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The Administration of Old Age Assistance in the Commonwealth of Massachusetts

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Boston University

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GRADUATE SCHOOL

THESIS

THE ADMINISTRATION OF OLD AGE ASSISTANCE
IN THE COMMONWEALTH OF MASSACHUSETTS

by

Palayam M. Balasundaram
(A.B. Allegheny College, Meadville Pennsylvania, August 1947)

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1948
Approved by

First Reader  Lashley T. Harvey

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"How we treat our old men shows what we think of the future, and how we treat the young shows what we think of the present." — David Lloyd George
The sole purpose of this study is to determine how an American state has been able to care for the needs of its aged. A knowledge of the experience of Massachusetts in the care of its aged should be invaluable in seeking solutions to similar problems in India. It is my hope that such knowledge could be applied to the begging problem in India. At present beggars in India are cared for by private charitable organizations and by individuals. To date, no careful attention or deep thought seems to have been given to this subject in India because it has been for centuries tied in with religious ideas.

In India it is the responsibility of the government to provide for the welfare of its citizens. The expenditure in the United States may be a partial solution to this problem, but it cannot be fitted into the traditions of the Indian people.

The study of this subject has been very interesting and encouraging, partially because of the cooperation and help received from various federal, state, and local officials administering Public Assistance in the Commonwealth of Massachusetts. I owe a special debt of gratitude to Mr. Albert E. Russell, Chief District Supervisor of Public Assistance (Massachusetts State House) for his invaluable cooperation and time, arranging for interviews with public officials, proved exceedingly helpful.

"How we treat our old people is a crucial test of our national quality. A nation that lacks gratitude to those who have honestly worked for her in the past while they had the strength to do so, does not deserve a future, for she has lost her sense of justice and her instinct of mercy."

-- David Lloyd-George
The main purpose of this study is to determine how an American state has been able to care for the needs of its aged. A knowledge of the experience of Massachusetts in the care of its aged should be invaluable in seeking solutions to similar problems in India. It is my hope that such knowledge could be applied to the beggar problem in India. At present beggars in India are cared for by private charitable organizations and by individuals. To date, no careful attention or deep thought seems to have been given this subject in India because it has been for centuries tied in with religious ideas. In India it is not thought that it is the responsibility of the government to aid its needy citizens. Federal legislation for India akin to the Social Security Act in the United States may be a partial solution to this pressing problem, if it can be fitted into the traditions of the Indian people.

The study of this subject has been very interesting and encouraging partially because of the cooperation and help received from various Federal, State and Local officials administering Public Assistance in the Commonwealth of Massachusetts. I owe a special debt of gratitude to Mr. Albert E. Howell, Chief District Supervisor of Public Assistance (Massachusetts State House) for his invaluable cooperation and time, arranging for interviews with public officials, proved exceedingly helpful.
ROANARR

The main purpose of this article is to evaluate the

effect of American states on the export of fish.

This study examines the role and influence of fish

export policies in various American states on the
care of the natural environment. It focuses on the

similar problems in India. It is to note that some

important policies in India could be applied to the
greater problems in India. It seems

important to note that the main concern for the

balance of trade in India is the marine fishery,

which is the main concern for the balance of

trade in India. It is noted that in order to

maintain a healthy marine environment, marine

fishery policies in the United States have been

effected by various factors such as the

cooperation of the government, the

community, and local officials.

I congratulate Professor Webster (Macdonald,

Calgary) on his important paper, 'The

Ventricular Pathway in the Tectal System of

Neurospora Crassa.' I have been interested in

information about the effects of the

cooperation of the government, the

community, and local officials.
I also wish to thank Dr. Lashley G. Harvey, Professor of Government and Acting Chairman of the Department of Government, Boston University for his invaluable guidance and direction in the research. If my experience, as a result of my investigation of the subject, should really be made use of, or applicable for the up-liftment of the teeming millions in India, all those who wholeheartedly helped me and enriched my experience, I am sure, have contributed in no small measure toward the building of one important subdivision of the massive social structure of a new and FEE INDIA, and for whose cause I dedicate this work.

P.M. B.

August 17, 1948
Boston, Massachusetts
I wish to make a point. The Department of Government of the United States has taken notice of the increasing crime rate, and the seriousness of the problem has not been underestimated. It is imperative that we consider the factors contributing to this increase. The increase in violent crimes has been particularly alarming. The rise in property crimes has also been significant. The economic factors, such as unemployment and poverty, may play a role in this increase. The stress of poverty and the lack of opportunities for jobs may also be contributing factors.

WE MUST take action to prevent this trend.
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B. JUSTIFICATION AND GOAL OF STUDY

To see through the development of the Social Security Act, its history, achievements and benefits to mankind.

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The study is inductive. Readings from books, References from Statutes, Consultations and interviews with public officials, directions from professors, and visits to local welfare offices in various towns and cities in Massachusetts, and Massachusetts State House.

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A. HISTORICAL BACKGROUND AND DEVELOPMENT OF SOCIAL SECURITY ACT

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A SUMMARY OF THE RISE OF COMMUNISM

PART I: INTRODUCTION

A. HISTORY

The study of history, according to P. B. Held, is the discipline that deals with the development of the human race. It is the science that examines past events and the causes behind them, as well as their effects on the present and future. History is a field of study that seeks to explain the past in order to better understand the present and predict the future.

B. THE AUTHORS

The authors of this work are not mentioned in the text provided. However, it is clear that the work is focused on the rise of communism and its historical development.

C. THE SYSTEM

The system of communism is characterized by its emphasis on collective ownership of the means of production, which is intended to eradicate class stratification and promote social equality. Communist societies are often known for their centralized planning and state control of the economy.

D. THE LEADER

 send the response to 1961, 16, 10, 1961. (The essence of the socialist society is the equality of the people.)

E. THE PARTY

The party is the organization that governs the state and directs its policies. In a communist society, the party is usually led by a single individual or a small group, known as the leadership. This leadership is often characterized by its iron-fisted control over the society and its refusal to tolerate any opposition.

F. THE STATE

The state is the institution that enforces the laws and maintains order in the society. In a communist state, the state is often closely aligned with the party, and its function is primarily to support the party's policies and maintain social stability.

G. THE ECONOMY

The economy in a communist society is often organized around collective ownership of the means of production. This ownership is intended to eliminate the exploitation of labor and ensure that the rewards of production are distributed fairly among the people.

H. THE SOCIETY

The society in a communist state is often characterized by its emphasis on collective effort and the collective good. In this society, individualism is often discouraged, and the needs of the community are prioritized over the needs of the individual.
   g. Backing of the Supreme Court of the United States
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The arrangement of the text is unclear due to the image quality. It appears to be a page from a document discussing various topics, possibly related to administration and planning. However, the text is difficult to read and interpret clearly.
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The chapter on the historical background and development of social security law discusses why some countries have enacted laws to assist the elderly, and others have not. Whether relief is granted, or if it is denied, upon what conditions should they get it? Another angle from which the whole problem may be viewed may be in terms of whether the tax-payers' money should or should not go to the needy aged because they need it? If the public funds are spent for the care of the aged, is the grant equitable? For example, an aged person (sixty-five years or exactly with some property (at least within the limitations of earnings) receives for illustrative purpose, say 100 per month. His neighbor, three months short of sixty-five years, is not eligible for Old Age Assistance. Should the latter suffer because he is only ninety days short of the age limit even though he needs money for his very living?
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CHAPTER I

INTRODUCTION

A. PROBLEM

The problem in this thesis is to determine how a modern American State (here special reference to the Commonwealth of Massachusetts) has been able to take care of the financial needs of its aged—age bracket of sixty-five or over. It is assumed that a government operating under democratic principles, should assume full responsibility for the care of its needy aged citizens without endangering their freedom, giving them relief as a matter of right and privilege for which they are entitled in a free country. Under such conditions may arise as to the question why some receive relief, and some do not? If relief is granted, upon what conditions should they get it? Another angle from which the whole problem may be viewed may be in terms of whether the tax-payers' money should be spent on the needy aged because they need it? If the public funds are spent for the care of the aged poor, is the grant equitable? For example, an aged person (sixty-five years exactly) with some property (of course, within the limitations of exemptions) receives for illustrative purpose, say $65 per mensum. His neighbor, three-months short of sixty-five years is not eligible for Old Age Assistance. Should the latter suffer because he is only ninety days short of the age limit even though he needs money for his very living.
The problem of the people of the communities is

We are the Cabinet (Board or Committee) and cannot agree on the following
to

which he says - the power or authority to take care of the surrounding

society without any discrimination. Giving them relief as a

matter of right and privilege for which they are entitled to a

share and condition may result in some receiving relief and some receiving it.

In order to receive relief may come to only the fortunate

which many conditions which are not so fortunate.

