PART II
PUBLIC-AID PROGRAMS AND THE PEOPLE

The stimulus to the development of the public-aid programs whose evolution and character have been described in Part I was obviously a concern for the welfare of people. In evaluating the consequences of the public-aid policies of the last 10 years, it is of the first importance therefore to determine how nearly this basic objective has been attained.

Four aspects of public-aid policy as it affects the welfare of the economically insecure or unemployed population call for attention and will be dealt with in successive chapters. Chapter VI will inquire whether, as a result of the many new programs and greatly expanded scope of public-aid provision, the Nation can now be sure that needy persons can secure some form of public aid wherever they reside and for as long as their need continues. Chapter VII is concerned with the adequacy of the public aid that is received. It will seek to determine the level of living that is made possible for those who receive socially provided income from the different programs. Chapter VIII deals with the conditions surrounding the receipt of public aid. It will inquire whether the process of securing public aid is calculated to enhance or to damage the applicant's self-respect and sense of independence.

Public-aid policy has already recognized that the human problems arising from inadequacy of private income or from unemployment are not solved merely by the assurance of adequate physical maintenance under conditions which do not destroy self-respect. The worker who is unable to secure employment needs in addition the opportunity to work and to make his contribution as a productive citizen. Accordingly, Chapter IX seeks to determine the extent to which the Nation has succeeded in meeting the other-than-maintenance needs of those who lack income or jobs.

Because this study is concerned with the over-all effects of a series of simultaneously operating programs, it was necessary to study the effects of public-aid policies as of a specific period of time. Accordingly, the analysis in the following chapters refers to the year 1940. It is believed however that, because the basic outlines of public provision have changed so little in the interim, what was true of 1940 is also true of 1942. The number affected may for the time being be smaller, but the basic strengths and weaknesses remain.
CHAPTER VI

IS PUBLIC AID AVAILABLE TO THE NEEDY POPULATION?

The very number and variety of the public-aid programs which have been developed since 1933 make it obvious that it has been the tacit, if not the expressed, will of the American people to assist all persons who cannot maintain themselves or are in danger of being unable to do so. Hence it is pertinent to inquire whether this mandate is being carried out, whether some form of public aid actually is available to all needy persons, either through the specialized programs or through general relief.

This question is even more pertinent from the point of view of the man in need of help. Today such a man finds himself confronted with a variety of programs, each with its own objectives and consequently its own eligibility requirements. Is every needy person, regardless of where or what he may be, able to obtain help? Or are there people who cannot fulfill the requirements of any program and thus find themselves without recourse to any form of public aid? In view of the lack of private social agencies in many communities, inability to obtain public aid may be a very serious situation.

Limitations of the Special Programs

Access to minimum security provided by the special public-aid programs is limited by the exclusion of many persons due to eligibility restrictions, by the incomplete operation of certain programs, and by the frequent discontinuity of such aid as is available.

Eligibility Restrictions

All of the special programs are available only to those who can satisfy certain conditions, the general object of which is to restrict the benefits of each program to the group for which they are deemed for one reason or another to be peculiarly appropriate. The most important of these requirements are indicated in Appendix 13.1

Even if all the special programs were equally available in all parts of the country, needy persons could qualify for aid only if they could satisfy the special eligibility requirements of any given program. Aliens, however needy, are barred from the Work Projects Administration, the National Youth Administration, and the Civilian Conservation Corps programs, and in some States, from the special public assistance.

Although residence requirements for old-age assistance, aid to the blind, and aid to dependent children have become more liberal since the passage of the Social Security Act, they still constitute a barrier to receipt of some of these special types of aid. While the Act limits the length of residence which States may require of applicants for public assistance, this limit is high for old-age assistance and aid for the blind—5 years' residence in the State during the 9 years immediately preceding the application and continuous residence therein for 1 year immediately preceding the application. The significance of these restrictions is suggested by data from a number of sample areas which indicate that, during specified periods in 1937 and 1938, from 1.5 percent to 7.4 percent of the applicants for old-age assistance were rejected because of inability to satisfy residence requirements.2

Although both the WPA and the NYA programs do not legally require residence in a given locality, there is some evidence that in certain States the local agencies certifying for employment by the WPA and on the NYA out-of-school program have applied residence requirements similar to those used for general relief.3 The CCC permits local agencies to select nonresidents, including transients, provided that the existence of fully qualified dependents is properly established in the State of residence. But a transient applicant with no dependents is advised to return to his State of legal settlement to make application for enrollment.4

Age constitutes a barrier to receipt of aid through some special programs. Thus all needy persons in the

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1. The areas included Indiana, Iowa, Kansas, Nebraska, New Jersey, Tennessee, Wisconsin, the District of Columbia, and Cook County, Illinois. (Data procured from Division of Public Assistance Research, Bureau of Research and Statistics, Social Security Board.)

The Board has called attention to this situation and has recommended “carefully worked out reciprocal agreements” between States. (Third Annual Report of the Social Security Board, 1938, Washington, 1939, p. 108.) See also Lansdale, Robert, and others, The Administration of Old-Age Assistance, Chicago, Public Administration Service, 1939, pp. 80–81.

2. See ch. IX.

3. At one time homeless transient men were not accepted because it was believed that the program would be of more benefit to whole families than to single individuals. (Summary Report of the Director of Emergency Conservation Work * * * April 1933 to June 30, 1935, Washington, 1935, p. 12.)

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higher age groups are denied access to old-age assistance until they reach the age of 65. On the other hand, young persons are ineligible for the NYA programs if they are above the age of 25 and for the CCC if they are older than 21; while boys below the age of 17 are excluded from the CCC and both boys and girls below the age of 18 are excluded from the National Youth Administration out-of-school work program.5

Only employable persons are eligible for WPA employment. Only those who possess no physical or mental characteristics which would make it impossible or inadvisable for them to attempt hard physical work are eligible for enrollment in the CCC. Only those who have earned certain specified sums in covered employment can hope to benefit from the social insurance.

No attempt is here made to suggest that all of the above restrictive eligibility requirements should be removed. If the special programs are to provide for the groups of persons whose needs seem to require specialized forms of assistance, more, rather than less, attention must be paid to defining the group for which each program can best provide. But the more carefully the specialized programs are thus restricted, the greater is the likelihood that there will remain groups of needy people to be cared for by some general un-specialized program.

Furthermore, the more precise and detailed the eligibility requirements for the various special programs, the greater may be the danger that the very process of determining eligibility will take time during which some general service may have to provide for the applicants' needs.6 On the other hand, the more general and loose the eligibility conditions, the greater is the probability that there will be time-consuming disputes between agencies as to their responsibility for individuals, so that here, too, applicants may for a time be denied aid.

The preceding paragraphs have indicated that a considerable number of persons have been unable to benefit from the specialized programs because they could not meet eligibility requirements. No attempt can be made to give an estimate of the total number of persons so excluded because the requirements vary among areas and not all programs are in operation in all places.

Incomplete Operation of the Special Programs

Even if a person can meet the eligibility requirements for aid from the program which seems best suited to his needs, he may be unable to obtain aid because that program is not in operation in his community. Not all the programs are fully in operation or adequately financed in all parts of the country.

Social insurances. The unemployment insurance and old-age and survivors insurance systems are indeed Nation-wide in the sense that an individual who can satisfy the requirements listed in Appendix 13 can be assured of receiving the benefits specified in the law. On the other hand, there is no provision at all for workmen's compensation in one State (Mississippi), while the occupational diseases for which compensation is payable are severely restricted in many others.

Special public assistance. The other special programs are available in differing degrees in different parts of the country. In June 1940 there were eight jurisdictions which did not provide aid to the blind by programs aided by Federal funds. There were also nine jurisdictions with aid-to-dependent-children programs not qualifying for Federal grants-in-aid. Whereas in January 1940 in the States with programs under the Act the number of children aided per 100 population under 16 was 2.5, it was only 0.5 in States not taking advantage of Federal participation. This was due in part to the fact that in some States not participating under the Social Security Act, State legislation is still permissive with the counties and the burden of financing falls upon them.

But even within the States qualifying for Federal aid for one or more of the special assistances there is a wide variation in the extent to which the programs are developed—a variation which can hardly be explained solely by differences in the extent of need among the States. In 6 of the 49 jurisdictions administering old-age assistance in June 1940, recipients ex-

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5 In the first years of payment of unemployment insurance benefits there were, however, long delays in securing payment. The fact that a substantial number of persons in covered employments may prove to have earnings inadequate to qualify for benefits (see eh. VIII below) is not relevant at this point, since the question under discussion here concerns the numbers of persons who, though legally eligible, are unable to secure public aid.
7 Connecticut, Illinois, Iowa, Kentucky, Mississippi, Nevada, South Dakota, Texas, and Alaska.
8 Social Security Board, Division of Public Assistance Research, Memorandum on the People Who Need Financial Assistance, revised, Washington, 1940, p. 9. (This memorandum will be referred to subsequently in this chapter by title only.) It is estimated that, if the program were in operation with Federal aid in all States, some 149,000 additional children under 10 would be provided for. In the case of aid to the blind, however, the situation might be reversed by Federal aid to all States. "There would be an addition, of course, by reason of programs in States which do not now administer aid to the blind. On the other hand, 4 States now operating programs not under the Social Security Act have less restrictive eligibility requirements, and 3 of these States have very large recipient loads. Conformity to the definition of eligibility under the Act would result in removing from the rolls persons now being aided." (Ibid., p. 64.)

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3 With certain exceptions noted in ch. IV.
4 Cases are not uncommon in which difficulties have been experienced in establishing the age or residence status of applicants for the special public assistance.
ceeded 400 per 1,000 estimated population 65 years and over; in 30 States the ratio was between 200 and 400; in 12 States it ranged from 100 to 200; while in 1 State it was less than 100.\(^{11}\) Similarly, of the 43 jurisdictions administering aid-to-the-blind programs with Federal grants-in-aid, the difference among the 7 States in which recipients represented less than 25 per 100,000 total population, the 16 in which the number ranged from 25 to 49, and the 21 in which the proportion was over 50 per 100,000 population \(^{12}\) cannot be explained solely in terms of the differential incidence of blindness. The same situation prevails in the case of the 41 jurisdictions administering aid-to-dependent-child programs. While recipients in June 1940 exceeded 30 per 1,000 population under 16 years in 17 States, in 12 States the proportion was between 20 and 29, and in 12 other States it was less than 20.\(^{13}\)

Because of the absence of data concerning the numbers of the potentially eligible groups, it is impossible to indicate the extent to which the special programs fail today to provide for all the persons who could meet the legal eligibility requirements.\(^{14}\) Estimates can, however, be made of the extent to which, because of legal eligibility requirements and other factors, certain programs fail to provide for definable groups of needy persons.\(^{15}\)

It has been estimated by the Social Security Board that in 1940 in the country as a whole, nearly 60 percent of the population over 65 were not self-supporting, or supported by spouses, with at least minimum adequacy.\(^{16}\) It can be estimated that in April 1940 the old-age assistance program reached a little less than 22 percent of the estimated population of 65 years and over.\(^{17}\) Similarly it has been estimated that between 5.5 and 6.5 percent of the children under 18 in the United States are needy and in broken homes, or are in need because of the mental or physical incapacity of a parent.\(^{18}\) Even when allowance is made for the needy dependent children who are known to be in foster homes and children receiving benefits under old-age and survivors insurance, the proportion of needy children in broken homes or with incapacitated parents who would be eligible for aid to dependent children is estimated to be not less than 5 or 6 percent of all children under 18 in the United States.\(^{19}\) Yet the total number of children receiving aid to dependent children in January 1940 constituted only 1.9 percent of all children under 18.\(^{20}\)

Further indirect evidence that the special assistances are failing to provide even for all of those who could probably meet the prevailing eligibility requirements might be indicated by data regarding pending applications. Data regarding applications cannot be accepted as a direct measure of the extent to which persons fail to receive forms of aid for which they would appear to be eligible, since some of the applications may be made by persons who would prove on investigation to be ineligible. Nevertheless experience has shown that, over a period of time, about two-thirds of the applications for old-age assistance and aid to the blind and about seven-tenths of those for aid to dependent children are approved when acted upon.\(^{21}\) On the assumption that the ratio of applications approved to total applications disposed of would be the same as in past periods, the reduction of these pending applications would in June 1940 have increased the number of old-age recipients by 9 percent; of children receiving aid to dependent children by 13 percent; and of recipients of aid to the blind by 8 percent.\(^{22}\) Reports from agencies with unusually large proportions of pending applications indicate that, in the majority of instances, approval of applications was limited by shortage of funds. It should be noted that applications pending may even represent an underestimate of the failure of given programs to provide for all those legally eligible, since if it is known that funds are inadequate many persons will not even apply.

