults, without any time limit, when unemployment insurance has been exhausted. Retraining programs are provided (often required) by the government.

Truly, life for a Swede is not nearly as insecure as for an American. Poverty is rare. However, program cuts in recent years mean that poverty is no longer unknown. Pensions for the elderly have been especially weakened in the past decade. They are now based on each individual’s lifetime earnings, instead of providing a universal amount for everyone (some credit is given for years of study and child care). A 2.5 percent payroll tax is earmarked for investment in private accounts, providing no guarantee of future yield (the same policy recently proposed in the United States).

Japan

Japan is the most advanced industrialized country outside of Europe and North America, and has the seventh largest population in the world. Yet it spends an even smaller proportion of its gross domestic product on social welfare programs than the United States (Goldberg, 2002b).

While Japan does have a few public welfare programs, Nomura and Kimoto (2002) estimate that less than a tenth of the eligible population actually receives benefits. They list three reasons:

1. Nearly one third of Japan’s labor force works in large firms or government units that provide welfare services such as housing, medical care, and pensions. This circumstance has its roots in World War II, when conditions were so
terrible that strong labor unions arose. Organized labor demanded and won many benefits.

2. Nearly one-fifth of Japan’s labor force is self-employed or family employed. While this percentage of the population is lower than in the past, it is still politically strong. The national government, to maintain loyalty, provides protection via implementing policies such as restricting competition from large-scale retail chains.

3. The agricultural sector is organized and has political clout, and farmers have won protection by the government from outside competition. Thus, small family businesses and farms usually earn an income adequate to maintain a decent standard of living. In return, families are expected to support their own members.

In Japanese families today, the wife of the eldest son is expected to care for his parents for life, and nearly half of Japan’s elderly do live with family members. Full-time work among women outside the home is discouraged by a tax policy in which the husband loses a tax deduction if his wife earns over a certain limited amount, and the wife then has to contribute to the public pension system. Full-time homemaking for women is encouraged by a tax policy in which she may receive a basic public pension (described later) without contributing any money to the fund.

Government assistance to single mothers involves a severe means test and carries a strong stigma, so most women in this situation must get a job. Japan has had a children’s allowance since the early 1970s, but it is not intended to fully support a child. There is so strong a social stigma against single-parent families that they are virtually nonexistent (only 1.3 percent of households). Nearly all pregnant teens get abortions. The divorce rate is very low and the remarriage rate high.

With respect to health care, all Japanese workers must purchase medical insurance, and there are different programs for different categories of workers. Those who work in large businesses receive most of their care from company programs. Japan’s pension system for the elderly has three tiers. The first tier is a basic program for all insured, partially funded by the state. Full-time housewives are eligible. Beyond the basic program, additional tiers are funded by large employers in both private and governmental sectors. Benefits relate to a worker’s before-retirement income. Despite these programs, fully one-quarter of elderly Japanese over 65 today work out of necessity. Beginning in 2000, all Japanese over 40 must contribute to a system of nursing care insurance for the elderly. The program is designed to supplement family care, not replace it.

Japan’s unemployment program targets full-time workers and provides short-term benefits. Only about one-third of part-time workers are assisted. As in the United States, when unemployment benefits run out, there is no further assistance offered. Families are expected to provide. In some situations, subsidies for tuition for retraining programs are available.

Japan thus has very limited national social welfare programs. Its tax and protectionist policies for small family firms and farms, however, assist families to provide for
the basic needs of their members to a much greater extent than their counterparts in
the United States.

**Progress of Social Justice Today**

The United Nations’ *Declaration of Human Rights*, parts of which have been quoted
earlier, states that everyone has the right to a decent standard of living, including food,
housing, medical care, and security in the event of unemployment, illness, and the
like. The *Declaration* asserts that motherhood and childhood should receive special
care and assistance.

This *Declaration* was made more than a half-century ago. Has progress been made
toward achieving its goals? The answer varies according to the nation under consid-
eration. Sweden, for example, has made a good deal more progress (despite recent cut-
backs) than the United States or Japan.