Although the whole problem may be assessed may be in terms of

the case of the people (or community) on the whole he has made it

clear that in the future there was a need for the case of the people.

the future. For example, we have to pay attention to

the case of some people (or community) in terms of discrimination. The method, the means, the principle of equity, the

latter to the point of view of the people (or community) and the

result to the point of view of the people (or community) and the

safety and security of the people (or community) and the

response to our efforts for the people (or community) and the

point of view of the people (or community) and the

response to our efforts for the people (or community) and the

point of view of the people (or community) and the
Another problem is: why not people save money for their last days? Does not the government relief make them feel confident of getting aid in their old age, and therefore likely to be more extravagant in their younger age than they would otherwise be? Some may tend to view this question from another angle altogether, and that is, our present society is very complex, and the cost of living is very high, and therefore, people are unable to save any money for their later life. In fact, they are likely to go into debt with their bare income—perhaps this is one of the drawbacks or products of rapid industrialization with ever-soaring cost of living such as one found in the United States. If this is the situation, have the needy aged to suffer on account of their unfortunate circumstances which are the results of our present economic system?

This could be looked at from still another angle. Would it be wise that the private and charitable organizations in the country take over the whole relief program and administer it in such manner as they see reasonable and equitable? No. History and experience have shown beyond doubt that voluntary methods have not proved satisfactory.

It has, therefore, fallen on the hands of the government to face some of the vital problems posed here; how they do in a way that would strike a midline between two opposing and conflicting ideas and philosophies, could be realized only by trial and error, and by complete loyalty and efficiency of the social workers in the
field of public welfare. In an address by Mr. Raymond M. Hilliard, Commissioner of Public Welfare of New York City in a statement to his staff of 6,000 said that any member "unwilling or unable to discharge his responsibilities effectively would not be carrying out his responsibilities to the people he served, .... The vital and enormous task which this department must perform, involving large outlays of public funds for the alleviation of human suffering, does not permit laxity, indifference, or anything less than whole-hearted cooperation by every member of the staff" he asserted that "by a conscious adherence to the principle that the determination, through careful objective investigation, of all the factors establishing financial need is both an absolute prerequisite to the granting of public assistance and a guarantee that such assistance will be administered in a sound and humane fashion."

B. JUSTIFICATION AND GOAL OF MY STUDY

From my point of view, the justification and goal of my study for my thesis is to see through the stages in the history and development and philosophy of the Social Security Act so as to have a clear perspective and understanding of the benefits and achievements of the government over a period of time; also how they have organized their efforts toward this end in order to assure every needy aged the goods and services necessary for decent living in keeping with his dignity and self-respect and for

1. Raymond M. Hilliard, A statement issued to his staff, Article written by Lucy Freeman in New York Times June 27, 1948, Pages 1, and 32
The 1910 report of the Royal Commission on the Control of New World Tobacco recommended that the government provide aid to tobacco growers in order to stabilize the market. This recommendation was based on the assumption that tobacco production was essential to the country's economy. However, the report also noted that the tobacco industry was facing significant challenges, including fluctuating prices and increased competition from imports.

The government responded to these challenges by implementing a series of policies aimed at supporting the tobacco industry. These policies included direct financial assistance to growers, as well as measures to ensure a steady supply of raw materials. Despite these efforts, the industry continued to struggle, and by the 1930s, many tobacco growers were facing economic hardship.

In the years that followed, the government continued to provide support to the tobacco industry, but the industry remained under threat from increased competition and changing consumer preferences. The role of tobacco in the economy has continued to decline, and today, the industry is much smaller than it was in the past.
developing opportunity for economic and social advancement.

C. METHODS OF STUDY

It is inductive. A lot of factual materials I gathered from books, pamphlets, documents, Statutes, etc.

Consultation and interviews I had with the Federal, State and Local officials benefited me very much, and also clarified my thinking in some of the subtle problems involved in old-age assistance.

Directions from professors concerned aided me in the method of research.

Visits to local Welfare Departments, particularly Cambridge, Brookline, Newton, and Winchester have helped to study the operation of varying administrative set-up, and also several visits to the State House of Massachusetts have given an idea into the actual working of the staff, fiscal policy etc. It is amazing to see how the welfare activities are carried with such precision from one stage to another— from the time the needy applicant enters the portals of the welfare office to make out his application for assistance right to the stage when the check is made out, and ready for despatch.
CHAPTER II

A HISTORICAL BACKGROUND AND DEVELOPMENT OF SOCIAL SECURITY ACT

The modern state is no longer a laisse faire state, each for himself; but due to complexity of our present system of society, it has changed to a social-service state. It has, therefore, become the responsibility of the state to provide for adequate security to her citizens in times of want, sickness, old age or any kind of contingency. Freedom of action of the more-privileged class has no longer become the test of a free society. The test of a free society, on the other hand, will be found in the scope of right and privilege preserved and possessed by its weakest elements. Late President Franklin D. Roosevelt in his message to the Congress of January 1944 said "we have come to a clear realization of the fact that true individual freedom cannot exist without economic security and independence."

Social institutions wherever found aim at the same universal need arising out of accident, sickness, unemployment, old-age or death. These institutions have been able to work successfully by men with the aid of machine so as to produce food and other goods to take care of the necessaries of life both for himself and for his fellowmen. History shows that "in feudal society most of the labor of the world was performed by people who in effect were owned by their employers. They were not at liberty to leave the land, but for this very reason they had a guarantee against
Chapter II

The major role of social science in our time

Social science can be of great importance in our time, for it can help us to understand the complexities of society and how they interact. It is a field that offers insights into the workings of the world around us, and can help us to make sense of the phenomena we encounter.

In recent years, there has been a growing interest in the potential of social science to offer solutions to some of the most pressing issues facing our society today. From poverty and inequality to climate change and global health, social science provides a framework for understanding these problems and developing strategies to address them.

Social science is not just about describing the world as it is. It is also about explaining how and why things happen. By examining the social, economic, and political factors that shape our lives, we can gain a deeper understanding of the complex interplay between individuals and their environments.

The role of social science is not just to inform us, but to challenge us to think critically about the world around us. By encouraging us to question our assumptions and explore new perspectives, social science can help us to develop a more nuanced and inclusive understanding of society.

In conclusion, social science is a vital and dynamic field that offers valuable insights into the complexities of our world. By continuing to invest in this field and supporting its development, we can ensure that it remains a powerful tool for understanding and shaping the future.
There was an urge on the part of individuals to become safe from want and also to be free. In the reign of Henry VIII a statute was enacted which read as follows: "The poor, impotent, lame, feeble, sick, and diseased people, being not able to work, may be provided, holpen, and relieved so that in no wise they nor none of them be suffered to go openly in begging, and that such as be lusty or having their limbs strong enough to labor, may be daily kept in continual labor, whereby everyone of them may get their own sustenance and living with their own hands."  

This law of 1536 and those that followed in Queen Elizabeth aimed at preventing suffering and protect property. One of the glaring defects of the English poor law was that the individual who received assistance gave up the liberties which he had struggled to achieve. "The price of security was disenfranchisement, confinement in the workhouse, or the surrender of the control of one's affairs to the officer of the poor law. As an additional determent, the person who resorted to public relief was made to suffer the stigma of pauperism." Thus we find that relief under English poor law was not in any sense a relief at all, but is one of humiliation and restriction of freedom.

3. Ibid, p. 6
4. Ibid, p. 7
It is for the second time this fall that I have been called upon to make a public speech. Here in the presence of so many distinguished visitors and members of Congress, it is with a great sense of responsibility that I take my place and address you.

As we gather today, we are reminded of the importance of unity and cooperation in our nation. The challenges we face require a collective effort. We must work together to ensure that our voices are heard and our actions have meaning.

Let us remember that democracy is not just a system of government, but a way of life. It requires the active participation of all of us. We must engage in the democratic process, vote, and hold our elected officials accountable.

In conclusion, let us reaffirm our commitment to the principles of liberty, equality, and justice. Together, we can build a better future for our nation and the world.
As against this background it is worthwhile to know how needy individuals have been fighting for their freedom from times gone by to meet human need. In 1897 England enacted its first workmen's compensation law, but her most dramatic break with the past came in 1908 and again in 1911. Those years marked a departure from the spirit of the poor law.

"The relief of the poor to be an act of great civil prudence and political wisdom, for that poverty is in itself apt to emasculate the minds of men or at least it makes men tumultuous and unquiet. Where there are many poor, the rich cannot long or safely continue such, for necessity renders men of phlegmatic and dull nature stupid and indisciplinable, and men of more fiery or active constitutions rapacious and desperate. It is accordingly an admitted maxim of social policy, that the first charge on land must be the maintenance of the people reared upon it. This is the principle of the English Poor Law. Society exists for the preservation of property, but subject to the condition that the abundance of the few shall only be enjoyed by first making provision for the necessities of the many." 5

In 1908 a system of old-age pensions under which when an individual's income was less than a certain amount to maintain himself or his family, an allowance was paid to him by the state. He was still subject to the means test, but the deterrents of the old system were reduced. In 1911, England established her first nation-wide unemployment insurance; in its principle, it sought

In 1920 a system of old-age pensions began to operate as an
initial experiment. New laws were passed to create a system of
pensions to the state. These laws included an allowance for
persons of the family, as well as for persons over 70 years of age.
This system was extended in 1921, when it was decided to
extend the coverage to include all persons over 60 years of age.
to eliminate the defect in poor law, and through which individuals might maintain their independence and yet have protection against unforeseen events.