**Work programs.**—The WPA also failed to provide for all persons who could meet legal eligibility requirements. Recent studies in four States have indicated that, of the cases receiving general relief in which there was an employable member, between 41 and 74 percent of such persons were eligible and available for WPA emp

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\(^{12}\) Ibid., p. 66, table 8.

\(^{13}\) Ibid., p. 49, table 7.

\(^{14}\) However, studies in individual States indicate that considerable numbers of such persons are not benefiting from the special programs. Thus a study in Michigan in March 1939 showed that 58 percent of the recipients of general relief over 65 years of age were apparently eligible for but not receiving, old-age assistance. In New York the corresponding percentage in November 1937 was 54, while in the fall of 1939 it was estimated that in Illinois the percentage was 28. (Memorandum on the People Who Need Financial Assistance, p. 85, table G-5.)

\(^{15}\) Such estimates cannot be made for aid to the blind because of the unreliability of information relating to numbers of the blind and the absence of a uniform definition of blindness.

\(^{16}\) Memorandum on the People Who Need Financial Assistance, p. 11.


\(^{19}\) The latest Federal census of children receiving care in institutions and in foster homes was made in 1933. In January 1935 their number was estimated at about 250,000. (Ibid., p. 16.) As of June 30, 1940, 10,129 orphans were in receipt of survivors’ benefits. (Computed from data supplied by the Bureau of Old-Age and Survivors’ Insurance, Social Security Board.)

\(^{20}\) Memorandum on the People Who Need Financial Assistance, p. 16.

\(^{21}\) Ibid., p. 21.

\(^{22}\) Ibid., p. 65. It is significant that the largest proportion of all pending applications in the country was to be found in the States in the Southeast region (46.0 percent in old-age assistance; 46.8 percent in aid to dependent children, 58.1 percent in aid to the blind); i. e., in the States where average income per capita is least. (Ibid., p. 25, table 9.)
ployment. The WPA has estimated from time to time for the country as a whole the numbers of workers who are eligible for WPA employment but who are not employed on projects either because of limited Federal quotas or inability or unwillingness of local sponsors to devise projects or supply sponsors' costs. These numbers have ranged at various times from 600,000 to 1,300,000.

The youth programs also do not serve all those who might be potentially eligible. The probable extent of the need unmet by these programs will be discussed in Chapter IX.

The estimates of the Farm Security Administration indicate that there may be over 1.3 million farm operator families eligible for standard loans who have not as yet come under the program or who have been granted emergency loans only.

Discontinuity of Aid from Special Programs

Even though a person in need is accepted by one of the special programs, it does not follow that he is assured of security. From time to time persons supported by one or another of these programs have been denied aid because the program was temporarily interrupted. In some of the programs such interruptions have been due to financial stringency; in others they arose from specific provisions in the law. They are not, however, characteristic of all public-aid programs.

For example, payments to retired workers under the old-age insurance systems continue until death. It is true that no payments are made for periods during which beneficiaries have earnings of $15 or more per month from covered employment. Such an interruption is based on the principle that reentering the labor market in covered industries indicates that the beneficiary has given up his retirement status and therefore should not benefit from a program one of whose major objectives is to make retirement from gainful employment possible by providing adequate compensation. Furthermore, it seems not unreasonable to assume that a worker will not voluntarily relinquish his right to benefits unless the earnings expected by him from his job are at least equal to or actually exceed his benefits.

Moreover, benefit payments are resumed when earnings from covered employment cease in the case of railroad benefits or fall below $15 per month in the case of old-age and survivors insurance. A more important interruption to receipt of insurance benefits arises from the fact that under old-age and survivors insurance payments to widows under 65 years of age cease when the youngest dependent child reaches the age of 18 (or 16 if not attending school regularly).

Lack of continuity is more marked in unemployment compensation. Benefits are at best payable for short periods, which in the case of persons with low earnings in the base year may be only 3 or 4 weeks. Moreover, however large the wages standing to the credit of an insured worker, after having drawn benefits for the maximum period in any one benefit year, he can utilize his remaining credits only after the start of a new benefit year.

In the special assistances the administrative arrangements in connection with the grant of Federal funds appear to have prevented a stoppage of payment to persons once accepted for these aids as long as they continue to be eligible. The only stoppage on record was in the State of Georgia in May 1939, when some 16,000 persons were dropped from the special-assistance rolls owing to the exhaustion of State and local funds.

Nor have individual recipients been denied aid in the few cases in which the Social Security Board has temporarily withdrawn Federal funds because of a failure by the State to conform to the requirements of the Social Security Act. Such action occurred in regard to Ohio in September 1938 and Oklahoma in March 1938, but in both cases the State assumed financial responsibility for payments to individuals during the period for which Federal funds were not available.

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23 These States were Illinois, New York (excluding New York City), Pennsylvania, and Wisconsin. Figures do not include aliens or secondary wage earners in families where 1 member was already employed by WPA. (Ibid., p. 90, table 6-8.)

24 See ch. IX.

25 See ch. IX.

26 Information from Planning and Control Section, Rural Rehabilitation Division, Farm Security Administration. See also ch. IX.

27 Thus a widow of 50 years of age at the time of death of her husband with two children, 5 and 7 years old, receives the widow's current benefit until she reaches the age of 43. She will then have to wait until she reaches the age of 65 to qualify for a widow's insurance benefit, which she can claim only if her husband was fully insured at the time of his death.

28 Each State agency having an approved assistance plan submits to the Bureau of Public Assistance, Social Security Board, quarterly estimates of expenditures. The Bureau then reviews and analyzes the State's requests for Federal funds, together with supporting material—documentary evidence of sufficiency of appropriations to support the categorical programs and certifications of availability of State funds for matching purposes—and recommends that the Board approve grants in amounts determined to be the Federal Government's share under the Social Security Act.


30 In Ohio, after a hearing in September 1938, the Board found that the administration of the Ohio old-age assistance plan failed to conform with the requirements of the Federal law. No funds were certified to the State for the month of October. The State took action to bring
TABLE 13. Involuntary separations of workers from employment on WPA projects in the continental United States, by month, July 1938-August 1940

<table>
<thead>
<tr>
<th>Month and year</th>
<th>Involuntary separations</th>
<th>Separation rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>as percentage of total separations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>All involuntary separations</td>
<td>18-month separations</td>
</tr>
<tr>
<td>1938 July</td>
<td>27.8</td>
<td>1.6</td>
</tr>
<tr>
<td>August</td>
<td>28.2</td>
<td>1.9</td>
</tr>
<tr>
<td>September</td>
<td>24.2</td>
<td>1.6</td>
</tr>
<tr>
<td>October</td>
<td>23.8</td>
<td>1.7</td>
</tr>
<tr>
<td>November</td>
<td>29.5</td>
<td>2.9</td>
</tr>
<tr>
<td>December</td>
<td>26.7</td>
<td>5.6</td>
</tr>
<tr>
<td>1939 January</td>
<td>29.1</td>
<td>3.8</td>
</tr>
<tr>
<td>February</td>
<td>47.4</td>
<td>3.0</td>
</tr>
<tr>
<td>March</td>
<td>45.8</td>
<td>3.9</td>
</tr>
<tr>
<td>April</td>
<td>43.7</td>
<td>7.6</td>
</tr>
<tr>
<td>May</td>
<td>60.9</td>
<td>6.1</td>
</tr>
<tr>
<td>June</td>
<td>54.3</td>
<td>5.0</td>
</tr>
<tr>
<td>July</td>
<td>60.5</td>
<td>12.8</td>
</tr>
<tr>
<td>August</td>
<td>56.7</td>
<td>34.0</td>
</tr>
<tr>
<td>September</td>
<td>51.2</td>
<td>7.6</td>
</tr>
<tr>
<td>October</td>
<td>63.3</td>
<td>7.6</td>
</tr>
<tr>
<td>November</td>
<td>59.9</td>
<td>6.5</td>
</tr>
<tr>
<td>December</td>
<td>65.4</td>
<td>6.4</td>
</tr>
<tr>
<td>1940 January</td>
<td>63.0</td>
<td>6.5</td>
</tr>
<tr>
<td>February</td>
<td>63.4</td>
<td>3.8</td>
</tr>
<tr>
<td>March</td>
<td>67.6</td>
<td>8.6</td>
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<tr>
<td>April</td>
<td>66.2</td>
<td>10.7</td>
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<tr>
<td>May</td>
<td>65.2</td>
<td>10.2</td>
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<tr>
<td>June</td>
<td>73.5</td>
<td>10.5</td>
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<tr>
<td>July</td>
<td>57.8</td>
<td>6.4</td>
</tr>
<tr>
<td>August</td>
<td>61.5</td>
<td>7.5</td>
</tr>
</tbody>
</table>

1. Prior to January 1940, data do not include nonrelief employment. Data for workers employed on WPA projects operated by other Federal agencies are not included for July and August 1940.
2. Separations as a percentage of total employment at beginning of month.


Interruptions to receipt of aid have been more evident in regard to the WPA and the NYA out-of-school work programs. Since July 1939 no worker can be continuously employed on WPA projects for more than 18 months, however great his need or competence as a worker. While it is true that after the lapse of 30 days he again becomes eligible for employment, if needy, there may be no project immediately available, or the quota may not allow his reemployment. In any case, if he is in need during the month of noneligibility, he must seek aid from the local general relief system.

The most significant measure of such interruption or termination of WPA employment is the data on rates of involuntary separation of workers from WPA employment. As Table 13 shows, the trend has been toward an increasing proportion of discharges and layoffs, even if the separations following the 18-months rule are not considered. It is also clear that sizable layoffs have occurred at irregular intervals. For instance, about 750,000 workers were separated from WPA employment in the second quarter of 1936; 21 and 550,000 in April-July 1937.22 In July and August of 1939, 783,000 workers were dropped as a result of the 18-months clause; and from July 1, 1939 to February 1, 1940, 1,059,000 certified project workers were dismissed for the same reason.23

There has also been an increase in the number and proportion of youth leaving the NYA out-of-school work program because the project closed or because of reductions in the quota in some States, necessitated by the distribution formula in the 1941 appropriation act. The resultant facts are shown in Table 14. While not all of the youth laid off the NYA projects would be needy in the more restricted use of the term, a significant proportion of them are known to come from relief families and to be contributing from their NYA earnings to family support. Hence in these cases a layoff from the NYA means an increased need for public aid for the family from some other source.

TABLE 14. Separations from the NYA out-of-school work program because no job was available on the program August 1939 through July 1940

<table>
<thead>
<tr>
<th>Year and month</th>
<th>Number</th>
<th>Percent of total separations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939 August</td>
<td>1,875</td>
<td>12.3</td>
</tr>
<tr>
<td>September</td>
<td>2,637</td>
<td>12.9</td>
</tr>
<tr>
<td>October</td>
<td>2,014</td>
<td>10.3</td>
</tr>
<tr>
<td>November</td>
<td>2,035</td>
<td>9.6</td>
</tr>
<tr>
<td>December</td>
<td>3,295</td>
<td>17.2</td>
</tr>
<tr>
<td>1940 January</td>
<td>3,300</td>
<td>23.4</td>
</tr>
<tr>
<td>February</td>
<td>3,380</td>
<td>24.2</td>
</tr>
<tr>
<td>March</td>
<td>18,665</td>
<td>43.1</td>
</tr>
<tr>
<td>April</td>
<td>15,206</td>
<td>37.8</td>
</tr>
<tr>
<td>May</td>
<td>21,090</td>
<td>41.8</td>
</tr>
<tr>
<td>June</td>
<td>21,750</td>
<td>42.0</td>
</tr>
<tr>
<td>July</td>
<td>7,628</td>
<td>12.5</td>
</tr>
</tbody>
</table>

1. To this should be added those who were separated because the quota was reduced—8,387, or 20.6 percent of the total separations, making a total of 53.1 percent.

Source: Monthly statistical tables issued by the Division of Finance and Statistics, National Youth Administration.