Unfortunately, overall commitment to social justice seems to have decreased
worldwide in recent years. Assistance to poor people has diminished at the very time
that economic insecurity has grown. Goldberg and Rosenthal’s research (2002) indi-
cates that even the long-established programs of social provision in nations such as
Sweden have diminished. This trend is continuing well into the 21st century. By the
summer of 2007, resources of international aid associations were stretched very
thin, partly due to a substantial rise in basic food costs (21 percent since 2005), a
30 percent rise in the cost of key commodities such as corn, and a 30 percent rise in
the price of oil required to transport food relief. According to UN estimates, chronic
hunger and malnutrition affects approximately 850 million people around the globe.
Approximately a billion people live on $1 a day (Trumbull, 2007).

The National Association of Social Workers finds it increasingly important to
advocate for poor people in these times. To that end, it has developed guiding princi-
pies and programs to advance human rights, some of which are discussed here. It has
also begun to ally itself with other organizations committed to achieving social justice
throughout the world.

**NASW Welfare Reform Principles and Ongoing Human
Rights Efforts**

As part of its efforts to help achieve humane social policy, the NASW has developed
several principles for welfare reform in the United States. These principles, released
in 1994, are outlined in Exhibit 3-12. While few, if any, of these principles appear on
the national agenda at the beginning of the 21st century, they remain important to
consider and understand.

Imperatives for the Next Decade.” Several are listed here:

- Take the lead in advocating for universal health care.
- Address the impact of racism, other forms of oppression, social injustice, and
  other human rights violations through social work education and practice.
EXHIBIT 3-12

NASW Welfare Reform Principles

1. The goal of reform should be to prevent and reduce poverty, not just reduce the use of public assistance.
2. Investing in human capital through universal opportunities, supports, and services is the best strategy for preventing poverty.
3. Under no circumstances should reform efforts jeopardize the well-being of children whom our welfare system is designed to serve.
4. No one should be penalized for the inability to secure employment due to depressed labor market conditions. A range of contributions, be they social or economic, should be recognized and rewarded.
5. Qualified, properly trained staff and manageable workloads are a necessary part of improving the welfare system.
6. All families are entitled to an adequate standard of living, regardless of workforce attachment.
7. The heterogeneity of the welfare population requires that services provided and expectations for self-support reflect each family’s unique strengths, needs, and circumstances.
8. The obligations imposed upon welfare recipients should be no greater and no less than those applied to the rest of the population.
9. As consumers of services, welfare recipients should be involved in all decision-making related to reform efforts, and their rights should be scrupulously protected.
10. Recipients of public assistance should not be stigmatized.


- Mobilize the social work profession to actively engage in politics, policy, and social action, emphasizing strategic use of power.
- Continuously acknowledge, recognize, confront, and address pervasive racism within social work practice at the individual, agency, and institutional levels.
- Strengthen social work’s ability to influence the corporate and political landscape at the federal, state, and local levels.

To help promote social justice, the NASW has also established a Human Rights and International Affairs Department. This department houses the organization’s efforts on behalf of women, gays and lesbians, and racial and ethnic groups. It addresses such issues as diversity, discrimination, affirmative action, and cultural competence. The NASW has also recently joined an alliance of U.S.-based international and humanitarian nongovernmental organizations called InterAction, the American Council for Voluntary International Action. This alliance comprises more than 160 organizations working to advance social justice around the world, and it includes many well-known advocacy organizations such as CARE, Oxfam America, and Save the Children (Association Joins Global Coalition, 2005).