Nearly for twenty-five years after the inauguration of the British system, the United States did not make moves toward the establishment of Social Security as an institution. In 1908 under the leadership of President Theodore Roosevelt, a law covering federal employees was enacted. Workmen's compensation had been established in all states but four by 1930. By 1920, an all-out protection to meet all contingencies was planned by social scientists and economists. In 1921, John R. Commons, Professor of Economics at the University of Wisconsin initiated for the introduction of a bill in his State legislature to provide for a system of reserves through which industry could accumulate funds to pay benefits to its unemployed workers.

Non-contributory old-age pensions modelled after the British system took a shape in 1907, and Massachusetts legislature came forward to establish a commission to study the subject. In 1917 Abraham Epstein gave a fillip to the whole movement by directing a commission in Pennsylvania legislature and later led an active campaign for social protection. As a result of his outstanding work, the first law was enacted in 1923.

The English idea of Social Security began to take a firm root in the American soil with the coming of the depression.
The existing laws of society are now being reinterpreted to facilitate the expansion of economic and social reforms. The legal framework is being adapted to incorporate new concepts and principles.

In 1945, the government enacted new legislation to address social and economic issues. This legislation was aimed at improving living standards and providing a fairer distribution of wealth. The government also took steps to enhance the rights of workers and to promote industrial development.

The 1945 amendment to the constitution was a significant step in the modernization of the law. This amendment enabled the government to take more proactive measures in the face of emerging challenges.

The purpose of these legislative reforms was to establish a democratic and equitable society. The government recognized the need to address the pressing issues of the time and to ensure the well-being of its citizens.

Conclusion:
The legislation of 1945 marked a turning point in the development of society. It was a testament to the government's commitment to social progress and the improvement of living conditions for its people.
in 1929 and mass unemployment. Those under the old-age bracket were hit very badly. The whole thinking and philosophy of men have changed and there was cry for social legislation to meet the situation created by the depression. There was considerable work undertaken by civic leaders and social workers in local areas toward the task of unemployment relief by voluntary contributions and later upon local public funds. Both these proved insufficient to meet the needs. Even the State funds could not come to the rescue of the relief program. The United States Congress took up the matter immediately and through the Reconstruction Finance Corporation loans for relief were advanced to the states to relieve the emergency. The next stage was the Federal Emergency Relief Administration made direct grants to the governors of the states for relief in 1933, and in which the germs of concept was federal grants-in-aid were found.

At the close of 1934 appeared the Townsend movement. It aimed at a federal grant to individuals of $200 a month, far above existing minimum levels of living and without any means test. It was a middle-class demand who for the first time looked for assistance from the government. The method of financing this Plan was by a sales tax collective on each successive transaction. Some economists felt that this Plan would constitute a serious drag on American economy and would therefore destroy the very basis of security in the country at a time when it was needed badly.
By the beginning of 1934 there was every indication that Congress would enact laws in the areas in which the country badly needed. Late President Franklin D. Roosevelt, following a message to the Congress on June 8, 1934 appointed a committee to develop a full program on economic security. Out of the work of the Committee on Economic Security and the discussion in the Congress came, on August 14, 1935, the Social Security Act. This law attacked the problem of income maintenance, through the use of two devices—public assistance and social insurance.

Under the public assistance titles of the Social Security Act appropriations are made to enable the states to provide assistance to three categories of the needy—the aged, dependent children, and the blind. The aged are persons of sixty-five and over, and dependent children are those who are under sixteen, under eighteen if found to be attending school, who have been deprived of parental support by the death, continued absence from home or physical or mental incapacity of a parent, and who are living with the father, the mother, or other specified relatives in their own home.

Each state arrives at its own definition of need, establishes its own standard of assistance, and appropriates and administers funds to individuals in each of the assistance categories. It sets forth its program in a state plan which is carried out under the direction of a single state agency. On the basis
On the proposal of the Executive Committee, the Secretary was instructed to prepare a report on the activities of the society during the past year. The report was to be submitted to the annual general meeting for consideration and approval. The secretary was also asked to draft a letter to be sent to all members, outlining the society's achievements and plans for the upcoming year.

During the year, the society had focused on several initiatives, including community development projects, educational programs, and environmental conservation efforts. The secretary highlighted the importance of these initiatives in strengthening the society's role in the community.

The secretary also mentioned the society's involvement in various events and activities, such as cultural festivals, sports events, and charity drives. The society had received positive feedback from members and the community for its contributions.

The final section of the report highlighted the society's financial status, with a detailed breakdown of income and expenses. The secretary assured the members that the society had maintained a healthy financial position throughout the year.

In conclusion, the secretary emphasized the society's commitment to its mission and expressed gratitude to all members for their support and contributions. The report concluded with a call to action, encouraging members to participate actively in future endeavors and to help shape the society's future direction.
of this plan, which includes various provisions in the interest of good administration, the federal government pays part of the cost of assistance up to certain maximums on a case-by-case basis, supplying somewhat more than half of the total money expended. Representing the government in these negotiations is the Bureau of Public Assistance under the Commissioner for Social Security in the Federal Security Agency.

Social insurance as originally established under the Social Security Act was of two kinds—old-age and unemployment. In 1939 survivors (life insurance) was added. Old-age and survivors insurance is federally administered. The employee contributes one percent of his wages to the insurance fund, and the employer pays an equal amount. From this fund monthly benefits are paid to the retired wage earner of sixty-five; to his wife at sixty-five; and to his children under eighteen.

Unemployment insurance, like old-age and survivors insurance, applies to workers in commerce and industry. Instead, however, of being a federal operation, it is administered by the states. They set the conditions under which an individual becomes eligible for benefits and the amounts of the benefits. The system is financed through the contribution by the employer of a percentage of wages.

One of the drawbacks of the Social Security Act is that
it does not include a system of health insurance. In 1932 the Committee on the Costs of Medical Care after a five-year study of the subject issued a report. The physicians were divided among themselves. Most of them preferred a system of medical care financed through insurance or taxation or both.

In 1942, Rhode Island adopted a system of cash payments in sickness with California following in 1946. The people of the United States are still, however, without the basic protection against illness which Germany established in 1883, England in 1911, and which is part of the insurance system in nearly every other industrialized nation in the world."

The development of the Social Security and its growth were accelerated by the provisions of the 1935 Act. The Committee on Economic Security recommended that the insurances be administered by a social insurance board. But the Congress brought both the insurances and assistance together under the management of the Social Security Board which it created. A significant responsibility of the Board was that "of studying and making recommendations as to the most effective methods of providing economic security through social insurance, and as to legislation and matters of administrative policy concerning old-age pensions, unemployment compensation, accident compensation, and related subjects." 6

6. Public Law 271, 74th Congress, the Social Security Act, Title VII, Sec. 702
In 1949, the House of Commons adopted a report on the case for a national health service which the Government was giving serious consideration. The Report raised the question of the provision of national health insurance, but it did not discuss the question of national insurance as a matter of policy.

The development of the welfare state and the economy in the period immediately preceding the Second World War led to the establishment of the National Health Service Act, which was passed in 1948. This Act provided for a comprehensive national health service, financed by general taxation, and administered by a National Health Service Board. The Board was responsible for the provision of medical and hospital care, as well as the administration of the service. The Act also established the National Insurance Fund, which was to provide for a wide range of social benefits, including unemployment, sickness, and old age pensions. The National Insurance Act, 1949, was the culmination of a long struggle by trade unions and other organizations for the establishment of a comprehensive welfare state.
With this mandate and its supervisory and administrative functions the Social Security Board became the integrating factor that was to relate the operations of the different titles of the law to each other as parts of one another.

Under the President's Reorganization Plan of 1946, the Social Security Board was abolished, the Federal Security Administrator, to whom its powers were entrusted, delegated the exercise of this authority to the Commissioner for Social Security. The Commissioner, with a supporting Social Security Administration, serves as the unifying and coordinating principle for the activities of government in social security, as the center of planning and information, and as the representative of the federal government both in the administration of old-age and survivors insurance and in the negotiations with the states concerning public assistance and unemployment insurance.

Thus we find that the Social Security Act is an omnibus measure dealing with varied types of public welfare needs—needs which have been recognized by the Representatives in the country on account of insecurity in an ever-growing industrial nation. The Act was further supported by the Supreme Court of the United States in May 1937, which handed down opinions in four of the cases which challenged the Social Security Act. The one pertaining to Title II to the Act was the HELVERING and the EDISON ELECTRIC ILLUMINATING COMPANY OF BOSTON versus DAVIS, 301 U.S.619, ...
in which the court upheld the validity of the system of old age benefits created by Title II. Mr. Justice Cardozo in delivering the court opinion said among other things "\ldots \ldots \ldots \text{But the ill is all one or at least not greatly different whether men are thrown out of work because there is no longer work to do or because the disabilities of age make them incapable of doing it.}" 

Thus it is interesting to note the various stages in the development of the relief program, and also how individuals needing and receiving aid from the state enjoy utmost liberty without embarrassment seen in English poor law, or back in feudal times. Thus "the Social Security Administration believes that systematic provisions for underwriting the basic minimum security and well-being of the men, women, and children of the nation are an integral part of our democratic way of life and our free competitive economy." 7 In other words, Social Security aims at an organized effort to assure decent living in compatible with individual's dignity and self-respect.