Limitations of General Relief

It is evident from the foregoing pages that at all times certain classes of needy persons have been and will be unable to benefit from any of the special pro-

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2. Roberts, Verl E., Survey of Workers Separated from WPA Employment in Nine Areas, 1937, Works Progress Administration, Division of Social Research, Washington, 1938, p. 9. These separations were partly voluntary resignations. The actual proportion of voluntary separations is not shown, but only a total of 37 percent of the cases interviewed in the sample areas, as reported in Table 6, p. 14, could be considered as probably voluntary.
3. Work Projects Administration, Division of Research, Effects of the 18-Months Provision (Section 16 (b)) of the 1939 Relief Act, Washington, June 20, 1940, p. 3. By November more than half of those dismissed were again receiving public aid, and large numbers were living on surplus commodities.
programs, while at certain times or in certain areas groups of people will in practice be denied access to them. To the extent that failure to utilize these measures to the full is attributable to lack of funds or to inadequate local interest in making these types of aid more widely available, changed financial methods and the slow process of social education may in time remedy the situation. Until these obstacles to a more even and complete development of the special programs are overcome, there will be little or no decrease in the numbers of needy people theoretically eligible for one or another of these programs, for whom only a general unspecialized relief system can provide. Furthermore, insofar as the exclusions are attributable to eligibility provisions whose object is to limit these special programs to persons for whom they are uniquely appropriate, it must be expected that there will always be a large number of needy people who cannot be provided for by one or another of these special measures. It is therefore of the utmost importance to inquire how far the existing State and local general-relief systems serve as an adequate system of residual public aid.

A survey of the general-relief systems of the country in the year 1940 indicates all too clearly that they fail to perform this function. In some parts of the country there is no provision for local general relief, while very generally there are legal restrictions, administrative policies, or inadequacies of funds which result in the denial of aid to groups of needy persons.

Absence of Provision for Public Relief

There are still some sections of the country in which there is no provision for local public general relief. Sometimes this is due to lack of machinery for providing general assistance, sometimes to lack of funds. For example, 5 Texas counties have no public agencies for giving general relief, although private agencies are subsidized from public funds. In addition, neither the city of San Antonio nor Bexar County in which it is situated makes any provision for general relief. The city expends small sums for pauper burials, and the county operates a county farm and pays administrative expenses incidental to certification for WPA, CCC, and NYA employment and for surplus commodities; but direct relief is lacking. In Tennessee only 65 of the 95 counties of the State grant general relief, and in South Carolina 6 of the 46 counties do not regularly give general relief. In 7 counties in Kentucky private agencies, subsidized from public funds, have the sole responsibility for relief, while 10 counties give no general relief. Mississippi uses private agencies in 4 counties to administer general-relief funds, but in many of the other counties no general relief is available.

Restrictions on Eligibility

Although there may be public provision for giving relief in their communities, sizable groups of needy people may find themselves barred from aid by eligibility requirements for general relief. Among these groups, depending upon the locality, are aliens, persons without legal settlement, employable persons, farmers, and persons living in families or households receiving aid from other programs.

Aliens.—In some areas aliens are legally ineligible for general relief. Two States (Delaware and South Carolina) have laws excluding all noncitizens from relief. Connecticut allows aliens to receive relief only by vote of the inhabitants of a town or by consent of its justices of the peace and selectmen, while two counties in Maryland refuse relief to noncitizens. In Montana, aliens found to be illegally within the United States are not eligible for relief from State funds. In California the program for aid to employable persons denies such aid to aliens, if otherwise eligible, who cannot prove that they entered the United States prior to July 1, 1924 or that they entered legally thereafter. In Ohio an alien is ineligible for general relief until he has declared his intention of becoming a citizen or has satisfied the local agency that he will apply for naturalization papers within 60 days from the date of application for relief. Pennsylvania also bars aliens who have not filed their declaration of intention to

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44 See appendix 22 for details of organization for administering and financing general relief.
45 The counties are Jefferson, Smith, El Paso, and McLennan.
47 While comparable data are not available for all States during 1940, in December 1939 the following States reported to the Social Security Board that general relief was not provided in certain counties:

<table>
<thead>
<tr>
<th>State</th>
<th>Number of counties for which no general relief was reported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>7</td>
</tr>
<tr>
<td>Georgia</td>
<td>16</td>
</tr>
<tr>
<td>Mississippi</td>
<td>49</td>
</tr>
<tr>
<td>Nebraska</td>
<td>2</td>
</tr>
<tr>
<td>South Carolina</td>
<td>7</td>
</tr>
<tr>
<td>South Dakota</td>
<td>6</td>
</tr>
<tr>
<td>Texas</td>
<td>84</td>
</tr>
</tbody>
</table>


48 See appendix 18; and Low, Robert C., State Public Welfare Legislation, Work Progress Administration, Division of Research, Research Monograph XX, Washington, 1939, pp. 54-62, table 2 and footnotes.
become citizens within 2 years previous to January 1, 1940.

Even where there are no legal provisions, however, many localities in practice require citizenship as a condition of eligibility for general relief. Information secured from 57 widely scattered cities in October 1940 showed that in 13 cities citizenship enters into the determination of eligibility for general relief. In 7 cities, full citizenship is required; in 6, aid is extended, usually on a temporary basis, when first papers have been applied for or obtained. Five of the 13 cities report that, even if the family of a noncitizen were themselves citizens, relief would not be granted, although in emergencies exceptions might be made.

There appears also to be considerable diversity of practice even within States. Where reports were obtained from more than one city in the same State, it was found that one city in each of three States reported a citizenship requirement, whereas the other cities reporting in each of these States did not. Furthermore, the disapproval of such policies by responsible State agencies does not always succeed in eliminating these practices. Where the administration of general relief is purely or mainly a local responsibility, discrimination against aliens appears to be more common.

Persons lacking legal settlement.—In the second place, and much more important in terms of numbers of persons affected, local relief is usually denied to persons not possessing legal settlement in a given State or subordinate political unit. It is particularly important to note that, as indicated in Chapter III, these requirements have tended to become more stringent, at least for those moving between, rather than within, States.

Some settlement laws designate periods of residence for both the State and local units, while others stipulate a length of time during which the applicant must reside in either the State or local unit. Table 15, based on information as of January 1, 1941, shows that 21 States have both State and local requirements, and 15 States have specified periods of local residence only. In 4 States there are State residence requirements but no local residence requirements.

In eight States there are no general statutory provisions for legal settlement in order to qualify for general relief. However, in one of these (Florida) the law establishes residence requirements for certain counties; in two other States (Louisiana and Washington) under the rule-making power of the State public welfare agency, State residence requirements have been established; while, in Maryland, Baltimore City has established its own residence requirements. It should be noted, however, that State and local practices have resulted in the use of a specified period of residence

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39 See ch. III for definition of legal settlement. Persons without sufficient residence status to meet the qualifications of State law dealing with legal settlement have been variously designated as migrants, transients, nonresidents, unsettled persons, migratory workers, migratory casual workers, etc. However, it was only during the period 1933-35, when the FERA established definitions for three types of unsettled persons that certain terms were generally accepted in dealing with this group of people. Since that time, some concern has been given to characterizing the migration movements which have influenced large numbers of persons to cross State lines. In 1937, for example, the U. S. Department of Labor defined migration of two main types: (a) "Migration for permanent relocation in response to major economic changes such as industrialization, drought, and depression," and (b) "Continual migration from job to job in response to seasonal or irregular fluctuations in the demand for labor." (U. S. Department of Labor, Migration of Workers, Preliminary Report of the Secretary of Labor, Pursuant to S. Res. 296 (74th Congress), Washington, 1938, Vol. I, p. 60.)

38 Persons in the first of these two groups have been called "removal" migrants and "depression" migrants, while those in the second group are known as "constant" migrants or "seasonal wanderers." Of these two groups, it has been said that "the difference is that removal migrants are presumably going to some destination for settlement. They are not making migrancy an occupation." (Anderson, Nels, "Highlights of the Migrant Problem Today," in Proceedings of the National Conference of Social Work, 1940, New York, Columbia University Press, 1940, pp. 110.) For a discussion of the characteristics of the second group see Webb, John N., The Migratory-Casual Worker, Works Progress Administration, Division of Social Research, Research Monograph VII, Washington, 1937.

It has also been pointed out that "available information on the size of the migrant population is scanty, not only because of the lack of a system by which the data could be secured but also because of the many types included in the term 'migrant'." (Ryan, Philip E., Migration and Social Welfare, New York, Russell Sage Foundation, 1940, pp. 23-24.)

For the purposes of the following discussion, the nonresident or unsettled person is considered to be any person who is not eligible for local relief because he cannot meet the residence qualifications imposed by laws dealing with legal settlement in any area in which he may seek such assistance. A person who might otherwise be described as a transient, migrator, migratory worker, etc., would therefore be included in the term nonresident as used herein.
<table>
<thead>
<tr>
<th>Period of residence in State</th>
<th>Period of residence in State</th>
<th>Period of residence in State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 months</td>
<td>South Dakota, Utah</td>
<td>Alabama, Mississippi</td>
</tr>
<tr>
<td>6 months</td>
<td>Idaho, Texas</td>
<td>Michigan, Missouri, New York, Ohio, Wisconsin</td>
</tr>
<tr>
<td>1 year</td>
<td>Nebraska, North Dakota, Wyoming, Delaware</td>
<td>Kansas, New Jersey</td>
</tr>
<tr>
<td>2 years</td>
<td>Minnesota</td>
<td>Iowa, Illinois, South Carolina, Vermont, Connecticut</td>
</tr>
<tr>
<td>3 years</td>
<td></td>
<td>Maine, Massachusetts, New Hampshire, Rhode Island, Arkansas, Florida, Georgia, Kentucky, Louisiana, Maryland, Minnesota, Tennessee, Washington</td>
</tr>
<tr>
<td>4 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 years</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Before a person may be eligible for relief in practically all of these eight States.43

Sixteen States have no legal provision for State residence but require residence in the locality for varying periods of time. In a few instances where there are only local residence requirements, such as in New York and some of the New England States, persons without such local residence may receive relief from the local units of government, which are then reimbursed for their care by the State. In other cases, such as in Minnesota and Wisconsin, the settlement laws are used to determine the local unit within the State which is financially responsible for the care of persons who cannot meet local residence requirements.44

In addition to those provisions which establish a specified length of time for securing settlement or residence status, many State laws include certain qualifications which offer further deterrents to the applicant for relief.45 Almost all settlement laws stipulate that the required period of residence must have been a period in which the applicant was not in receipt of relief. Some States specify both public and private relief; others specify only public relief; still others make a distinction between direct relief and the Federal work programs. In addition, many of the laws stipulate that the period during which settlement is acquired must immediately precede application for relief and that periods during which institutional care was received cannot be considered in establishing such residence.46

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1 A person who has resided 1 year continuously within the State, but not in any 1 county, shall have legal settlement in the county in which he has resided 6 months continually before June 1, 1941 (Iowa, July 4, 1941; Montana, Mar. 11, 1941).

2 Unless the person shall be in the State for less than 3 months in any one year.

3 Unless the person shall be in the State for less than 3 months in any one year.

4 Applies to applicants for indigent relief; applicants for State unemployment relief must have 1 year's State residence and 6 months' local residence.

5 In New York and some of the New England States, persons without such local residence may receive relief from the local units of government, which are then reimbursed for their care by the State.

6 Where there are no arrangements for State reimbursement of unsettled persons in States with local residence requirements, the need for a revision of the existing settlement provisions has been pointed out. For example, the Vermont Conference of Social Work went on record as commenting the thorough and painstaking study made by the Interim Commission appointed to study the pauper laws and make a report to the 1941 session with recommendations for changes. The Conference did not go on record as endorsing the recommendations of either this Commission or those of the Overseers' Association, but did agree with the recommendation that a legal residence should be gained or lost in one year, that reimbursement to the town by the State be authorized for those without legal residence, and that some State official or arbitration board be given authority to determine residence. (Vermont Public Welfare News, [State Department of Public Welfare] 1941, 7.)

7 Types of institutional care which disqualify an applicant vary among the States. Some include both public and private charitable institutions, while others indicate public charitable institutions and penal institutions. In the latter instance, parole periods are also excluded.
Security, Work, and Relief Policies

The hardship to needy persons moving from one State to another which results from these onerous residence requirements is increased by the fact that residence is often lost in one State before it is acquired in another. While some States have attempted to ease this situation by a qualification that settlement is not lost until another is gained, there are still many States where persons lose settlement by moving to another State where residence requirements are longer and thus run the risk of denial of aid for a considerable period.

This situation may work particular hardship on persons residing in large industrial and metropolitan cities situated on the borderline of two or more States. Thus, in a metropolitan area such as Chicago, where local residence requirements have been increased to 8 years, it is easy for people to lose residence by moving within a radius of 40 miles from Chicago into Wisconsin or Indiana in search of work.