Clearly, social justice throughout the world can be achieved only by committed, intensive, long-term, cooperative efforts.
PART I ■ SOCIAL WORK AND ITS CONTEXT

INTERNET SITES

http://www.nchc.org
http://www.appam.org/home.asp
http://www.publicwelfare.org/
http://www.aphsa.org/IHome/home_news.asp
http://www.cbpp.org
http://www.bath.ac.uk/gwlibrary/
http://www.fcnl.org
http://www2/rgu.ac.uk/publicpolicy/introduction/introf.htm
http://www.womenenews.org
http://www.urban.org/
http://www.un.org/millenniumgoals/

National Coalition on Health Care
Association for Public Policy Analysis and Management
Public Welfare Foundation
American Public Human Services Association
Center on Budget and Policy Priorities
The E-Library for Global Welfare
Friends Committee on National Legislation
An Introduction to Social Policy
Women's eNews
The Urban Institute
UN Millennium Goal Project

SUMMARY

The cases of Tomas and Tomacita and of Carla and Maria Romero dramatize the predicament of people who are dependent on a variety of income maintenance and social service programs in this country. The recent introduction of programs such as Temporary Assistance for Needy Families, replacing AFDC, along with cuts in funding for other public programs such as public health, powerfully affects the lives of poor children and families.

Populations at high risk of poverty in this nation are identified and discussed, along with various “isms” that increase this risk through stigma and an undermining of political strength. These populations include children, women, older adults, racial and ethnic minorities, people with disabilities, and gays and lesbians. They are the ones usually in most need of assistance from the social work profession.

To understand why our income maintenance programs operate as they do, generally keeping recipients well below the poverty level, we must begin with the Old World background of the contemporary social welfare system in the United States. The Elizabethan Poor Law of 1601 was the law that English settlers brought to the colonies in America. The U.S. system has gradually evolved under the influence of values, politics, issues, and concerns stemming out of the American experience. A history of social welfare movements and income maintenance programs in the United States reveals a shifting political impact of two ways of thinking about our nation’s social welfare system: the residual and the institutional. Residual services dominated the colonies and the nation as a whole up until the Great Depression (1929). Experiences during the Great Depression brought about the temporary dominance of the institutional approach to social welfare, and national programs such as Social Security were developed that lifted many people out of poverty. The trend of the 1980s and 1990s toward the residual view, which continues at an ever-increasing pace in the beginning years of the 21st century, has meant less aid for poor people and fewer resources to sustain the social worker’s referral system of financial and material aid.

Issues for the future involve a rethinking of the nation’s institution of social welfare. A contemporary, contrasting model from Sweden is introduced for consideration, as is a model from Japan not unlike that of the United States in many ways, except that tax policies in Japan are clearly designed to help small family businesses and farms to flourish, so as to be able to support family members adequately.
Welfare reform principles developed by the NASW are presented. The United States needs to determine how much interference with the free market is appropriate to alleviate poverty, which is deepening today among poorer women and children.

KEY TERMS

Aid to Families with Dependent Children (AFDC), p. 111
affirmative action, p. 120
ageism, p. 99
almshouse, p. 103
cultural competency, p. 93
cultural pluralism, p. 93
etnic group, p. 92
feminization of poverty, p. 91
heterosexism, p. 100
homophobia, p. 100
income maintenance, p. 110
indoor relief, p. 103
isms, p. 98
juvenilization of poverty, p. 89
less eligibility, p. 105
means test, p. 111
minority groups, p. 93
mutual aid, p. 107
nondiscrimination, p. 120
outdoor relief, p. 103
populations at risk, p. 89
poverty, p. 86
poverty line, p. 92
prejudice, p. 86
private trouble, p. 110
privatization, p. 116
public assistance, p. 111
public issue, p. 110
racial group, p. 92
racism, p. 98
sexism, p. 98
sexual orientation, p. 100
social insurance, p. 111
social and economic justice, p. 86
social welfare, p. 101
Temporary Assistance for Needy Families (TANF), p. 100
vagrants, p. 103
voucher, p. 112
workhouse, p. 103

DISCUSSION QUESTIONS

1. What are the major populations at risk in the United States today? Why are they considered “at risk”?

2. Define prejudice. How do prejudice and “isms” increase risk?

3. What is affirmative action? How does it differ from nondiscrimination?

4. Why were affirmative action policies first adopted in this country? Why do you think they are under attack today? What evidence provided in this chapter indicates that these policies are still needed?