The Social Security provisions in the United States represent the adaptation of social institutions to the changes of a dynamic economy, and the Social Security Act is a great milestone in the development in the nation's economy and welfare. Under the Act, the nation pledged itself to a concerted attack on problems arising out an individual or community and for solution. It represented an extension of earlier legislative provisions at various 7 Social Security Administration, Annual Report of the F.S.A. 1947 p. 4
times in the United States dealing with different groups in the population.

According to the figures given in the Annual Report of the Federal Security Agency (1947), in June 1947, more than four million persons in the United States were receiving public assistance, 3.3 million of them through the program under the Social Security Act. More than 2\(\frac{1}{2}\) million persons in the country as a whole, or 214 per 1,000 population aged 65 and over were receiving old-age assistance in June 1947. In Oklahoma the rate was 574 per 1,000, and in Colorado, Georgia, and Texas the rates were more than 400 per 1,000; on the other hand, in Connecticut, Delaware, the District of Columbia, Maryland, New Jersey, New York, and Virginia, fewer than 100 persons per 1,000 were on the rolls according to the report.

In June 1947 the average monthly payment of old-age assistance was $36.04 in the country as a whole. In California, Colorado, Massachusetts and Washington it exceeded $50. In nine Southern States however—Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Tennessee, Virginia, and West Virginia— the average remained under $20.
CHAPTER III

ENACTMENT OF OLD AGE ASSISTANCE LAW IN MASSACHUSETTS

a. History and development of Massachusetts welfare program

Massachusetts has a long tradition in the welfare assistance. To begin with, a Board of State Charities was established in 1863 to promote welfare services. There was agitation from the people for provisions to take care of the needy aged. As a result of this, a bill emerged in the State legislature of Massachusetts in 1905. This was followed by special commissions to go into the whole problem of the aged. Out of this study came out the recommendations in 1925 with an enactment in 1930 to provide for "adequate" assistance to the aged citizens in need of financial support. Such an applicant should be a "deserving citizen", seventy years of age or over, residing in the Commonwealth for five of the nine years immediately preceding application. It was further provided that "such assistance shall be given only to the aged person in his own home or in lodgings, or in boarding home and it shall be sufficient to provide suitable and dignified care." 8 This law gave the State Department of Public Welfare the necessary authority to supervise the whole program, and make rules accordingly.

Under the set-up of Department of Public Welfare, there was Commissioner of Public Welfare. "The Bureau of Old Age Assistance is a subordinate unit in the Division of Aid and Relief, one of the three

divisions of the State Department of Public Welfare provided for in the organic act. The title "bureau" given to the old-age assistance unit distinguishes it from the other sections of the Divisions of Aid and Relief which are known as "sub-divisions". The Bureau is headed by a superintendent, appointed by the Commissioner of Public Welfare in accordance with Civil Service rules, who is responsible to the Director of the Division of Aid and Relief, and through the latter official, to the Commissioner. 9 There were one assistant superintendent, one Head Social worker, and thirty-eight Field workers. The Superintendent served by law as a member of the State Appeal Board for Old-age Assistance while the assistant superintendent was in charge of the office Management and review of old-age cases sent by local bureaus to the state for approval.

b. Act Explained

A summary of the State plans follow in the next page.
The State must provide that it shall be in effect in all political subdivisions of the state, and if administered by them be mandatory upon them;

provide for financial participation by the state;

Either provide for the establishment or designation of a single state agency to administer the plan, or provide for establishment or designation of a single state agency to supervise the administration of the plan;

provide for granting to any individual whose claim for assistance is denied or opportunity for a fair hearing before such state agency;

provide such methods of administration (including methods relating to the establishment and maintenance of personnel standards on a merit basis) as are found by the Social Security Administration to be necessary for the proper and efficient operation of the plan;

provide that the State agency will make such reports, in such form and containing such information, as the Administrator may from time to time find necessary to assure the correctness and verification of such reports;

provide that the State agency shall, in determining need take into consideration any other income and resources of individuals claiming assistance;

provide safeguards which restrict the use or disclosure or information concerning application and recipients to purposes directly connected with the administration of the plan; and

provide that no aid to the blind will be furnished to any individual while he is receiving old-age assistance.

It must be noted that while the Social Security Act does not require that a state plan should impose any residence or citizenship requirement as a condition precedent to eligibility requirements, but it do provide the following restrictions:

A state should not impose for Old Age Assistance any age requirement of more than sixty-five years; or any citizenship requirement which will exclude any citizen of the United States; or any residence requirement which excludes any resident of the state who has resided there five years during the nine years immediately preceding the application and has resided continuously for one year immediately preceding the application.

Lastly the Federal matching will not be available on payments to inmates of public institutions.
CHAPTER IV

THE OPERATION OF OLD AGE ASSISTANCE IN MASSACHUSETTS

a. Structure of the State Agency

The State Agency is headed by the Commissioner of Public Welfare appointed by the Governor and his Council. There is an advisory Board, with the Commissioner as the ex-officio and six members selected in the same manner.

The Commissioner has the following staff:

1 confidential secretary
1 supervisor of policies and procedures
7 public welfare District supervisors
1 supervisor of Medical Social work
1 Director of Public Medical Care
1 Senior Clerk and Typist
1 Junior clerk and stenographer
1 Junior clerk and Typist

The Division of Aid and Relief under the Commissioner of Public Welfare is headed by a Director and an Assistant Director, and whose staff consists of the following:

1 Chief Supervisor of Social Service
1 Supervisor of Settlements
1 Supervisor of Social Service
1 Home Economist
7 Aid and Settlement Agents
11 Head Social Workers
16 Inspectors of Settlement and Support Claims
10 Welfare Appeals Referrees
1 Social Worker and Attorney
54 Public Assistant Field Representative
2 Social Workers
1 Semi-Senior Accountant
1 Senior Clerk
6 Senior Clerks and stenographers
16 Junior clerks
1 Junior clerk and Typist and
39 Junior clerks and stenographers
b. **Structure of the Local Agency with varying administrative set-up:** (including some duties)

The Bureau of Old-age Assistance designated by the Board of Public Welfare (Board consisting of three to five members, unless otherwise provided by local charter), is mainly responsible for the following: taking the application of Old Age Assistance, establishing eligibility regarding age, citizenship, residence, need, deserving character etc., fixing grants according to Standards of Budget developed by the Department of Public Welfare, carrying out investigations, reporting—local records to the state and statistical reporting, down to the payment of the check to the needy. The Bureau of Research and Statistics is responsible for receiving statistical reports and summaries.

The State plan includes policies and procedures to be followed by the local boards of welfare. Usually the local welfare agencies conduct all transactions with the state through their respective District offices.

The State receives a copy of pay-roll for the month and also a statistical report from local units and reports of administrative expenses to determine Federal administrative costs. The state Director of Aid and Relief is responsible for general supervision of local administration.

The State Bureau of Accounts receives the pay-roll, and is responsible for physical local audit of expenditure.
It is hardly possible to make a complete study of old age assistance in so far as it relates to administration in various towns and cities in the Commonwealth of Massachusetts. However, four of the typical towns and cities of varying administrative set-up have been taken for study, and they are the following: Cambridge, Brookline, Newton, and Winchester.

1. CAMBRIDGE

The administration of old age assistance is under a Board of Public Welfare headed by an agent. There are three members to the Board (one chairman inclusive) appointed by the City Manager, and the appointment of these members is not subject to confirmation by the Council. At least twice a month, the Board meets to perform the following duties; which they do from time to time as and when they arise. They are:

"To have general direction of the work of the department; to determine policies; to appoint the director or agent, subject to approval by the city Manager; to delegate authority to the agent, and to have general direction over him; to determine, in cooperation with the agent or director, matters relating to the organization of the department, including the development of subdivisions or bureaus; to pass upon the budget of the department; to be responsible for the effective operation of the department, for its standard of efficiency and administration, and for honest and prudent administration of the funds entrusted to it." 14

The Welfare Agent under the direction and authority of the Board of Welfare supervises the staff, plans and directs the work of the department and prepares the budget of the welfare department for the fiscal year. In other words, he executes the policies formulated by the Welfare Board.

Personnel Management of the Welfare Department

The section administering old age benefit is supervised by a Social Work Supervisor, the section being manned by one social worker per 150 to 200 cases.

This is followed by an Analysis Section headed by an expert competent to advice the workers and the recipients of the benefit any legal problems that might arise from time to time.

In any administration, efficiency is the key-note and to achieve it there is a review section composed of all social work supervisors, the principal social work supervisor with the Agent of the Public Welfare to promote "coordinated thinking of the heads of the several sections on all matters affecting the department from new cases and old ones."