The foregoing account of the residence requirements as a condition of eligibility for public aid has been based primarily upon the statutory provisions relative to legal settlement. It should be noted, however, that other factors have either influenced the interpretation of such laws or, in the absence of legal provisions, have determined the local practices toward unsettled persons. These factors include adequacy of funds and facilities of the agency for providing service and assistance, the practice of the agency or of the State government, and attitudes of the community.

The practice in some States whereby the State reimburses local units for the care of "unsettled persons," as noted above, mitigates in some degree the inflexibility of provisions discouraging intrastate movement. However, the confused state of settlement law provisions in some of the Eastern States in this group, which date back to colonial days, has caused technical complexities and lengthy litigation during which the status of the unsettled persons has too often remained undefined. A similar situation exists in many of the Middle States where local residence requirements involve not only the county unit but townships as well, and the system of chargebacks for the care of persons without local settlement results in endless litigation.

In other States which have State-wide programs for the care of unsettled persons, such as New York, there are still gaps in service due to the legal and administrative restrictions which prove too rigid to meet all aspects of the problem.

In addition to problems of an intrastate nature, interstate movements have resulted in special legislation and agency practices designed primarily to remove out-of-state persons to their place of legal settlement. State laws providing for reciprocal agreements for the interstate transfer of dependent persons existed in 22 States in December 1940.

Under these laws, States may enter into agreements regarding interstate transportation of indigent persons and arrange for the acceptance, transfer, and support of persons receiving public aid in other States when such persons have legal...
settlement within the State to which the person is returned. As of January 1940, 37 States provided some type of transportation for nonresidents, but only in 22 did all local administrative agencies make this provision. Thirty-two of the 37 States provided transportation to the person’s legal residence; in 5 States transportation was merely provided to remove the nonresident from the jurisdiction of the administrative agency. 55

However, when migration is the result of lack of economic opportunity coupled with inadequate relief in the home community, the return of such persons does little more than relieve the agency from whom the nonresident is seeking assistance of the burden of providing for his care. In instances where the nonresident may refuse to be returned in this manner, it is not an uncommon practice for the agency to regard this as sufficient reason for denying further assistance.

It might at first sight appear that the restrictions imposed by State and local residence requirements are to some extent offset by the fact that, as of January 1, 1940, 40 of the 48 States reported provisions for some form of transient care. However, in many of these States not all local agencies made such provisions and in others care was provided on an extremely limited basis. 56 Not infrequently, aid to nonresidents was not given because of a shortage of funds to provide for local residents. 57

In many instances the kind of care which agencies do provide amounts to little more than the “passing on” process—that is, providing overnight care, a meal, and enough gasoline to take the family out of the agency’s jurisdiction. 58 While some State welfare agencies may encourage a more liberal policy toward the nonresident, it is apparent that local attitudes continue to play an important part in determining the extent to which such persons receive aid. 59

Since 1933, when the FECA transient program was abandoned, 60 Federal participation in programs designed to relieve the transient’s problem has been limited to the transient camps operated by the Farm Security Administration. However, this program is confined to meeting the needs of certain kinds of persons in those areas in which the problem of interstate migration is particularly acute. By June 1940 these camps operated in only 7 States. 61 Fifty-six camps (16 of which were mobile) were completed or under construction by June 1940 and were expected to accommodate 13,205 families at any one time. The majority of the camps provided shelters and tent platforms. There were, however, 1,729 permanent labor homes con-

53 Testimony of the director, Bureau of Public Assistance, Social Security Board, in Interstate Migration, Hearings, pt. 9, Washington (999), by the Board.

54 “When it is noted 55 that in more than half the States, not all local administrative agencies provide care, and that in more than one-fourth the States, only overnight care is provided, the possibility of ready access to this type of care becomes somewhat more remote. In addition to these shortcomings, it should be pointed out that (1) in at least 3 States, most of the overnight care is provided in jails, and (2) in 7 States, care is provided only in emergencies or pending determination of legal settlement.

56 In 8 States, transients receive the same type of care as residents. In 4 States, this policy is State-wide; in 4 it is not. It should not be inferred, however, that in these States, all transients are given resident care; the classification simply means that those transients who receive any care at all, receive resident care.

57 In addition to the provision of resident and overnight care, 58 18 States provide some shelter care for transients and/or local homeless in about 85 shelters. In 2 States, Salvation Army shelters are subsidised from public general relief funds and used for the care of transients.” (Ibid.)

59 See, for example, the situation in Alabama: Although sick and disabled transients may be given assistance for a period of 30 days “relatively little assistance has been given to those persons passing through the State during the last five years because there are many unmet needs of residents.” (Statement by the Commissioner, Alabama State Department of Public Welfare, in Interstate Migration, Hearings, pt. 2, Montgomery Hearings, Washington, 1940, p. 948.)

60 See ch. 11.

Security, Work, and Relief Policies

...isting of inexpensive houses with small gardens. The FSA reported that "the migratory-labor camps are in no way intended to be a complete solution of the problems of the migrant laborer. The shelters merely relieve some of the worst suffering and provide protection against epidemics. The labor homes offer a chance for part-time, and in a few cases, full-time employment." 63

"Employable" persons.—Although the legislation providing for the granting of general relief places the major emphasis on the establishment of need and, with the exception of settlement and occasional citizenship requirements, does not in general place further legal limitations on eligibility, in practice the eligible group is greatly restricted through State and local regulations and policies. Consequently large numbers of persons are declared ineligible for relief even though need can be demonstrated. These restrictions usually reflect a combination of financial stringency and local attitudes toward certain groups in the needy population.

Probably the most important types of needy persons denied general relief are those who are ineligible because they are "employable" or because the household contains a member deemed "employable." 64 While only one State (South Carolina) by law denies relief to employable persons, 65 practices restricting general relief to households containing no employable member are prevalent in many States, and others report restrictive policies in some localities at certain seasons. However, "employables" are usually considered eligible to receive surplus commodities.

The precise extent of these practices and their effect in denying aid to admittedly needy persons cannot be determined. 66 It is nevertheless possible to classify the States into 4 groups according to their known practices in this respect. 67 The first group consists of 19 States in which most localities grant relief to employable cases. 68 Group II is comprised of 7 States which report that relief is denied to employable cases on a seasonal basis in some localities, usually rural. 69 Group III comprises 11 States which report considerable variation from county to county in the treatment of employables. 70 Finally in Group IV, there are 11 States and the District of Columbia in which the practice of denying aid to employable persons is widespread. 71 The States in this group are all in the Southeast or Southwest, where local provisions for general relief often amount to no more than casual and unorganized attempts to meet the problem.

In some cases, moreover, localities which grant aid to households with employable members may yet deny relief to certain types of employable cases. In October 1940, of 59 cities surveyed, 43 reported that relief is granted to needy families with employable members. The remaining 16 cities reported that relief is not granted to cases containing an employable member. However, 6 of the 43 cities restrict such relief to households of 2 or more persons, thus denying aid to unemployed single persons, and 10 of the 43 cities do not assist small business operators and their families.

Most localities which grant aid to employable persons do not deny assistance to families of part-time workers if they are in need. Only 1 of the 43 cities reported denial of relief to such families. However, the policy of denying aid to full-time workers with earnings insufficient to meet the needs of themselves and their families is not uncommon. Seventeen of the forty-three cities reported this type of restriction.

Relief is also denied to an employable person who "refuses a job" in many localities and sometimes this policy is extended to his family as well. The defini-

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63 Report of the Administrator of the Farm Security Administration, 1941, p. 16.
64 The term "employable" is used for purposes of this discussion to indicate in general that group of persons whom the general-relief agencies consider as employable persons. The classification is based upon policies and practices as reported by such agencies with regard to persons whom they have designated as "employable" and does not take into consideration factors involved in defining employability, as discussed in chs. V and IX.
65 Laws of 1937, Act No. 316, secs. 50, 51. Two counties have local relief programs not under this act.
66 It is significant that during 1939 in Philadelphia and San Francisco the proportion of WPA workers previously on relief was respectively 81.4 percent and 94.0 percent, while in Birmingham only 22.2 percent of the white and 99 percent of the Negro families had previously received relief. In the latter city there has been little relief for employables. (Unpublished data from the Division of Research, Work Projects Administration. The surveys were conducted in February and March 1939 in Philadelphia, and in March and April 1939 in San Francisco and Birmingham.)
67 Classification of States is based on the extent to which local agencies deny general relief to households containing an employable member.
tion of what constitutes a "job refusal" varies not only from agency to agency but from time to time with the same agency. The term is usually used to cover any situation in which a person has failed to secure or has been separated from a job owing to some action that is felt to indicate a lack of effort and willingness on his part.

Farmers.—Restrictive policies in regard to the granting of general relief to farmers are not uncommon. This appears to be due in part to a perhaps natural assumption by local relief agencies that such persons are the responsibility of the Farm Security Administration, although this program is not broad enough to care for all needy farmers. In part it is due to the difficulty of determining income and planning budgets for such persons, and in part to lack of funds for general relief.

While information is not available concerning the extent to which needy farmers are denied aid from general relief in the country as a whole, information supplied by State and local administrators indicates that the practice may be widespread and is not merely confined to those States where general relief is unusually inadequate. Occasionally also all self-employed persons, whether farmers or not, are ineligible for relief.

Persons in households aided by other programs.—Some local relief agencies deny relief to persons living in households in which there is a member receiving aid from another public-aid program, even though that aid be insufficient or not intended to meet in full the family need.

In 5 of the 59 cities from which information regarding relief policies was secured, no general relief is given to households in which one or more members are receiving old-age assistance. Of the 47 cities in States where there is an aid-to-the-blind program with Federal participation, three refuse general relief to households with members receiving aid to the blind. Seven of the fifty-two cities having an aid-to-dependent-children program with Federal participation refuse general relief to households in which any of the members are receiving this type of special assistance. Of the 43 cities which reported that they accept employables for relief, nine refuse aid to households containing a member employed under the WPA program, although only three refuse cases receiving unemployment compensation payments insufficient for the needs of the family. Thus aid received on a categorical basis may work real hardship for some families.

Restrictive Influence of Local Standards of Need

General-relief grants are usually determined by the budgetary-deficiency method. If the available resources of the family, either their own income or assets or those available from relatives, exceed the estimated needs, the family is considered ineligible for relief. A substantial number of families are denied general relief because local agencies adopt a highly restrictive definition of need.

Low standard budgets.—Obviously if a standard budget used for determining need is low, fewer persons will be found eligible than if it is high. If the policies defining the proportion of income or assets to be deducted as resources are strict, fewer people will be found eligible than if the policies are liberal. Unfortunately no estimate can be made of the extent to which employment and the enterprise is the best means of self-maintenance; (5) when the enterprise shows possibilities of providing full maintenance. Assistance may be granted in an instance of this type for short intervals under close supervision. (Commonwealth of Pennsylvania, Department of Public Assistance, Eligibility Requirements for Public Assistance in Pennsylvania. Harrisburg, 1940, p. 5.) In Kenosha County, Wis., any applicant "who has an established place of business must be notified that no aid will be granted until he has entirely withdrawn from such activity." (Kenosha County Relief Unit, Manual of Policies and Practices, Kenosha, Wis., p. 11.)
which a slight upward shift of the standard of need applied would increase the numbers of the needy and eligible population in the county as a whole, but a detailed study made in Philadelphia in 1927 indicates that this number may be considerable.77

General relief is characterized by the widest variation both in the standard used for determining need and in the policies formulated in regard to the treatment of resources. A few States have attempted to define need by setting a maximum to the grant that may be given,86 but for the country as a whole no generalizations can be made concerning the level of income which renders an applicant ineligible for general relief. It is obvious, too, that in States which normally adopt low standard budgets and frequently grant very small amounts of relief, the proportion of applicants who will be judged ineligible will be relatively large. Even when due allowance is made for variations in the cost of living and in the resources possessed by applicants, it is evident that many persons who would be regarded as needy in New York or Connecticut would not be so regarded in Arkansas, Florida, or North Carolina.79

Low minimum budgetary deficiency.—Eligibility for relief is often restricted by the widespread practice of not issuing relief unless the budgetary deficiency of the applicant and his family exceeds a specified sum. The amount of this sum varies from agency to agency.