5. What is the relationship between social work and social welfare?

6. Compare and contrast the residual and institutional approaches to social welfare. Which approach do you think better meets the needs of modern industrial society? Why?

7. What major societal values affect the American social welfare system? Do these values complement one another or create conflict? How do they affect social welfare legislation today?

8. Define social justice. How are social justice and social welfare legislation related? Does social welfare legislation always promote greater social justice?

9. What country in the Old World provided the model for early American social welfare programs? What law was particularly influential? Why?

10. What were the four major provisions of the Elizabethan Poor Law of 1601? What categories of poor were established? What assistance was offered to each category?

11. How did the concept of deserving or worthy poor affect poor relief in the Old World? Does this
concept affect the American social welfare system today? How do you know?

12. What were the major innovations of the Speenhamland Act of 1795? What happened to this law, and why? Are there parallel occurrences in this country today?

13. Describe the concept of less eligibility. What do you think of this approach to aiding poor people? Why?

14. Compare and contrast the Charity Organization Society and the Settlement House Movement in the United States. Comment on their purposes, goals, types of aid offered, and levels of intervention or methods used.

15. What were some major social accomplishments of the progressive years?

16. How did the federal government respond to the Great Depression with respect to relief of the poor? Which President ushered in the New Deal?

17. What were the major provisions of the Social Security Act of 1935? Which categories of persons obtained assistance? Which category did not? Which racial and ethnic groups tended to be left out? Why?

18. Was the Personal Responsibility and Work Opportunity Act signed into law by President Clinton in 1996 a shift of the American welfare system toward the institutional or the residual? Do you think this legislation was based on findings from careful research? Why or why not?

19. Has the George W. Bush administration pushed the American social welfare system more toward the residual or the institutional?

20. Which political philosophy, liberal or conservative, tends to support a residual approach to social welfare? Which a more institutional?

**CLASSROOM EXERCISES**

While not required, it is suggested that students break into small groups of three or four to discuss these exercises. It may be helpful to choose a scribe to record and report major points to the class after the group discussion.

1. Imagine that you are a single parent with custody of a 2-year-old toddler. Would you prefer to care for your child at home or work at a paid job outside the home and purchase child care? Why? Which arrangement do you think would be better for your child? Why?

2. Work out a budget sufficient to meet the needs of a single parent and a 2-year-old child to the best of your ability. Then determine the wage that this parent would need to earn to make ends meet.

3. Given that American children have already suffered more poverty than those of most major Western industrialized nations, why do you believe a Republican Congress enacted and a Democratic president (Clinton) signed the Personal Responsibility and Work Opportunity Act of 1996?

4. What do you think about the fact that poor children whose parents earn wages receive an income supplement through the Earned Income Tax Credit, but poor children whose parents do not earn wages are not entitled to financial assistance from the federal government?

5. The Speenhamland Act was passed in England in 1795 to help poor working families. In what ways was this wage supplement legislation similar to today's EITC? In what ways was it different? Do you think the same issues that led to the downfall of the Speenhamland Act may endanger the EITC? Why or why not?

6. Many people today do not understand the reasons for affirmative action, especially members of the majority group. Identify those cited in this text supporting affirmative action, and think of three more from your own experience.
CHAPTER 3  ■  Social Justice and Social Welfare Policy

RESEARCH ACTIVITIES

1. Select one of the major populations at risk discussed in this chapter, and research it to gather the most recent information regarding the percentage of the current population that its members represent, the percentage of its members experiencing poverty, the percentage suffering unemployment, and so on.

2. Examine the buildings on your campus to find out whether they are accessible to people with disabilities. If not, what major barriers did you find? Conduct interviews with campus administrators to find out if they are aware of accessibility problems and whether plans are being developed to improve accessibility.

3. Since the passage of the Personal Responsibility and Work Opportunity Act of 1996, every state has developed its own program or set of programs to aid poor families. Many of these programs are called Temporary Assistance for Needy Families (TANF). Use your college library and the Internet to find out about the program your state has developed.

4. Interview social workers and other staff who work at one of your state’s TANF offices. Find out what these workers see as the strengths of the current program. What problems have they observed? Alternately, simply go and observe how applicants are treated.