Good accounting systems makes for good administration. The accounting section of the Welfare Department operates directly under the Agent. It keeps a complete account of all expenditures of the department; also supervises all claims for refunds in the department until completion of legal proceedings.
2. BROOKLINE

The Board of Selectmen—five salaried members—elected by the people in the city each for a term of two years, act as the Board of Public Welfare. The Board is headed by an agent, a civil service appointee according to the provisions of the Social Security Act, and he carries out the policies laid down by the Board of Public Welfare.

Since 1933 there were members represented both sexes on the Board. There seems to be a change in the policy with regard to it as evident in the Report of the Board of Public Welfare for the year ending December 31, 1933 read as follows: "As the Board was changed at the Annual Meeting of 1933 by not appointing the additional women members who had served for many years, and leaving the Selectmen as the sole members, the department and its work had to be completely reorganized. The women were kind enough to give their services for a time to assist the Board in this reorganization and the Selectmen have heretofore expressed their appreciation of their assistance." It should, thus, be noted that since 1933, there has been no lady-member on the Board of Public Welfare in Brookline.

Personnel of the Welfare Department

There are two principal supervisors, one in charge of the Aid to the Dependent Children (ADC) and the other in Charge
of Old Age Assistance (OAA).

There are six social workers and their clerical staff. The social workers establish the eligibility for need, visit homes of the aged and the sick who are either applicants or recipients of assistance, talk with them concerning their problems, prepare their budgets in accordance with the State Standard Budget, make notations in their case-history and other necessary duties connected with it.

There is also a settlement clerk who establishes the 'settlement'. By applying various provisions of the Settlement Law contained in Chapter 116 (G.Laws), the settlement clerk finds out who pays the bill and how much it is. There are many difficulties connected with the Settlement Law as a whole which will be discussed in some detail under a separate head.

3. Newton

The Board of Public Welfare is composed of five members including the Agent. The members of the Board are appointed by the Mayor subject to the approval of the Board of Aldermen. All members of the Board of Public Welfare are unpaid with the exception of the Agent, who happens to be a member of the Board. It is gathered that the Agent of the Board of Public Welfare is not a Civil Service employee. The Agent and his staff execute the
policy of the Board.

Here too, there are four social workers and their staff carrying out the same type of duties as any other town or city. In short the Department Personnel consists of the Agent at the top with Supervisors of Social Workers, Social Workers, Senior Clerks, Junior Clerks and City Infirmary Employees on down the line.

4. WINCHESTER

A Board of Public Welfare, consisting of five non-salaried members elected directly by the vote of the people of Winchester for a term of three years, act as BUREAU OF OLD AGE ASSISTANCE. The Board is directly responsible to the people without any interference from Selectmen. This has great advantage and also the Board enjoys more freedom and democracy. The Board is headed by an Agent—paid Civil Service Employee. He puts into action the policies formulated by his Board. Because of the smallness of the size of the town and case-load, the agent also acts as a supervisor of the whole welfare program in the town with the aid of one Social worker, one senior clerk and one junior clerk, and stenographer taking care of the procedural needs of the department.

According to the Rules of the Town government, Rule IV "No officer or employee shall be appointed or employed by the Board unless nominated for such appointment or employment at a previous regular meeting, nor shall his salary or compensation
be fixed or changed except at a regular meeting; however, this rules may be suspended in any case by unanimous action of the full Board." Again according to rules III and VI respectively set by the local government, "The Chairman shall have the same privilege as the other members of the Board to offer motions, debate them and to vote on them." and "No vote shall be binding upon the Town or the Board of Public Welfare unless three members vote in favor of it." According to the General policies laid down by the Board, "the Welfare Agent shall attend all meetings of the Board unless excused from such attendance by the Chairman of the Board."

5. SUMMARY

Local units of A study of the above four typical/varying administrative set-up, has brought out the high points in administration. All the welfare units work through their respective departments even though the structure and formation of the Boards of Public Welfare differ. All the four welfare agencies have their agents who execute the policy of the Board. With the exception of the Agent of the Public Welfare at Newton, who happens to be a non-civil Service employee, and also a member of the Board of Public Welfare, all the three Agents above discussed here, belong to civil service and also not members of their Boards, thus a line of demarcation is drawn between policy and execution as a good administrative principle, besides safeguarding the liberty of
the individual in a democratic state.

CAMBRIDGE-- with its three-member Board of Public Welfare appointed by the City Manager without any confirmation by the Council, BROOKLINE-- with its Board of Selectmen acting as the Board of Public Welfare, and being elected direct by its people, NEWTON-- with the Board of Public Welfare appointed by the Mayor subject to the approval of the Board of Aldermen, and lastly, WINCHESTER-- with the Board of Public Welfare acting as the Bureau of Old Age Assistance, and being elected by its people, are thus the four principal types of Boards of Public Welfare operating in the Commonwealth of Massachusetts.

From this study it may be noted that true democracy do exist in the local units. For example, Brookline and Winchester are two typical local units where people have a direct share in the government relating to public welfare; they cast their votes on one who measures up to their expectation, standard and wish. Thus we find that the seeds of direct democracy find a full expression and growth in the local units for the progress and betterment of the local community.

Again it may also be noticed that neither the Agent nor any Board member nor any officer of the department of welfare, is allowed to overstep his limits as provided in the rules as a precaution so that no one, by virtue of his power or position may act arbitrarily to promote his private ends.
c. Eligibility Factors

The responsibility for the individual members of the community finds a full expression in the Statutory laws, which form the basis of Old Age assistance program, and these define the functions, and duties of the local agencies administering it.

In carrying out the aims of the above program, the first and foremost function of the local agency is to determine the conditions or the eligibility factors of the applicant, and which are discussed hereunder.

1. Age is one of the factors which go into eligibility. The applicant for Old Age Assistance must be at least sixty-five years old. The best proof of age is a birth or baptismal record or the age given on a school record, and it is necessary that the documentary proof of the age must be recorded in the case history.

2. Citizenship is another qualification to meet the requirement of the law. The applicant must be a citizen of the United States either by birth or naturalization or marriage. Since there is no mention about the citizenship requirement in the Social Security Act, twenty-seven states in the United States administering Old Age Assistance have not made any provisions to this effect. A citizenship may be gained by a women by marriage to citizen above said—by naturalization or by birth. The evi-
dence of citizenship is by birth certificate or naturalization certificate or marriage certificate.

3. **Residence** is another condition for eligibility. The applicant must have resided in the state of Massachusetts for three years within nine years period immediately preceding the application for assistance. According to definitio, 'Residence' in a place "is indicated by the establishing there by a person of his home which he has no present intention of changing for a home in some other place."

It must be noted that eligibility for Old Age Assistance is not in the least affected by residence in a private institution unless the applicant is there under a contract. Applicants for assistance are not eligible while they are inmates of public institutions like public hospitals and infirmaries—state or local.

4. **Need** which is the essence or the basis of the Old Age Assistance program also determines eligibility. More than anything else the establishment of need is one of the difficult tasks on the part of the Public Welfare agency. It is the onerous responsibility of the applicant also to establish that he is really in need of money due to lack of income or other resources sufficient to 'maintain a standard of living compatible with health, self-respect and decency.'

In order to determine the amount of assistance re-
quired by the applicant, the Department of Public Welfare (Massachusetts) has worked out standards of assistance by which the benefits could be administered equitably. These three main points go into the whole picture and they are; one, whether or not the applicant for assistance is in need; two, what resources he has to meet this need; and three, how much does he need.

5. "Deserving" clause also enter into eligibility while considering the application for aid. It is hardly possible to define accurately this term "Deserving" in any specific language, as each case is decided on its merits and situations. The main purpose for the inclusion of this clause is to ensure that the person receiving aid conforms himself to the rules of society, for example, disorderly behavior out of drunkenness resulting in arrests, failure to pay bills, failure to disclose income or resources are some of them turning against the needy and disqualify them from receiving aid. A person, for reason of the aforesaid misdemeanor, committed to penal institution is not considered "deserving" until he has been discharged from it and until one year after he has left the institution, and the requirements include both actual discharge and one year's absence from the institution according to the procedures and policies prescribed by the Massachusetts Department of Public Welfare to be followed by the local welfare agencies.
6. Property and income limitations

The applicant of assistance must not have transferred his property within five years to make himself eligible for the aid; he may not own real property other than that occupied as home or vacant land yielding no income unless unable, because of physical or mental incapacity to reside in it. Real property owned by applicant may not exceed $3,000, and liquid assets may not exceed $300, and insurance $1,000, and $3,000 in face value, if fifteen or more years old, and if cash value does not exceed $300 or group insurance of any amount, if premium is no more than 50 cents per week, does not affect eligibility.

Casual income, such as an amount less than $3.00 a week, if not received periodically or continuously, and which cannot be computed or predicted over a period of time, shall not be considered, according to the rules prescribed by the Department of Public Welfare (Massachusetts), a resource.