In Pennsylvania, if the budgetary deficiency for general relief is less than $1 per week, no relief is granted. In California, under the State relief administration prior to July 1, 1941,86 if the applicant's budgetary deficiency was less than $2 per month for a single person or families of two persons or less than $5 per month for families of three or more persons, no relief was granted. In New York City, when the budget deficit is less than $2.50 semimonthly, the applicant is ineligible for relief.87

Relatives' responsibility.—Policies regarding treatment of resources may also result in some parts of the country in the denial of aid to some persons who would be accepted as eligible in others. In some States, for example, applicants are ineligible if certain specified relatives are deemed able to support them.89 This concept of aid from relatives as a resource in the determination of an applicant's eligibility is characteristic of the statutory provisions for general relief in most States. In some, where the poor laws are still the legal basis of the general-relief program, their provisions for relatives' responsibility are still applicable. In others, such as Oregon, newer statutory provisions for general relief follow the older pattern in fixing terms of liability and enforcement of support by relatives, or, as in Virginia, simply refer to existing poor laws for provisions relating to support by relatives. Still others, such as New Jersey and West Virginia, suggest the use of relatives as a resource without specifically covering the subject in the new law or making direct reference to any responsibility which might be incorporated in existing poor laws.

An analysis of the legal provisions of the 48 States (as of January 1, 1939) dealing with relatives responsible for the support of needy persons applying for general relief, the circumstances under which relatives are liable, and methods of enforcing relatives' support indicates considerable diversity throughout the United States. Relatives legally responsible for the support of needy persons applying for general assistance are designated in the laws of 31 States and include the spouse, parents, children, sisters, brothers, grandparents,

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77 A study of rejected applications showed that about one-half of the rejections were due to the family's possession of income in excess of current relief standards—either from employment in the applicant's family or from employment of responsible relatives with whom the applicant lived. The average weekly income per case rejected was found to exceed the average weekly relief budget by less than $4. In about 40 percent of the cases this excess amounted to less than $5, or less than $1 per person. This small sum was not sufficient to support the individual, but it did represent the small margin between “self-support” and dependency on socially provided income. At the time of this study, relief allowances were in many respects definitely below minimum subsistence standards. In the city, as, for example, for an allowance for shelter of $4.00. In the face of a median rental for small-income families of $15.40 a month, and a total absence of allowance for such items as medical care, household supplies, recreation, insurance, etc., from the relief budget. (Schwartz, Says Re, How Self-Supporting Are the Indigent, Philadelphia County Relief Board, Philadelphia, 1937, pp. 4–5.) It should be noted too that the percentage by which adoption of a higher budget would increase the number of eligible cases would be even greater than this study of rejected applications would indicate, since many people with resources just over the agency's budget limit probably refrain from applying because they are aware of the standards in force.

78 In California, since May 1940, grants made by the State relief administration to needy households with no resources cannot exceed $8 a month, except in extraordinary cases (interpreted to mean those in which there are seven or more members). In Idaho the indirect law of the State specifies a maximum grant of $10 per person per month. In Iowa the law limits the amount of relief which may be granted to $2 per week per person, exclusive of medical care; but in practice this law is completely disregarded. In South Carolina the total assistance to any recipient payable from both State and county funds cannot by law exceed $1500 in any year.

79 In June 1940 average monthly general-relief payments were $35.34 and $25.35 in New York and Connecticut, and only $5.58, $5.94, and $6.01 in Arkansas, Florida, and North Carolina, respectively. (Social Security Bulletin, III (August 1940), 45, table 4.)

80 Owing to the withdrawal of State funds, the California State Relief Administration was terminated June 30, 1941, and the work previously carried on by that department was taken over by the various county welfare departments which had previously administered general relief for unemployed persons only.

81 Commonwealth of Pennsylvania, Department of Public Assistance, Employees' Manual, revised June 10, 1940, pp. 15, sec. II, p. 11; State of California, State Relief Administration, Division of County Administration, Manual, 1938; and New York (City) Department of Welfare, Home Relief Division, Manual of Policies Relating to Eligibility for Relief, 1938, revised to 1940.

82 In such States the relatives responsible and the methods of enforcement of support are apt to be specified in the law. Cf. ch. III, section on local public relief.

and grandchildren. There is, however, great variation in the range of relatives deemed responsible.

Various modifying provisions are made with respect to the responsibility of relatives. Twenty-seven States consider relatives liable for support to the extent of their ability. In 17 States and the District of Columbia, no relatives are specified as being legally responsible. In some of these States, however, there are general provisions indicating the intent to make relatives responsible.

There is also considerable variation in the interpretation of these laws by State and local agencies, depending on the level of interpretation and the different community attitudes and the financial resources available for general relief. Even when responsibility of relatives to support needy persons is not specified by law, the ability of relatives to aid is usually considered in determining eligibility for general relief, especially if such relatives are living with the relief applicants.

Variations in the interpretation placed upon the responsibility of relatives to support dependents and in the severity with which this requirement is enforced not only result in considerable difference in the standards of eligibility for general relief in various parts of the country but sometimes result in complete denial of public aid to needy people. For there is an equal lack of uniformity in the procedures followed when relatives refuse to fulfill their legal responsibilities. Some agencies deny relief altogether; others refuse relief unless application is made to the court to place a court order on the relative; while others may grant relief if it is demonstrated that the relative does not support.

Discontinuous Availability of General Relief

Because general relief is the residual public-aid program, it is obvious that discontinuous availability of this program is particularly essential. Unless this is assured, occasional interruptions to the continuity of the special programs will lead to hardship for those even temporarily severed from them, while the fate of those who cannot qualify for the special aids will be precarious. In fact, however, in many communities applicants for general relief have been faced with the discontinuance or nonavailability of aid at some time during the past decade, not because they were no longer eligible, but because the limited funds available made it necessary to reduce the case load.

Some instances of stoppage of relief have attracted national attention because of the numbers of persons affected or the paradox of admittedly unsatisfied need in cities of considerable wealth. In Chicago, relief crises have occurred from time to time ever since Federal aid for general relief was withdrawn in 1933. Because of a failure of the Legislature to appropriate adequate funds for the biennium in 1939, it became necessary for the administration to cut minimum subsistence budgets to 80 percent. In November 1940 the Chicago Committee on Adequate Relief announced that the Chicago Relief Administration would find it necessary to close relief stations early in January 1941 because of complete exhaustion of funds.

In Ohio cities there has also been marked discontinuity in the provision of general relief. In Cleveland, relief was discontinued from November 23, 1939, to December 15, 1939, for all single persons and childless couples except in cases of illness. Family groups received two-thirds of their regular budget during this period. Other Ohio cities had difficulty in financing general relief during the autumn of 1939. Toledo discontinued relief September 15, 1939, but restored relief

84 Eight States specified the spouse; 29 States specified parents; 31 States specified children; 10 States specified sisters; 11 States specified brothers; 19 States specified grandparents; and 18 States specified grandchildren. Provisions for support by certain relatives, such as spouse and parent, are also found in laws not concerned with relief.

85 In some States, such as Connecticut, the list of responsible relatives is extensive and embraces husband, wife, father, mother, grandfather, grandmother, children, or grandchildren. In others, such as Florida and Kentucky, it is much more limited. Florida holds only children responsible, and Kentucky only adult children.

86 Utah limits support by relatives to $20 a month. Iowa provides that grandparents are liable if they are able to support the applicant without personal labor, and the property of a deserted spouse or parent may be used to support an abandoned spouse or child. Colorado, Oregon, and Mississippi provide that, in case of refusal of relatives to support, a specified sum must be forfeited to the county, with the possibility of suit to recover same in Colorado. Nebraska, Nevada, Oregon, and Utah have provisions with respect to cause of indigency. In these States, if indigency is caused by bad conduct or intemperance, only a parent or child is responsible for support.

87 In Indiana, "relatives in township" are considered legally responsible. In South Carolina, the provision reads, "relatives or other persons legally responsible or willing to provide maintenance." In Ohio, the provision reads: "Every reasonable effort must be made to secure aid from relatives and interested organizations."

88 There is some evidence that in recent years increasing emphasis is being placed upon the enforcement of the liability of responsible relatives. Cf. Commonwealth of Pennsylvania, State Board of Public Assistance, A Decade of Public Assistance in Pennsylvania, 1920-30, Harrisburg 1940, pp. 15-16.


90 Owing to the FERA program, such interruptions were rare during the period 1935 - 35.

91 Miles, Arthur P., "Relief In Illinois Without Federal Aid," The Social Service Review, XIV (June 1940), 255 - 308.

92 The Illinois Emergency Relief Commission requested an appropriation of an average of $6 million per month for the 2-year period, but the legislature granted a total of only $72 million and set a maximum of $4 million to the sum that could be spent in any 1 month.

93 "Chicago Daily News, November 25, 1940.

Security, Work, and Relief Policies

be expected to provide for all cases of need. This situation would not be a subject of concern if there were an adequate underpinning system available everywhere to those who could not fit into any of the categories established by the eligibility conditions of the specialized programs. Unfortunately, as shown in the preceding pages, this is not the case.

For obvious reasons, it is peculiarly difficult to estimate the absolute amount of unmet need. Evidence that it exists in various parts of the country is readily available from the reports of public relief agencies, which are acutely conscious of the present deficiencies. Again and again, in annual reports and on other occasions, the relief agencies have drawn attention to the fact that they are unable to provide for all needy persons within their jurisdictions and have stated that such people are either given no assistance at all or are issued surplus commodities.**

** See, for example, the following typical statements from agencies in the Southeast and Southwest regions:

Jefferson County, Ala.: "The G67 individuals who are receiving assistance from the Department under the category, Aid to the Handicapped, are not only totally but permanently disabled according to the doctor's findings. * * * A monthly average of 604 families received financial assistance. The remaining 28 families received surplus surplus food and clothing commodities * * * The surplus foods have been of the greatest service in supplementing our monthly assistance grants, and to persons awaiting assignment to work by the Work Projects Administration." (Annual Report of the Jefferson County Department of Public Welfare, Birmingham, 1939, pp. 6-7.)

Fulton County, Ga.: "The policy which we were forced to follow because of lack of funds, that employable persons were not eligible for direct relief except surplus commodities, caused a considerable degree of suffering among these families. Awaiting certification and assignment * * * (Report for Year 1939 of the Fulton County Department of Public Welfare, Atlanta, pp. 15-16.)

New Mexico: "The Department of Public Welfare receives more applications for General Assistance than for all other types of assistance combined. Of the General Assistance families investigated and found eligible for assistance under the law, only 50 percent are now receiving assistance, and the amount per family received by this group is less than eight dollars monthly." (Biennial Report of the New Mexico Department of Public Welfare, July 1, 1938-June 30, 1940, Santa Fe, 1940, pp. 16.)

Buncombe County, N. C.: "The only service we can offer to our unemployed is certification to WPA and the granting of Federal Surplus Commodities and occasionally clothing from the WPA sewing room." (Letter to the National Resources Planning Board from the superintendent, Department of Public Welfare, Asheville.)

Grundy County, Tenn.: "Surplus commodities are the only relief available for persons and families in need and not eligible or not receiving assistance from the social security or emergency relief programs." (American Public Welfare Association, Public Welfare and Related Problems in Grundy County, Tennessee, Chicago, 1940, p. 1-4.)

Mclennan County, Tex.: "At the present time in McLennan County [May 1940] relief is totally inadequate with the main reliance being on surplus commodities which were designed to supplement relief." (American Public Welfare Association, What is Happening to People in McLennan County, Texas, Chicago, 1940, ms. p. 1-4.)

San Antonio, Tex.: "The residua of needy people are those who are the so-called 'unemployables,' those who are certified to WPA but for whom work is not available, and the needy aged who have not attained the age of 65 which would entitle them to Federal-State assistance. It is for these people that a general relief program is needed and it is these who at the present time receive no aid except food provided by the Surplus Marketing Administration and clothing distributed by them. The certifying agency for surplus commodities, the City-County Family Welfare Agency, and the District Supervisor of the Surplus Commodities

The Extent of Unmet Need

It is evident from the two preceding sections that, despite the development of a variety of public-aid programs, needy people are denied access to public aid. The special programs do not, and probably cannot ever

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* See Toledo Relief Survey, A Study of Employable Cases Deprived of Relief by the City of Toledo on and After September 15, 1939, Toledo Council of Social Agencies, 1939.

* In Louisville, Ky., during the year 1939 "inadequate relief appropriations have dictated a policy of limiting relief disbursements to the 'employable,' or those who are definitely unable to perform any type of work because of some physical or mental incapacity, or who are unable to leave their home to accept employment because of responsibilities which cannot be delegated." (City of Louisville, Department of Public Welfare, Annual Report, Fiscal Year ending August 31, 1939, p. 12.)

* In the spring of 1940 in Adams County, Colo., 460 cases were canceled from WPA rolls. Of these, 176 cases "returned to the County [Relief] Department requesting assistance and were granted $5 for groceries and told not to return as there would be no more assistance available." (State of Colorado, Department of Public Welfare, Survey of 176 Applications for General Relief Rejected by Adams County since WPA Cancellations, July 1940, ms. p. 1.)