5. Use your library and the Internet to find out about what a nearby state is doing to aid needy families under the TANF program. Compare and contrast your own state’s efforts with those of the nearby state.

INTERNET RESEARCH EXERCISES

1. Settlement houses are certainly not a thing of the past. Examples of two settlement houses that are very much alive are Toberman Settlement House Inc. (http://www.toberman.org) and East Side House Settlement (http://www.eastsidehouse.org).
   a. Has the purpose (or mission) of these settlement houses changed over the years since their founding? If so, how?
   b. What are the sources of funding for these agencies?
   c. If a student social worker served his/her field practicum in one of these houses, what activities would you expect him/her to perform?

2. A group of social workers/educators have formed a very useful and productive group called “Influencing State Policy” (http://statepolicy.org).
   a. Click “About us.” What is this group’s mission? What is their goal?
   b. Click “Liaison at Each Social Work Program.” Does your school have a named liaison with this organization? What is that person’s name?
   c. Click “Resources.” This organization has compiled an extensive list of web links to serve its mission. To what purpose do you think you could put this material to better serve your clients?

3. Annually the United States Department of Health and Human Services publishes poverty guidelines (http://www.atdn.org/access/poverty.shtml). (Note: you may have to search for subsequent years.)
   a. What are some of the uses for these guidelines?
   b. The website cited states “The poverty guidelines apply to both aged and non-aged units.” As a social worker, how does the word “units” strike you?
   c. How does your personal income compare with the poverty guideline listed for a single person? Do you think you could live on a poverty-level income?

At a time of heightened interest in the role of religion in the provision of welfare services to the general public, this dialog (in book form) was jointly commissioned by the Pew Forum on Religion and Public Life and the Brookings Institution. It involves a spirited debate between two social scientists of different religious backgrounds and views, illustrating their different visions of welfare provisions in America and their reasons, both faith and research based.


This text thoroughly examines the politics of social welfare reform and identifies several major areas that were not addressed, such as income provision for poor children without working parents, domestic abuse issues, provision of realistic employment opportunities, and the like. It discusses the importance of addressing the American position in the global economy, which will involve investment in a workforce that has skills sufficient to meet the needs of the 21st century.


Social provisions (social welfare programs) of nine major industrialized nations are examined in this well-researched text: the United States, Canada, Sweden, the United Kingdom, France, Germany, Italy, Hungary, and Japan. The authors note a consistent theme: that as full employment is abandoned as a national priority, usually replaced by the goal of low inflation, social welfare provisions tend to diminish. As international corporations extend their influence over national policy, full employment loses its priority, and welfare programs begin to unravel.


A very readable text on social welfare policy, this book examines the American political economy and describes the impact of the American political continuum on social welfare policy. Discussion of the influence of multiple political perspectives on American social welfare policy is found throughout the book. Cutting-edge issues include technology and social welfare policy, the fringe economy, religion and social policy, and the transformation of public assistance policy into labor policy.


The third edition of Lum's classic text on culturally competent practice covers topics such as cultural differences and the importance of cultural competence to social work practitioners today. The book illustrates major skills necessary to understand, measure, and evaluate cultural competence. Case studies help illustrate important points throughout the text. Issues confronted by two families portrayed in the case studies, one Hispanic and the other Arab, help the student master the knowledge and skills necessary to work effectively with diverse client groups.


This timely book includes a diverse collection of articles highlighting innovative programs targeted toward vulnerable populations. It raises critical questions regarding how society should justly provide for the economic well-being of its children, with a critique of the Temporary Aid for Needy Families legislation and its probable long-term impact on disadvantaged youth. It discusses various theories of social justice and exposes the forms, extent, and sources of social injustice in our daily lives.


A classic, this book provides a thorough examination of the ways in which industrialization has affected social welfare. Part 1 of the book examines the development of urban-industrial society and the emergence of related social problems; Part 2 discusses social problems and the supply of welfare services; Part 3 describes the organization of welfare services in the United States.