The employed wife of a recipient of Old Age Assistance is allowed an exemption of $1500 per year after deduction of federal and state taxes. She is required to contribute one third of her income in excess of that amount to the support of her husband, such amount be deducted from his budgeted needs.

Thus there are several limitations placed on the recipients with regard to the source of their income and so on and it must be fair to say that the Department has to be fully satisfied
as to the genuineness of the needy before dispensing with the tax-payers money.

d. Rates of Payments (G.L. Chap. 118A-- Sec. 1)

"In the case of an individual living within a family group not less than thirty dollars monthly will be allowed; in the case of an individual living outside a family group not less than forty dollars monthly; in the case of a husband and wife living together within a family group, both of whom are eligible for such assistance, not less than fifty dollars monthly for both; in the case of a husband and wife living together outside a family group, both of whom are so eligible, not less than sixty-five dollars monthly for both; in the case of a husband and wife living together within a family group, one of whom is eligible for assistance and the other not yet sixty-five but over sixty, and eligible for public welfare, not less than fifty dollars monthly for both, the difference between the amount paid to the eligible one and the amount which should be paid if both were eligible for old age assistance to come from public welfare funds......"

On the whole it must be understood that rates of payments are quite liberal for the needy-aged to live a very comfortable life.

Section 2A determines the resources of the aged person relative to the financial ability on the part of the child to support his aged parents and according to which, the section
states:

1. In the case of an employed single child living with his aged parent or parents, income up to fifteen hundred dollars per annum, shall be considered exempt, and available to said child for his personal needs and his board and lodging. Of the amount of income in excess of the fifteen hundred dollars per annum received by the said child, one third shall be contributed as support to the parent or parents.

2. Board and lodging paid by a child living with his aged parent or parents shall not be considered as a resource unless it exceeds ten dollars per week.

3. In the case of an employed single child living apart from his aged parent or parents, income up to seventeen hundred and fifty dollars per annum shall be considered exempt and available to said child for his personal needs and his board and lodging. Of the amount of income in excess of the seventeen hundred and fifty dollars per annum received by said child, one third shall be contributed as support to the parent or parents.

In determining the income of a child of an aged person needing aid, the law states that the said child "under oath shall be accepted, except as hereinafter provided. No investigation as to the income of such child shall be made by a local board of Public welfare unless the child shall have refused to submit such a statement, or unless the board reasonably doubts the accuracy
of a statement submitted."

The point to observe here is that nowhere in the Social Security Act is stated any penalty for a child failing to support his aged parent or parents if he is really able to do so. But Chapter 117 (Sec. 7) of the G.L. (Massachusetts) provides that any town or city Public welfare Agency may appear before a superior court sitting in equity, and ask for civil proceedings against a child not paying for the support of his kindred, when there are sufficient grounds to prove his capacity to do so as a matter of legal responsibility. Even though this provision is on the statute, very seldom this has been invoked by the local agency since the end of World War II as exemptions allowed for children are quite liberal. For example, in Brookline, there were about ten cases during the last war and in all these cases, the Welfare Department brought suit against the defaulting children. Since the end of the World War II, however, not even a single case came up before the welfare agency of the nature above described. Since the Federal Act is silent in the matter of legal proceedings against the defaulting children, not many states have provided for such an action. Thus much leeway has been left to the children to get away from this legal, if not, the moral responsibility to take care of their aged parents, not because they do not like to, or are not capable of doing so, but because of the guarantee that the state is going to support them in need.
e. Settlement

Legal settlement may be defined as "a status created by statute for the purpose of determining and designating the financial responsibility of the various towns and cities and of the state itself for assistance granted to needy persons." 15

Acquisition of legal settlement by marriage, by residence— each person who after attaining the age of twenty-one has resided in any town in the commonwealth for five consecutive years, from parents or by military service. "A settlement is acquired by five years' uninterrupted residence in a community without assistance; an existing settlement in a community is lost by five years' absence of the person from the community." 16

Too much of time is taken in the court proceedings against those persons who have given misinformation or have concealed or withheld certain vital facts which they do not believe moral. Also much of public money is being spent unnecessarily to defray the expenses of the workers in the department.

There were numerous bills introduced on the floor of the Massachusetts legislature to remedy the situation. Back in 1934, there was a bill introduced to do away with Settlement Law as a whole. The Bill #1024 (1935) proposed to "set aside the

16. Ibid, p. 104
archaic settlement law as the basis of fixing the responsibility of cities, towns, and the state for relief, and providing that the State in all cases reimburse cities and towns for one-fourth of their expenditures. Therefore, on account of this reimbursement and with State supervision, this would stimulate the giving of adequate and well-considered assistance."

Since nothing fruitful came out of the above bill, again in 1941 there was another bill presented in the House to make provisions for payment by the Commonwealth to the local units up to 75% for the total cost of all assistance given, and abolish legal settlement. (House Bill #1266, 1941).

The Boston Chamber of Commerce and other private groups made a study of the same question in 1941 and in their findings they stated "There is imperative need of improvements in the relations between the State government and its municipalities in the administration of relief. We hope especially that a practical way will be found to abolish the absurd and archaic settlement law, under which there is constant bickering between municipalities and between the state and municipalities in determining which jurisdiction is responsible for the care of relief recipients.

The Settlement Law further involves a lot of administrative costs—settlement workers, clerks, stenographers etc., not to mention the embarrassing situation in which the needy recipient is sometimes places on account of various questioning concerning his
residence history. For these reasons, the Settlement Law should be abolished to save both trouble and money.

f. Sources of Revenue to meet the Expenditure

Federal

Social Security Act, (As Amended), Title I (Sec. 1) states "For the purpose of enabling each State to furnish financial assistance, as far as practicable under the conditions in such State, to aged needy individuals, there is hereby authorized to be appropriated for the fiscal year ending June 30, 1936, the sum of $49,750,000, and there is hereby authorized to be appropriated for each fiscal year thereafter a sum sufficient to carry out the purposes of this title. The sums made available under this section shall be used for making payments to States which have submitted, and had approved by the Federal Security Administrator, State plans for Old-age assistance."

(1) State

From the sums appropriated as per the provisions of the Social Security Act, the Secretary of the Treasury pay to each State which has an approved plan for OAA, for each quarter, beginning with the quarter commencing October 1, 1946

"An amount, which shall be used exclusively as old-age assistance, equal to the sum of the following proportions of the total amounts expended during such quarter as old-age assistance under the State plan with respect to each needy individual who at the time of such expenditure is sixty-five years of age or older
and is not an inmate of a public institution, not counting so much of such expenditure with respect to any such individual for any month as exceeds $45---

(A) Two-thirds of such expenditures, not counting so much of any expenditure with respect to any month as exceeds the product of $15 multiplied by the total number of such individuals who received old-age assistance for such month, plus

(B) one-half of the amount by which such expenditures exceed the maximum which may be counted under clause (A)*

(2) an amount equal to one-half of the total of the sums expended during such quarter as found necessary by the Administrator for the proper and efficient administration of the State plan, which amount shall be used for paying the costs of administering the State plan or for old-age assistance, or both, and for no other purpose**

Method of Computation

(1) The Administrator prior to the beginning of each quarter, estimates the amount to be paid to the State for such quarter and such estimate is based upon a report filed by the State containing its estimate of the total sum to be expended in such

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* Prior to the 1946 Amendments the States were entitled to receive one-half of their old-age assistance payments up to a maximum Federal payment for each case of $20. The Amendments are not effective for this title after 1947.

*** Prior to the 1946 Amendments the States were entitled to receive an amount equal to 5 per centum of the amount they were entitled to receive... this could be used either for OAA payments or for administering the State plan, or both.
quarter in accordance with the provisions of such subsection, and stating the amount appropriated or made available by the State and its political sub-divisions.

If the Administrator is satisfied, then he will certify to the Secretary of the Treasury the amount fixed by him; the Secretary of the Treasury through the Fiscal Service of the Treasury Department and prior to audit or settlement by the General Accounting Office, pay to the State, at the time fixed by the Administrator, the amount so certified, increased by 5 per centum.

The State of Massachusetts also gets revenue from licenses and permit fees with respect to intoxicating and certain non-intoxicating beverages, horse-racing, and dog-racing, cigarette tax, tax on meals costing $1.00 or more, tax on incomes of corporations and individuals, on estates and legacies, and additional amount required more than from these are being appropriated from general fund by General Court.

Old Age Assistance Tax was the first of several measures enacted in the State legislature in an attempt to finance the State Old Age Assistance program. In 1931-32-33, cities and towns were authorized under Ch. 399, 1931; Ch. 259, 1932 to collect a special poll tax to finance OAA and proceeds were credited to the State's Old Age Assistance Fund and made use of to reimburse municipalities to meet the expenditure for the above purpose. As
As the eligibility requirements, together with other provisions of the Act became liberalized, the income from this tax became quite inadequate, with the result that this poll tax was abandoned. In its place levies on alcoholic beverage excise (1933), racing receipts excise (1934), meals tax (1941) were imposed. Also a special 3% surtax on the receipts of the taxes on business and public service corporations and on income and inheritance taxes were allocated to old-age assistance. There has been in effect an emergency surtax of 10% (15% in 1939) on corporation, income, and inheritance taxes, the proceeds of which have been retained by the state (Ch. 480, 1935; Ch. 4454, 1939). A further surtax of 3% on these same taxes was imposed in 1941 (Chap. 729) the proceeds of which are distributed indirectly to municipalities via the State's Old age assistance Fund. These surtaxes also apply to both the gross receipts and capital stock minimum taxes.