* In California, relief for employable families was suspended by the State Relief Administration for 4 days in February 1940. (American Association of Social Workers, "Appraisal of Trends in Recent Legislation and Administrative Policy in the Public Social Services," compiled for 1940 Delegate Conference, p. 15.)

* Cf. the Cleveland situation described above. In Baltimore, Md., relief for employable families was discontinued in May 1939 and reapplications were required. Single persons and childless couples were not accepted again until the fall of 1939, owing to lack of funds. (American Association of Social Workers, "Appraisal of Trends in Recent Legislation and Administrative Policy in the Public Social Services," compiled for 1940 Delegate Conference, p. 25.)

* In North Carolina during the year 1939-40, it was reported that "intake may be closed for several months in counties where funds cannot be raised and budget for year has been exhausted." (Ibid., p. 21.) In Salt Lake City, Utah, intake was closed in March 1940 and had not been reopened by the time the Survey of the American Association of Social Workers was made at the end of April. (Ibid., p. 24.) In St. Petersburg, Fla., intake was completely closed in August and September 1940, because of exhaustion of funds. (Letter to the National Resources Planning Board from the director of social service, Department of Public Welfare, City of St. Petersburg.)

---
Unmet Need Measured by Reliance on Surplus Commodities

It is the expressed intent of the Federal Government to make surplus commodities available over and above other kinds of public aid; but, as the statements of the agencies just quoted clearly indicate, surplus commodities are frequently given in lieu of other forms of public aid. Therefore, the most direct and statistically measurable indication of need unmet by other public-aid programs is the number of persons reported as receiving surplus commodities only.

In an attempt to measure the extent to which persons were receiving surplus commodities only, the number of cases receiving general relief and the special assistance, together with employees of the Federal work programs and clients of the Farm Security Administration, was compared with the number of cases known to be receiving surplus foodstuffs through the direct-distribution and food-stamp programs of the Surplus Marketing Administration during the month of October 1940. The results are shown in Table 16.

<table>
<thead>
<tr>
<th>Region</th>
<th>Total cases receiving commodities only</th>
<th>Cases receiving commodities only, certified from assistance programs</th>
<th>Borderline cases receiving commodities only through direct distribution</th>
<th>Case receiving commodities only through food stamp plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>U. S. total</td>
<td>673,298</td>
<td>100.0</td>
<td>111,889</td>
<td>100.0</td>
</tr>
<tr>
<td>Northeast</td>
<td>56,267</td>
<td>10.9</td>
<td>7,541</td>
<td>6.7</td>
</tr>
<tr>
<td>Middle States</td>
<td>55,925</td>
<td>7.8</td>
<td>7,541</td>
<td>6.7</td>
</tr>
<tr>
<td>Northwest</td>
<td>46,852</td>
<td>2.2</td>
<td>1,385</td>
<td>1.2</td>
</tr>
<tr>
<td>Southeast</td>
<td>60,908</td>
<td>8.9</td>
<td>3,252</td>
<td>5.3</td>
</tr>
<tr>
<td>Southwest</td>
<td>100,050</td>
<td>15.0</td>
<td>34,302</td>
<td>33.9</td>
</tr>
<tr>
<td>Far West</td>
<td>5,367</td>
<td>0.8</td>
<td>2,653</td>
<td>2.1</td>
</tr>
</tbody>
</table>

1 For definition of these regions, see p. 57, footnote 10.
Source: Calculated from Work Projects Administration, Federal Works and Public Assistance, Washington, 1940, p. 7, Table 3, and from tables (corrected to February 21, 1941) prepared by the Surplus Marketing Administration, U. S. Department of Agriculture. For methodology and supplementary information showing breakdown by programs, see Appendix 14.

office, estimate that of the 7,555 cases which were certified as in need of these commodities in October, about 7,000 were receiving no other assistance. The great majority of these cases were which had not been certified to any other relief program. Some of them, about 8,000, were those who had been certified to WPA but not assigned to work and therefore not receiving assistance from this source. That same month of October 1939, the food commodities available for distribution were apples, corn meal, wheat flour, and wheat cereal. The family on relief in Bexar County averages 4.4 persons per family. This means that approximately 43,200 persons were provided with only the four items listed above." (American Public Welfare Association, Public Welfare Survey of San Antonio, Texas, pp. 44-46.)

According to a letter to the National Resources Planning Board from the assistant administrator of the State Board of Public Welfare, employes in Oklahoma received only commodities or food stamps in November 1940.1 For methodology used in estimating the number of cases receiving surplus commodities only, see Appendix 14.

It is evident, for example, from Table 17, that the cases receiving commodities only are most numerous in the regions where the general-relief rolls are lowest. Approximately 80 percent of the cases receiving only commodities in October 1940 occurred in the two regions having only about 7 percent of the total general-relief caseload in the United States, whereas the two regions which accounted for 80 percent of the general-relief caseload had about 15 percent of all cases receiving commodities only. It is also significant that about 430,000, or 64.2 percent of all cases receiving commodities only, were reported in the Southeast region, containing a large number of the States in which it is known that chief reliance is placed on such commodities in many communities. Another 100,850 cases, or 15 percent of the total, occurred in the Southwest region, which includes Texas, where many cities also report practically complete reliance upon surplus commodities to meet the needs of the group elsewhere carried on general relief.2 Furthermore, it seems possible that the figures given in the above tables may, if anything, underestimate the

1 For a discussion of practices in reporting, see ibid.
2 See above, section on absence of public provision for general relief, and also footnote 96.

TABLE 17.—General relief cases and cases receiving surplus commodities only, continental United States, by socio-economic regions, October 1940

<table>
<thead>
<tr>
<th>Region</th>
<th>Case receiving general relief</th>
<th>Case receiving surplus commodities only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>U. S. total</td>
<td>1,239,018</td>
<td>100.0</td>
</tr>
<tr>
<td>Northeast</td>
<td>56,729</td>
<td>4.5</td>
</tr>
<tr>
<td>Middle States</td>
<td>46,281</td>
<td>37.7</td>
</tr>
<tr>
<td>Southwest</td>
<td>45,817</td>
<td>4.5</td>
</tr>
<tr>
<td>Far West</td>
<td>105,571</td>
<td>8.4</td>
</tr>
</tbody>
</table>

1 For definition of these regions, see p. 57, footnote 10.
Source: Calculated from Work Projects Administration, Federal Works Program and Public Assistance, Washington, 1940, p. 7, Table 3, and from tables (corrected to February 21, 1941) prepared by the Surplus Marketing Administration, U. S. Department of Agriculture. (For method of calculation, see Appendix 14.)
number of persons dependent on surplus commodities alone. For there is some evidence that the average size of the family in the group reported to the Surplus Marketing Administration as receiving surplus commodities only is larger than the average general-relief case.\footnote{On the basis of cases and persons reported to the Surplus Marketing Administration, the average size of cases receiving surplus commodities only was about 4.3 persons in October 1940. On the basis of the estimated number of persons in households receiving general relief in January 1940, the average case consisted of 3 persons. (Work Projects Administration, Division of Statistics, WPA Statistical Bulletin, March 1940, Washington, 1940, p. 12, table 11.)}

Unmet Need Measured by the Standards of Progressive Agencies

All measures of unmet need that are based upon the reports of general-relief agencies (for example, the use of "surplus commodities only" figures) are subject to one basic objection: the standards of eligibility applied not only vary from one area to another but are affected by the extent of funds available for relief. An agency operating under limited appropriations will in part adjust to the situation by applying a more stringent definition of destitution.\footnote{Cf., for example, the following report from Ramsey County, Minn., and the city of St. Paul: "Since the State allocated $249,644.82 less for direct relief during the first 6 months of 1940 than in 1939, there was no decrease in cost to the local Government but an increase of $152,177.65. The difference between $249,644.82 and $152,177.65 is $97,467.17, which is the decrease in the total cost of direct relief for the first 6 months of this year. This decrease is accounted for by a 10 percent decrease in standards. If the standards had not been cut, the case load would be higher because more applicants would qualify for relief." (City of St. Paul and the County of Ramsey, County Welfare Board, Comparative Statement of Direct Relief and WPA, Case Load and Expenditures in Ramsey County for the First Six Months of 1939 and 1940, unpagd.)} And where it is known that the agency is applying such a standard, or that little relief is available, needy persons will often refrain from taking the useless step of applying. For these reasons, measuring unmet need by the use of surplus commodities only, which is determined by definitions of need applied by local agencies, may well underestimate the inadequacies of public provision.

A closer approximation to the desired measure would be obtained if it were possible to estimate the extent of unmet need by uniform application of the standards of those agencies which are admittedly giving most nearly adequate service. The Bureau of Research and Statistics of the Social Security Board has made such an estimate in regard to the numbers of persons who would be receiving relief if all agencies adopted eligibility policies in regard to the treatment of relief applicants similar to those in the four or five States where the need for general relief arising from unemployment is most adequately met. This estimate indicates that in such circumstances, in January 1940, rather more than 3,000,000 cases would have been receiving general relief instead of the 1,674,000 cases who actually received relief that time.\footnote{Memorandum on the People Who Need Financial Assistance, pp. 82 and 162.}

Unmet Need Measured by Income Deficiency

To estimate the extent of unmet need, even on the basis of the standards adopted by the more progressive relief agencies, it is, however, still but a partial answer. For, as will be shown in Chapter VII, the standards applied by even such agencies are extremely modest. In the last resort, an evaluation of the achievements of contemporary public-aid measures and an appreciation of the limits of public-aid policy regarded as one line of attack upon the problem of poverty, require the adoption of some independently determined standard. In the following chapter an "emergency level of living" will be described and translated into money terms.\footnote{See Ch. VII, section on measurements of levels of living.} If failure to attain this income level be accepted as the criterion of need for public aid, the number of persons below this income level who failed to receive public aid is a measure of the extent of unmet need.

Only a partial answer can be given, since the cost of living at the emergency level has been determined only for urban families of two or more persons. In the case of an urban family of four, the income required to attain this standard in 1940 was about $390. The only extensive information on the distribution of incomes relates to the year ending June 30, 1936.\footnote{National Resources Committee, Consumer Incomes in the United States, Their Distribution in 1935-36, Washington, 1938, based upon data collected in the Consumer Purchases Study and referred to hereafter by title only; and Social Security Board tabulations of data collected in 1938 in the National Health Survey of the U. S. Public Health Service.} Yet the findings are highly suggestive.

It has been estimated that in 1935-36 approximately 5,800,000 urban families of two or more persons were receiving incomes which were inadequate to provide a living at this emergency level.\footnote{This estimate takes into account variations in cost with variations in family composition, since it was prepared by reference to costs per consumption unit. (See Appendix 12.) The cost-of-living estimates were compared with the income estimates for families of different size with varying numbers of children. These income distributions were prepared by the Social Security Board on the basis of data collected in 84 cities as part of the National Health Survey. Preliminary reports published by the Social Security Board in a series of articles in the Social Security Bulletin (April, May, September, October, November, and December 1939 and February and April 1940) relate to single and multiple-family households separately. For the purpose of these computations, however, types of household were combined. The estimates given in the text were obtained by applying the percentage derived from comparison of cost-of-living estimates with those income distributions to the number of urban families of} Of this group ap-
## Table 18.—Estimated distributions of families of two or more persons in three types of community in five geographic regions, by relief status and nonrelief income, 1936-38

### ALL COMMUNITIES

<table>
<thead>
<tr>
<th>Region</th>
<th>New England</th>
<th>North Central</th>
<th>Southern</th>
<th>Mountain and Plains</th>
<th>Pacific</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

### URBAN

<table>
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<tr>
<th>Region</th>
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<th>North Central</th>
<th>Southern</th>
<th>Mountain and Plains</th>
<th>Pacific</th>
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<td>Number</td>
<td>Percent</td>
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<td>Number</td>
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### RURAL—NONFARM

<table>
<thead>
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<th>Region</th>
<th>New England</th>
<th>North Central</th>
<th>Southern</th>
<th>Mountain and Plains</th>
<th>Pacific</th>
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<tbody>
<tr>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
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<tr>
<td>Number</td>
<td></td>
<td>Number</td>
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<td>Number</td>
<td></td>
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</table>

### RURAL—FARM

<table>
<thead>
<tr>
<th>Region</th>
<th>New England</th>
<th>North Central</th>
<th>Southern</th>
<th>Mountain and Plains</th>
<th>Pacific</th>
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<tbody>
<tr>
<td>Number</td>
<td>Percent</td>
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<td>Number</td>
<td></td>
<td>Number</td>
<td></td>
<td>Number</td>
<td></td>
</tr>
</tbody>
</table>

### Notes

1. The geographic regions used by the National Resources Committee in the study from which this table was derived differ from the 6 socio-economic regions used elsewhere in the present report. The 5 regions used by the National Resources Committee and the States included in each are as follows:

- **North Central**: Minnesota, Iowa, Missouri, Kansas, Nebraska, South Dakota, North Dakota, Montana, Idaho
- **Southern**: Virginia, West Virginia, Kentucky, Tennessee, Alabama, Georgia, Florida, Texas, Arkansas
- **Mountain and Plains**: Wyoming, Colorado, New Mexico, Utah, Montana, Idaho, Washington, Oregon
- **Pacific**: California, Oregon, Washington, Alaska, Hawaii

Source: National Resources Committee, Consumer Income in the United States Their Distribution in 1936-38, Washington, D.C., 1938, Tables 9-b and 20-b, and unpublished distributions on which were based the percentage distribution shown in Tables 13-b through 18-b.