Before 1936 when the Federal government entered to administer this program, the state reimbursed cities and towns for all assistance given to "unsettled" cases. Since 1936 (Ch. 436) the state has paid to each town or city two-thirds of the difference between their expenditures on settled cases, and the amount of the federal subsidy for such cases; the state also makes up the difference between any federal subsidy for unsettled cases and the total spent for that purpose. A town or city may furthermore collect from another town or city two-thirds of its expenditure
for cases having settlement in the latter.

The Commonwealth of Massachusetts stood for its leadership and pioneering service to the needy aged individual. Its grants to the needy are liberal. In 1936, the Legislature adopted the system of basis legal minima and set the rates. In 1941 it raised the basis minimum rates. The Commissioner of Public Welfare was directed to make a study of the administration of Old Age Assistance, and of the benefits received by the recipients. Special consideration was to be given to the advisability of establishing a mandatory state budgetory system for use in the administration of benefits. In 1941, thirty million dollars were paid to more than 87,000 recipients under old-age assistance program. The average monthly grant per case in June, 1942 was $33.22 compared with $21.83 in the month for the country as a whole. 17

As against this average monthly grant for 1942, it may be interesting to note the figure of the average amount per case in 1947 which is $51.61. The estimated average grant for May 1948 is $55.14. Thus there is a gradual increase in the case-loads and the corresponding grants.

Nearly one fourth (23.6%) of the population 65 years of age and over received old-age assistance in 1941. This ratio is nearly the same as that for the entire nation, 24.5% of the popu-

lation in this age group receiving assistance.

According to the figures in the Massachusetts Department of Public Welfare, (Annual Report for the Year ending November 30, 1942, the first year the law was in operation (1931), 8,285 persons received assistance. The number was doubled in the following year. After the law was liberalized in 1936 to include persons sixty-five years old, the number climed to 45,276 according to the figures in the Annual Report of the Welfare Department 1936. The steady increase since 1937 uptodate is given below:

**OLD AGE ASSISTANCE IN MASSACHUSETTS**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>ANNUAL DIRECT EXPENDITURES</th>
<th>AV. ANNUAL CASE-LOADS</th>
<th>AV. AMOUNT PER CASE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937</td>
<td>$19,212,547</td>
<td>58,986</td>
<td>$27.15</td>
</tr>
<tr>
<td>1938</td>
<td>23,677,272</td>
<td>70,504</td>
<td>28.07</td>
</tr>
<tr>
<td>1939</td>
<td>27,022,295</td>
<td>79,206</td>
<td>28.43</td>
</tr>
<tr>
<td>1940</td>
<td>29,255,692</td>
<td>84,910</td>
<td>28.71</td>
</tr>
<tr>
<td>1941</td>
<td>30,432,553</td>
<td>87,072</td>
<td>29.13</td>
</tr>
<tr>
<td>1942</td>
<td>33,578,429</td>
<td>86,407</td>
<td>32.19</td>
</tr>
<tr>
<td>1943</td>
<td>35,077,570</td>
<td>80,896</td>
<td>36.14</td>
</tr>
<tr>
<td>1944</td>
<td>36,578,699</td>
<td>76,044</td>
<td>40.09</td>
</tr>
<tr>
<td>1945</td>
<td>38,568,517</td>
<td>75,004</td>
<td>42.85</td>
</tr>
<tr>
<td>1946</td>
<td>45,400,568</td>
<td>79,642</td>
<td>47.59</td>
</tr>
<tr>
<td>1947</td>
<td>52,790,791</td>
<td>85,248</td>
<td>51.61</td>
</tr>
</tbody>
</table>

** Includes expenditures to recipients from local, state and Federal funds.

Note: The estimated expenditures for 1948 is around $60,000,000
the average case loads around 90,000 and average payment
(per case $55.14.


** Figures received through the kind courtesy of the Department: BUREAU OF STATISTICS (Massachusetts State House)
OLD AGE ASSISTANCE YEAR-AVERAGE ANNUAL CASE-LOAD (1937-47)
D. INTERGOVERNMENTAL RELATIONSHIP

The Federal-State system of Public Assistance is effectively carried out through the following Bureaus and offices:

Bureau of Public Assistance
State Technical Advisory Service
Bureau of Accounts and Audits
Thirteen Regional offices

The Bureau of Public Assistance headed by a Director, acts as the operating unit connected with the administration of Titles I (old-age assistance), IV (aid to Dependent Children), and X (aid to the Blind) of the Social Security Act, which provide grants to the participating states under these categories. The functions of the Bureau of Public Assistance are the following:

"Has the responsibility for participating in studies and making recommendations as to the most effective methods of providing economic security through social insurance and as to legislation and matters of administrative policy concerning public assistance and related subjects." 19

The three assistance programs above mentioned are "State-initiated" and "State-administered." But the Act fixes certain responsibility and also lays down conditions which the state plan should be in accordance with to be approved. The eligibility requirements, the amounts of payment to the needy are left to each state administering the plan.

The Regional Representative of the Bureau of Public Assistance and his staff act as liaison between Federal Agency and State Agency. The Regional office, in trying to carry out the duties, gives the following services to the state:

"Act as the major point of contact by State public Assistance agencies and by other interested persons for securing general information. Required reports, official documents, and other related communications are submitted through the Regional offices. The Regional public assistance staff is available at all times to the State agency for consultation and advice on any aspect of the State's administration of public assistance. The regional public assistance representative is also authorized to initiate discussion with State public assistance agencies on the content of any of the reports or other materials submitted by the state which raise questions because of lack of clarity or incompleteness and because of possible conflict with basic requirements of the Social Security Act." 20

The responsibility is placed on the regional office to make review of the state plan to satisfy whether or not various provisions of the Social Security Act are complied with. In making this review, particular attention is given to the State merit system and if need be, the regional office provides advisory service with regard to the merit system, personnel selection in relation thereto. The regional office also conducts spot-checks, final audits and gives help for the development of improved fiscal practices in state agencies.

E. GRIEVANCES OF THE NEEDY AGED INDIVIDUALS THROUGH APPEALS

a. Right to Appeal

The needy aged individuals for assistance have a right of appeal if they are dissatisfied for any of the following reasons:

(1) if they have been denied the opportunity to make application—both verbal or written denial of the right to apply;

(2) if an application has been rejected or denied for any reason which the local agency thinks right and proper;

(3) if the decision on an application is unreasonably delayed or has not been acted upon in a reasonable period of time.

The law requires approval or denial by the local board within 30 days after the application is received. The local board must notify the person of its decision officially in writing. If the local board fails to do this, the person should not be penalized; in such cases an appeal will be accepted even after sixty days because there has been no official notice to the person of the action taken by the local board.

In addition to the above, the recipient of old-age assistance may appeal if the legal minimum is not met or if adequate assistance is not given because a third person has agreed to contribute and fails to keep that agreement.

However, the Department of Public Welfare (Massachusetts) may on its own motion review any decision of a local board and consider any application on which a decision has not been made in a reasonable time.
b. Right to Fair Hearing

The applicant has also a right to a fair hearing. This is a proceeding by which the Department of Public Welfare accepts the responsibility, on the basis of a request from an applicant for or recipient of public assistance, to examine the circumstances in an individual case because the person concerned believes that proper consideration has not been given to all the circumstances.

c. Court Decisions

The appeal decision is binding on the local board and must be followed within a month. The appeal case re. ELLEN LEIGH et al versus TIMOTHY SHINE et al.

"ROMAN, J. The petitioners in this petition for mandamus allege that prior to April 10, 1941, they were receiving old age assistance from the City of Lawrence, that having sold their real estate which netted them $1,645.29 they were refused further payments by the respondent Keegan, Supervisor of Old Age Assistance for Lawrence, and that her decision was affirmed on appeal to Rotch, State Commissioner of the Board of Public Welfare, and Lipp, State Supervisor of Appeals for Old Age Assistance. The petition having been waived, in the Superior Court, it does not seem that any case was set forth against the respondent Shine. The petitioners appeal from an order sustaining the demurrers of all the respondents.

An applicant for old age assistance who is denied relief by the local authorities has a right to appeal to the Department of
Public Welfare of the Commonwealth, and although the "decision of the department shall be final and binding upon the local board or bureau" G.L. (Ter. Ed.) c. 118A. as amended by St. 1939, c. 481, we assume in favor of the petitioners that they have a remedy to determine the validity of the decision of the department denying their application. We also assume, without deciding, that the case is proper here on appeal. Codman v. Assessors of Westwood, Mass. Adv. Sh. (1941) 1283."