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- **Pacific**: California, Oregon, Washington, Alaska, Hawaii

Source: National Resources Committee, Consumer Income in the United States Their Distribution in 1936-38, Washington, D.C., 1938, Tables 9-b and 20-b, and unpublished distributions on which were based the percentage distribution shown in Tables 13-b through 18-b.
proximately 2,500,000 received relief of some kind at some time during the year.\(^{29}\)

As might be expected, the relative number of families that received incomes too low to provide a living at the emergency level varied when the families were grouped according to size. There was a particularly marked increase in the relative number of such families as the number of children increased (the number of adults remaining the same), since family income increases with family size only if the larger families contain additional wage earners. In 1935 among urban families containing two adults, approximately 15 percent of those with one child under 16 years, 29 percent of those with three children, and 38 percent of those with five children had insufficient funds to maintain themselves at the emergency level but failed to benefit from any relief program.

These facts can be expressed in another way: in urban communities, 21 percent of all persons and over 25 percent of all children under 16 years of age were in "nonrelief" families (of two or more) that had incomes too low to provide an emergency level of living. This was true even though 19 percent of all two or more persons for 1935-36 as estimated in Consumer Incomes in the United States.

In the latter study both cash and nonmoney income were included. "Nonmoney income, for all groups of families, includes the net value of the occupancy of an owned home and rent received as pay, as well as the estimated value of direct relief received in kind. For farm and village families, it includes, in addition to these items, the net imputed value of food produced at home for the family's own use. For farm families, it also includes the net imputed value of certain other farm-produced goods used by the family—i.e., fuel, ice, tobacco, and wool—plus or minus the value of any increase or decrease in the amount of livestock owned or of crops stored for sale. Except for own homes and equipment, no attempt was made to include as nonmoney income the value of the use of durable goods owned by the family such as automobiles, furniture, and household equipment." (Ibid., p. 41.)

\(^{29}\)In both the Consumer Purchases Study and the National Health Survey, families and single individuals are classified as receiving relief if they received any direct or work relief from any source at any time during the year covered by the estimates.

"Direct relief was defined to include both relief in cash and in kind, from both public and private agencies. Mother's pensions and all pensions of a noncontributory type paid upon proof of "need," such as certain old age pensions, were considered direct relief, but war pensions and pensions from funds to which the individual had contributed were not considered relief. Relief vouchers for food, clothing, and other commodities were considered direct relief in kind, as were surplus commodities distributed by the Federal Government. Charitable contributions, in cash or kind, made by individuals rather than by agencies were also considered relief, but gifts from relatives and friends were not so considered.

"Work relief was defined to include earnings from Federal Emergency Relief Administration, Public Works Administration, and Works Progress Administration jobs if the employee had been assigned from the relief rolls and/or had had to pass a means test before receiving the job. Earnings of supervisory employees not hired on a basis of need were not considered relief. A family who had had a son in a Civilian Conservation Corps camp at any time during the schedule year was considered to have received work relief." (Ibid., p. 42.)

In urban communities of the same size within any given region very similar percentages of families (of two or more) on relief were found by the Consumer Purchases Study and the National Health Survey.

**DISTRIBUTION OF FAMILIES OF TWO OR MORE PERSONS IN THE UNITED STATES, 1935-36, BY INCOME LEVEL**

[![Bar graph showing the distribution of families of two or more persons in the United States, 1935-36, by income level.](image)]

**Source:** Adapted from data in National Resources Committee, Consumer Incomes in the United States, Washington, 1938, table 8-16, p. 97.

**Figure 16.**

persons and almost 27 percent of all children were in families that received some relief in 1935. It should be noted, moreover, that these measures may well overstate the extent to which public aid is available to families whose incomes are insufficient to purchase the emergency budget. For a family was counted as being in receipt of relief if at any time during the year it had received public aid, regardless of the duration of receipt of relief.

Furthermore the picture is incomplete in that it relates only to urban families of two or more. While for technical reasons it was impossible to calculate the costs of the emergency budget for other types of families, some indication of the extent to which public-aid measures failed to reach recipients of very low incomes can be secured from data relating to the distribution of incomes. It is instructive, for example, to inquire how many families of two or more persons receiving annual incomes of under $500 received no relief as defined above. Admittedly an income of $500 yields varying levels of living in different parts of the country. Moreover, any given income will be more nearly adequate for small families than for large families. Yet few would argue that for any type of family an income of less than $500 makes possible a way of living that is consistent with what is generally regarded as the "American standard."

On this basis, a very broad and approximate measure of the extent of unmet need may be secured by determining how many families of two or more persons had incomes of less than this sum but failed to obtain relief.
DISTRIBUTION, BY INCOME LEVEL, OF FAMILIES OF TWO OR MORE PERSONS, IN FIVE REGIONS OF THE UNITED STATES, 1935–36

<table>
<thead>
<tr>
<th>INCOME LEVEL</th>
<th>NEW ENGLAND</th>
<th>NORTH CENTRAL</th>
<th>SOUTH</th>
<th>MOUNTAINS AND PLAINS</th>
<th>PACIFIC</th>
</tr>
</thead>
<tbody>
<tr>
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PERCENT OF FAMILIES


FIGURE 17.

It is estimated that, among families of two or more, over 2,400,000 with incomes below $500 received no relief during this period. (See Table 18 and Figure 16.) Approximately 2,800,000 families of two or more persons with incomes between $500 and $750 and about 3,300,000 with incomes between $750 and $1,000 received no assistance.

It might have been expected that the proportion of families on relief in different parts of the country would be inversely related to the average amount of family income in each area, but no such relationship is found among the five geographic regions of the United States. Indeed, the proportion of families that received some direct or work relief during the year studied was lowest in the South, next lowest on the Pacific Coast, and highest in the Mountain and Plains region. (See Table 18 and Figure 17.) Thus, not only were there many more families with very small incomes in the South than in other regions but a substantially larger proportion of these low-income families failed to receive relief.

Differential access to relief is also evident when the income and relief status of families in communities of different size is examined. The proportion of low-income families of two or more persons that received no relief during 1935–36 was very much higher among farm than among nonfarm families. Only 6 percent of the urban families and less than 10 percent of the village families had incomes below $500 and failed to receive relief, but 16 percent of the rural-farm families were in this situation. (See Table 18.) These disparities are of course even more serious in terms of individuals, since farm families are substantially larger than nonfarm families, and village families somewhat larger than urban.

Even among urban and village families of two or more persons, the relative number with incomes below

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11 Not all relief families were at the very low income levels, since families were classified in the relief group if they received aid at any time during the survey year, for however short a period.

Although relief families covered in the Consumer Purchases Study were not asked to supply information regarding the amount of direct relief income received, this was estimated for major groups and the income distributions adjusted accordingly. (See Consumer Incomes in the United States, pp. 60-62.)

12 A breakdown by region and community size of data on income and relief status is available only for families of two or more persons.

Security, Work, and Relief Policies

$500 that received no assistance during 1935–36 was very much greater in the South than in any other region of the United States. The proportion of nonrelief farm families in the lowest-income groups, however, was as high in the Mountain and Plains section as in the South. In these areas approximately 22 percent of all farm families had incomes below $500 and failed to receive relief, while in the northern and western areas only 6 to 8.5 percent were in a similar situation.

It is unfortunate that for lack of data no similar picture of the extent to which public aid is available to low-income groups in the years after 1936 can be presented. Nevertheless it seems probable that, were it possible to make comparisons of the type presented in the preceding pages, the extent of unmet need would still be found to be considerable. This situation may at first sight appear surprising in view of the many new programs which have been developed since 1933. However, some of these programs, such as the social insurances, are unlikely to be available to the lowest-income classes because of the minimum-earnings eligibility requirements. If these programs are excluded, it will be found that the average unduplicated number of households in receipt of public aid was actually lower in 1939–40 than in 1935–36. Monthly payments in 1939–40 were indeed higher but only slightly so. It is true that in 1939 the national income had increased by some $11 billion over that of the year 1935, but there is no way of knowing how much of this increase may have filtered down to the lower income groups. Certainly the level of unemployment was higher in the first 6 months of 1940 than in the corresponding period of 1936.

Differences in Access to Public Aid

One striking fact is revealed by the preceding discussion: namely, that, whatever the measure of need adopted, public aid is less generally available to some clearly defined groups of needy persons than to others.

Outstanding among the needy groups for whom basic provision is peculiarly inadequate are residents of the Southeastern and Southwestern States, unsettled persons, and Negroes.

Needy Persons in the Southeast and Southwest

It will be recalled that not only were reports of inability to provide relief for the needy population most frequently made from agencies in the Southeast and Southwest but also the greatest number of cases of persons receiving surplus commodities only were found in these areas. In these States, too, the practice of refusing relief to employable persons was most general.

The same situation is revealed by the studies of unmet need based upon 1935–36 data. Whether the standard applied was the number of urban families of two persons or more with incomes below the emergency level of living or the number of nonrelief families with less than $500 income, the result was the same. Unmet need was greatest in the southern regions.

Unsettled Persons

Access to minimum security is also particularly restricted for unsettled persons. It will be recalled that, except for the national old-age and survivors insurance and railroad retirement and unemployment insurance programs, the needy or presumptively needy worker who moves from State to State does so at the risk of jeopardizing his chances of obtaining public aid. On some programs, such as general relief, eligibility may be lost even by movement within a State.

In a country that is characterized by, and indeed proud of, the relatively high degree of mobility of its population, this aspect of contemporary public-aid provision is a cause for serious concern, for it means that large numbers may be denied access to minimum security. Unfortunately, despite the many studies of migration and transiency that have been made in recent years, few have yielded satisfactory information regarding the extent of the problem created by denial of aid to persons having no legal settlement. Since the cessation of the Federal transient program under the FERA in 1935, there has been no national system

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for the reporting of persons seeking assistance but unable to fulfill legal-settlement requirements.\(^{22}\)

Furthermore, estimates on total migration are not necessarily indicative of the extent to which needy persons are denied assistance because of restrictions relating to settlement, since not all migrants are needy. It has been estimated by one authority that as many as 1 million interstate migrant workers may not be self-supporting.\(^{23}\) While problems of definition and of duplication make a comparison of such estimates questionable, it has been stated that in 1940 the annual figure for interstate migration was 4 million persons; this included not only workers but their families as well.\(^{24}\)

While it would therefore seem that there is extreme difficulty in estimating the number of dependent unsettled persons for the Nation as a whole, it is known that the problem is peculiarly acute in those areas where there appear to be many more unsettled persons than the economy can immediately absorb.\(^{25}\) Where such concentration occurs, the restrictions pertaining to legal settlement and the other limitations upon the assistance available to this group create complex problems for both the nonresident and the public agency from which he may seek aid.\(^{26}\)

The application of rigid settlement law provisions to all persons falling within the group known as "unsettled" cannot be effective in all instances, owing to the diversity of this group. For those persons who have left their place of legal settlement to seek new homes or new jobs, and for whom migration is not so much a way of life as an economic or social expedient, it is possible for the welfare agency to determine their technical status with regard to settlement in another State or locality. There is another group, however, composed chiefly of seasonal workers and, in more recent years, of many persons who originally were in the first group but who were unable to effect a successful transfer to another place of residence, whose nonresident status is continuous and who, because of the increasing uncertainty of income, must continue to seek assistance from welfare agencies during periods of unemployment.