The above petition was not brought to enforce a public right, and to compel the performance of a public duty by a public officer, but was sought to vindicate a private right or interest which the respondents, it was alleged, were bound to recognize by making the payments which, the petitioners contend, they were required to make in compliance with the Statutes.

21. Supreme Court Decisions and Attorney General's opinions (The Commonwealth of Massachusetts, Department of Public Welfare, compiled by Louis R. Lipp, p. 35.)
CHAPTER V

CONCLUSIONS

A. THE STRENGTH OF OLD AGE ASSISTANCE PROGRAM

(1) Massachusetts has been one of the pioneer states to adopt Old Age Assistance. Since 1930, the state legislature has gone a long way in liberalizing the provisions, both by broadening the base to make more persons eligible, and by increasing the basic minimum rates of assistance with the result that there has been an appreciable increase in the number of recipients of the benefit. For example, the figures for 1937 reveal the following in contrast with those for 1947:

<table>
<thead>
<tr>
<th>Year</th>
<th>Annual Expenditure</th>
<th>Av. Annual case-load</th>
<th>Av. amount per case</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937</td>
<td>$19,212,547</td>
<td>58,986</td>
<td>$27.15</td>
</tr>
<tr>
<td>1947</td>
<td>52,790,791</td>
<td>85,248</td>
<td>51.61</td>
</tr>
</tbody>
</table>

From a look at the above figures, we find that within a period of ten years, the expenditures for a year have more than doubled with corresponding increase in the case-load and average grant per case. Thus in the matter of benefit to the needy individuals, Massachusetts has maintained its position of leadership and service to those who looked upon the state as the real trustee of the aged and the infirm.

(2) The aged needy individuals, sixty-five years and over either unmarried man or woman, or married couple with no children, or married couple with children who are not living with their
parents, or those with temporary or chronic sickness, are protected, and assured a uniform American standard of living till death compatible with health, decency and self-respect in the community. This, I think, is one of the great contributions of the modern state to the material and moral progress of man.

(5) The Federal Government through its grants-in-aid is able to throw its sphere of influence and power on the States receiving Federal subsidy. For example, the Federal government prescribes rules, regulations and standards in certain matters, and to cite one such provision, the employees administering old-age assistance should be chosen by Civil Service examination. The Federal government also gives its best service by way of technical advice, planning, information etc.

It is my own opinion that these Federal grants-in-aid make for good intergovernmental activities and relationship, which are essential elements in the successful working of responsible democratic government; also the recipients of the benefit from these grants feel a sort of appreciation for what they get in their last days of their life.

(4) Another significant point in my study with special reference to Brookline and Winchester, is that there is an element of direct democracy in the working of these welfare agencies. In Brookline, the Board of Selectmen, elected by the people act as the Board of Public Welfare. The same is true in Winchester where the Board of Public Welfare are elected directly by the vote of the people in the town, and the Board is directly responsible to the people without any
interference from Selectmen. Thus we find that true democracy do
exist in these local units and people have a direct share in the
working of the welfare departments; they cast their votes on those
who measure up to their standards, and this, I consider, the most signi-
ficant feature and also an expression for the growth and development
of local autonomy and also the sign-posts of American democracy lead-
ing to the ultimate progress and betterment of the local community.

B. WEAKNESS

(1) According to the Social Security Act, there is no provision
which specifically states that children who are able to support their
aged parents, but who fail to take care of them, can be compelled by
law to do so. This is left to the individual states. According to
Chapter 117 (Sec. 7) of G.L. (Mass.) a child not paying for the support
of his kindred can be proceeded against in a court, if there is suffi-
cient reasons to believe that he has financial ability to do so
beyond the exemptions allowed. All the States administering old-
age assistance do not have this provisions. This, I think, is likely
to give leeway to the children to escape from the financial burden
to take care of their aged parents. The motive may, probably, be
either they are inclined to be irresponsible, or, may be, that they
purposely wish to be silent because they are sure that the state would
come to the aid of their parents under the provisions of law.

(2) In Newton, one of the local units for study of administra-
tion, the Agent happens to be a member of the Board of Public Welfare—
which is a policy-making body, while the main function of the Agent
is policy-execution. The agent, by virtue of his two-fold functions, namely, policy-making and policy-enforcing, seem to go against the spirit of democratic principles, and also against the principles of 'separation of powers' enumerated by Montesquieu. The best way to safeguard the liberty of the individual is to keep these two distinct functions separately both in spirit and practice to ensure justice and fairplay.

C. FINAL EVALUATION AND RECOMMENDATIONS

Weighing both strength and weakness, it must be noted that there is nothing like perfection in any administration, much less in a democratic administration. One tends toward perfection only by trial and error. Rules in administration are, after all, to achieve the maximum efficiency, and also people receiving benefit must feel secure. Even though the Welfare Agent performs two functions, namely, policy-making by virtue of his membership in the Board of Public Welfare and policy-enforcing by virtue of being the Agent of the Board to carry out the policies laid down by the Board, still so long as the freedom of the recipients of the Old-age benefit is not hampered, it is well and good.

In the matter of children not supporting the parents for various reasons, it must be observed that it is exceedingly difficult to evaluate the motive behind their action.

I recommend, therefore, that there should be a Federal provision making every state administering old-age assistance to adopt a uniform clause to the effect that children with sufficient financial resources, shall support their aged parents under penalty of law; this
I believe, is a wise measure which all States should adopt to fix a definite legal responsibility on the children to aid their aged parents.
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By Donald A. Bell

October 1964

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Organizational
Massachusetts Dept. of Public Welfare

ADVISORY BOARD

COMMISSIONER

BUSINESS AGENT

DIVISION OF CHILD GUARDIANSHIP

MASS. HOSPITAL BOARD OF TRUSTEES

SOCIAL SERVICE OF CRIPPLED CHILDREN

CHILD WELFARE SERVICE

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CONSULTANT SERVICE

SUB-DIV OF SUPERVISORY SERVICE

SUB-DIV OF SETTLEMENT AGENCY

SUB-DIV OF OAA & AID

SUB-DIV OF RIFEREE

DISTRICT I SPRINGFIELD

DISTRICT II LAWRENCE

DISTRICT III MALDEN

DISTRICT IV BROCKTON

DISTRICT V NEW BEDFORD

DISTRICT VI BOSTON

BOARDS OF PUBLIC WELFARE

BUREAUS OF OAA

CITIES 3 TOWNS 24 TOTAL 104

CITIES 5 TOWNS 28 TOTAL 83

CITIES 8 TOWNS 22 TOTAL 43

CITIES 9 TOWNS 17 TOTAL 34

CITIES 4 TOWNS 39 TOTAL 41

SUMTOTAL: 351

By kind courtesy of Massachusetts Public Welfare Dept.
One Year's Expenditures in Massachusetts ($98 1/2 Million)

Old Age Assistance
- Federal Pocket: $27,115,781 (11.12%)
- State Pocket: $24,617,970 (17.03%)
- Local Pocket: $5,383,400 (37.11%

General Assistance and State Infirmaries
- ADC: $3,827,000
- General Assistance and Local Infirmaries: $12,701,000

Scale: Each Vertical Inch = Three Million Dollars

*By kind courtesy of Mr. Clarence A. Bingham, Massachusetts State House
Old Age Assistance
$60,000,000

Federal
$25,500,000
42.5%

State
$24,420,000
40.7%

Local
$10,080,000
18.8%

Administrative Cost of Old Age Assistance 1948

<table>
<thead>
<tr>
<th>Federal Funds</th>
<th>State Funds</th>
<th>Local Funds</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,615,751</td>
<td>$1,390,600</td>
<td>$177,979</td>
<td>$3,184,321</td>
<td>5.3</td>
</tr>
</tbody>
</table>

Total Caseloads of Old Age Assistance: 89,000

*By Kind Courtesy of Mr. Clarence A. Bingham
Massachusetts State House.*
Old Age Assistance
$70,000,000

**Administrative Cost of Old Age Assistance 1948**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>State</td>
<td>2,000,000</td>
</tr>
<tr>
<td>Federal</td>
<td>25,000,000</td>
</tr>
<tr>
<td>1.000,000</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$27,000,000</td>
</tr>
</tbody>
</table>

Note: Computed as of April 30th, 1948

*From Kind Careva*
INTAKE

PRINCIPAL SOCIAL WORK SUPERVISOR

CITY PHYSICIAN
EMPLOYMENT REHABILITATION
HOME ECONOMIST
GENERAL RELIEF
OLD AGE ASST.
AID TO DEPENDENTS
ANALYSIS REAL ESTATE
INVESTIGATION

FINANCE
REVIEW

AGENT

BOARD OF PUBLIC WELFARE

CLERICAL

* Application Process of OAA in Local Welfare Dept.

By kind courtesy of Cambridge Welfare Department
FLOW CHART OF PROCEDURES IN OLD AGE ASSISTANCE (P.R.A.O.B.A.T.

1. PREPARATION

2. DOCUMENTS

3. ADJUSTMENTS

4. AUDITING

5. CORRESPONDENCE

6. BALANCING

By kind courtesy of Massachusetts Dept. of Public Welfare