While it is not possible to determine the number of persons denied general relief because of the restrictions imposed by provisions for legal settlement, there is some indication that such persons might constitute a

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\(^{22}\) Estimates of total interstate migration prepared in 1957 by the U.S. Department of Labor were based upon interstate movements of workers during the decade 1920 to 1929. At that time it was pointed out that "the relocation of workers across State lines affects more persons than does continual migration. More than 10 million persons moved from one State to another or entered the country as foreign immigrants during the decade 1920 to 1929. More than half of these were domestic migrants. * * * The total volume of relocation since 1929 is probably no greater than in the previous decade, although the volume of domestic migration may have doubled. Increased domestic migration has been offset by the almost complete disappearance of foreign immigration. The burden of adjusting to changing economic conditions has been largely shifted from the immigrant to the American worker. * * * Increasing numbers of workers are forced to move ceaselessly across State lines to eke out a living by piecing together short and scattered seasons of employment in agriculture and industry." (U.S. Department of Labor, Migration of Workers, Vol. 1, pp. 11-14.)

\(^{23}\) "John N. Webb of the Work Projects Administration has estimated that about 2,000,000 people cross state lines each year in search of jobs. * * * Of the millions of people who travel or migrate across State lines, the percentage of self-supporting * * * probably include about half of the 2,000,000 estimated by Webb as the annual number of interstate workers migrating." (Anderson, Nels, Men on the Move, pp. 65-66.) For estimates of the number of nonresidents seeking assistance during 1938, based on a census of 7 cities, see Binns, .345, Charles F., and Saffer, Fred A., A Study of Medical Problems Associated with Migrants, U.S. Public Health Service, Public Health Bulletin No. 258, Washington, 1940, pp. 21-22.)

\(^{24}\) "We believe that, in the decade prior to the defense emergency, there were probably at least 4,000,000 persons, men, women, and children, moving between States each year in search of a new start or in pursuit of jobs. We do not wish to infer that these people were all destitute, but it is the committee's judgment that the great majority of these 4,000,000 were never far removed from a condition in which they might require public assistance or private charity." (Interstate Migrant Report of the Select Committee to Investigate the Interstate Migration of Destitute Citizens, House of Representatives, 76th and 77th Cong., House Report No. 569, Washington, 1941, pp. 8-9.)

\(^{25}\) "The food, work, and welfare of this country number millions. The very fact that they are migrants—on the move in a never-ending search of work—makes them difficult to count. But probably 2 million of them look to agriculture for a living and at least as many to industry." (Migratory Labor, A Report to the President by the Interdepartmental Committee to Coordinate Health and Welfare Activities, Washington, 1940, p. 1.) It should be remembered that such estimates are usually concerned only with interstate migrants and do not include persons moving about within a State, who may be penalized in seeking assistance because of settlement laws which contain fiscal residence provisions.

\(^{26}\) Viewed in the most practical terms, the over-all number of migrants is probably not the major consideration. The challenge of this problem is in relation to spots. If California gets 200,000 migrants, most of them in family groups, and these are concentrated in certain areas, the immediate problem may be very acute. It is a problem involving work and wages and the tensions relating thereto. It is a problem of health, of education, and of relief. * * * The tension spots at the moment are in agriculture, on the Pacific Coast, in the South along the Atlantic Seaboard." (Anderson, Nels, Men on the Move, p. 73.)

\(^{27}\) "General relief involves an expenditure that is borne in whole or in part by the community granting aid, and legislators have not been disposed to add to this expense the cost of caring for those who do not 'belong' in their community. Whether or not severe residence requirements do protect a State from an influx of needy nonresidents is still a debatable question. But in many cases, the only reasonable solution of distress is emigration. At this point residence requirements and economic forces meet in a head-on collision that can be avoided only by broadening or abolishing the concept that people actually do belong in a particular place regardless of the fact that the place may not provide the means of making a living. (Webb, John N. and Brown, Malcolm, Migrant Families, Work-Progress Administration, Division of Social Research, Research Monograph XVIII, Washington, 1938, p. 92.)

\(^{28}\) "Case histories in some private welfare offices show that many of the migrants have traveled in so many different States for so many years that they have no idea where their home actually is. Some case histories show that these migrants have been on the road for as long as 17 to 29 years, and in the meantime have married and now have children traveling with them. It is not unusual for a migrant to have from 4 to 7 children and hundreds of the migrants apparently travel almost from one end of the Nation to the other in a year taking their families with them." (Testimony of a representative of the Florida Industrial Commission, in Interstate Migration, Hearings, pt. 2. Montgomery Hearings, p. 485.)
sizable group in relation to the entire relief load.28 This conclusion is confirmed in those instances where an agency has attempted to estimate the number of needy nonresidents who were not receiving assistance.29 Further evidence of the nonavailability of public aid to unsettled persons is supplied by the extent to which the private agencies are called upon to carry the burden of support. Many public agencies refer nonresidents to those private agencies in the community which can provide some kind of temporary material assistance.30

*A study made by the California State Relief Administration, just prior to the enactment in 1933 of a law extending the period of legal settlement in the State from 1 to 3 years, pointed out:

"It has been suggested that unemployment relief be extended only to persons who have resided in the State for not less than 2 years without having received any aid from a public or private agency. If this requirement were applied to cases on the State Relief Administration rolls as of February 1, 1933, at least 27 percent of the caseload would have been declared ineligible." (Unemployment Relief in California, *Monthly Bulletin of State Relief Administration* March-April 1939, 20.)

In Illinois, the effect of the extension of local residence requirements from 1 to 3 years has been reported as follows:

"While there are no accurate data available on the number of persons in the State who have been affected by the recent Illinois residence law, studies conducted by the Illinois Emergency Relief Commission do indicate the residence status of those who were on the relief rolls at about the time this law went into effect.

A review of all the cases on relief in Illinois in the fall of 1933 revealed that almost 6,000 families and individuals, or about 4 percent of all those on the relief rolls at the time, had continuous residence for less than 3 years in the local unit in which they received relief. One-third of the cases with less than 3 years' residence in the local unit in which they received relief, or about 2,000 families and individuals, had less than 3 years' continuous residence in the State. These 2,000 families and individuals would definitely not be eligible for relief in Illinois had they applied after the new act went into effect. The remaining 4,000 cases, lacking 3 years of continuous residence in the local units in which they were receiving relief, would also be ineligible for relocation, but if they had resided continuously in some other local unit for 3 years immediately preceding their application for relief.

"It is difficult to determine statistically what has been or will be the effect of the recent Illinois 3-year residence law. It can certainly be said that many cases eligible under the former law would no longer be eligible under the present law. It (the new law) even deprives persons who have resided in Illinois for many years of the benefits of public aid." (Testimony of the chairman, Illinois Emergency Relief Commission, in *Intermediate Migration*, Hearings, pt. 3, Chicago Hearings, Washington, 1941, pp. 836-37.)

In Kansas it was reported that * * * * the actual number that are assisted at the welfare office represent only a very small segment of the need. One county, for instance, reports 5,400 as in need of assistance, and in that county only 17 were aided by the welfare office in the last year. Such a ratio in the counties in which the problem is heavier is not exceptional * * * * (Testimony of the director, Bureau of Public Assistance, State Department of Social Welfare, Topeka, Kansas, in *Intermediate Migration*, Hearings, pt. 4, Lincoln Hearings, p. 1492.)

In Florida, for example, "there is no State provision for aid to migrants. The only aid given to these individuals is that which is provided by local communities through their welfare associations or similar private charities. The amount of aid available is very small and can only be given in administering cases involving emergency health conditions. In some instances a minimum amount of food is provided, usually one meal or some surplus commodities, and then only if the person faces starvation. There is probably less than one-tenth of all cases given any aid whatsoever. Were it not for these charities there would be no aid available. When the crops were frozen in January of this year, thousands of migrants were stranded and faced virtual starvation." (Testimony of the representative of the Florida Industrial Commission, in *Intermediate Migration*, Hearings, pt. 2, Montgomery Hearings, p. 487.)

The 1933 survey of the U. S. Public Health Service reported that "neither State nor local public agencies carry the burden of relief in the 20 cities studied, since 77.6 percent of the agencies providing any sort of material or medical relief to transients are nongovernmental agencies and these handle 63 percent of all transient cases applying for public assistance." (Memorandum and Safer, op. cit., p. 49.)

31. For example, in Illinois the percentage of the 1930 Negro population receiving general relief decreased from 35 percent in 1933 to 31 percent in 1940, as compared with a decline from 9.3 percent of white population in 1933 to 4.1 percent in 1940. Similarly, in Pennsylvania, Negroes receiving general relief declined from 35.2 percent of the 1930 Negro population in 1933 to approximately 30 percent in 1940, as compared with a decrease from 13.3 percent to 6.2 percent during the same period for the white population." (Memorandum on the People Who Need Financial Assistance, p. 126.)


Negroes

The need for public aid is especially likely to be felt by Negroes, Mexicans, and other minority groups characterized by relatively limited economic opportunity. Representing principally unskilled labor, these groups have also faced racial discrimination as reflected in lower wage rates and lay-offs. They are also in general the marginal groups when employment improves.31 In addition, the occupational shifts brought about by the depression have resulted in the fact that white workers have replaced persons of other races in many of the jobs they formerly held. In the South, the breakdown of the tenant system has made the situation particularly acute. A higher incidence of ill health, higher death rates, and greater instability of family life due to this relatively less favorable economic position, coupled with an increasing degree of urbanization, have accounted for a higher rate of dependency.32

It is therefore obvious that a higher percentage of Negroes than whites are apt to experience need for public aid, but no very satisfactory measure of relative need can be devised. It can be shown conclusively, as in Chapter V, that in general Negroes are overrepresented on the public-aid rolls in proportion to their representation in the population; but, since relative need cannot be accurately determined, it cannot be said that this overrepresentation is exactly commensurate with the greater need of Negroes.

However, it is possible to use the proportion of Negroes on relief rolls late in 1933, when the FERA program provided for the great majority of all public-aid cases, as a basis of comparison with subsequent provision for the needs of Negroes. In October 1933, Negroes formed about 18 percent of the relief population, as against 10 percent of the total population in 1930.33


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If a Negro proportion of 18 percent of the cases on public-aid rolls as against 10 percent in the population be taken as a gauge of their relatively greater need for aid, the various programs operating in June 1940 met the relative need of Negroes in widely varying degrees. As pointed out in Chapter V, the WPA has consistently served about the same proportion of Negroes as the FERA. The youth programs, however, show a proportion of Negroes about the same as in the general population, indicating that they do less than the FERA and the WPA in meeting the relatively greater needs of Negroes. Twelve percent of youth employed on the NYA program in February 1939 were Negroes. The CCC reported in February 1941 that 10.9 percent of its junior enrollees were Negroes.

Nearly 18 percent of all clients accepted between 1935 and 1939 by the Farm Security Administration for standard rural-rehabilitation loans were Negroes. As it was earlier pointed out, this represents about the proportion of Negro farm operators among all farm operators in the United States. However, by reference to income distribution among farm operators, the proportion of Negro FSA borrowers does not seem so high. It may be assumed that these loans were designed to help low-income farmers, roughly those in the group receiving under $500 annually. In 1933–36, 10.9 percent of the white farm operators of the country fell in this group, as against 38.4 percent of Negro farm operators. It appears that Negroes represented about one-third of the potentially eligible group of borrowers of FSA standard rural-rehabilitation loans but only 13 percent of clients accepted for loans. In part, this may be explained by the fact that, in accepting farmers as loan clients, the FSA must give consideration to the client’s ability to be rehabilitated and thus to repay his loan.

The proportion of Negroes in the group potentially eligible for aid through the special assistance and general relief is, of course, higher than their proportion in the population, owing to their characteristically low economic status and the resulting high incidence of disease and broken homes. However, as shown in Chapter V, the national averages of persons accepted for the special assistance show proportions of Negroes well above even their proportions in the groups potentially eligible. Negroes are highly overrepresented on some northern urban general-relief rolls, but there is no indication that this is paralleled in the South.

In the social insurances, Negroes are greatly underrepresented because a high percentage of Negroes is employed in noncovered industries and their earnings are generally low. Those who could qualify by reason of employment and earnings are unlikely to draw as high benefits as white persons, because benefits maintain proportionality with previous earnings.

In interpreting these data, it is important to note that the Negro population is concentrated in the Southeast and Southwest regions, where access to minimum security is known to be highly restricted. These regions have a very uneven development of the programs on which Negroes are served in something approaching proportion to their need—the WPA and the special assistance. Where general relief is available to them in these areas, Negro recipients are aided by a program conspicuous for low standards and restrictive intake policies. It is thus evident that the majority of Negroes are at a marked disadvantage in access to public aid.

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24 See also ch. IX.
25 Consumer Incomes in the United States, p. 100.