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A study of financial assistance given from January 1, 1954 to December 31, 1954 at the New Bedford Child and Family Service.

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BOSTON UNIVERSITY
SCHOOL OF SOCIAL WORK

A STUDY OF FINANCIAL ASSISTANCE GIVEN FROM
JANUARY 1, 1954, TO DECEMBER 31, 1954, AT THE
NEW BEDFORD CHILD AND FAMILY SERVICE

A Thesis

Submitted by

Ronald Rene Paradis

(A. B., Yankton College, 1950)

In Partial Fulfillment of Requirements for
the Degree of Master of Science in Social Service

1955

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CHAPTER I

INTRODUCTION

Upon joining the staff of the New Bedford Child and Family Service in June, 1954, as a student, this writer became interested in the various types of requests for service made at intake. The problems were mainly centered in emotional areas, marital difficulties, behavior adjustments, and financial need. This fourth request seemed to be quite frequent and therefore appeared to be one of the main functions of this agency. Being further interested, I began to explore the reasons why so many of these requests had financial significance, and found that many were in need due to uncontrollable circumstances such as unemployment and illness. Having obtained my background in social work in public assistance and therefore knowing the usual eligibility factors involved in all the four categories of public assistance, I began to wonder why so many people would seek this type of assistance at the Child and Family Service. It is a generally accepted principle today that the government has an ultimate responsibility for the well-being of every citizen, when

through circumstances beyond his control he cannot provide for his own well-being.¹

Discussion with the agency's director revealed that the agency had a policy regarding financial assistance, that was consistent with principles used in other family agencies. The director was concerned with the amount the agency expended in this manner and felt that a study of what seemed to be an important problem in the agency might be beneficial in bringing about a better understanding of the causes and effects of this problem. No study of this nature had ever been conducted at this agency and it was felt that such a study would prove to be valuable in determining the approach to future policies and procedures, and the methods of developing these. It was decided that the most useful information to be considered would be the intake applications and interviews which would contain the service requested and the motivation for this request. It is this writer's hope that this study will be beneficial to this agency in its future planning and to him in his thinking about the role that private agencies should play in services concerning financial assistance.

¹ Raymond Rich Associates, A Survey of Resources for the American Public Welfare Association, 1950, p. 16.

In order to conduct a thorough study of any agency function it would be wise to start with a history of the community in which the agency is situated. Secondly, it would be important to know the history of the agency, beginning with its original purpose and showing the development to its present day place in the community. This will be developed in Chapter II, with the aid of published historical data on the community and of committee and annual reports of the agency.

It will also be important to show the agency's past and present written policy in regard to financial assistance. No study of financial assistance in a private agency can be complete if the public agency that has this service as its chief function is not also considered.² Every agency has its policies and procedures, and these have to be understood in order to know their limitations. Therefore, for the purpose of this study, a personal contact was made with the Public Assistance Executive by this worker. The written policy of the New Bedford Child and Family Service and the policy of the New Bedford Board of Public Welfare in regard to general public assistance will be

² FSAA, Financial Assistance in 67 Private FSAA Member Agencies, March, 1950, p. 5.

outlined in Chapter III.

As indicated previously, the research material will be taken from the intake request and the intake interview. Financial requests at intake will be considered for a full year due to seasonal changes in weather and holidays which usually bring about a fluctuation in such requests. In order that this study will be most useful to the agency a recent period will be used. Therefore, the period under study will be from January 1, 1954, to December 31, 1954. All initial intake applications, whether new, re-applications, or "no case made," will be considered during this period if one of the services sought from this agency pertained to financial assistance. The method of data collection and analysis of this data will be considered in Chapter IV. A schedule was used in taking the necessary data from the intake interviews.³

In Chapter V consideration will be given to an intensive study of three cases which will give a clear picture of the intake interview when financial assistance was the original request. Also considered in these cases will be earlier contacts with the applicant and any continuous services given.

³ See Appendix.

The last chapter will include the summary and the conclusions that the writer has derived from the study. Here I wish to form an answer to my basic question: "What is the actual role of the New Bedford Child and Family Service in regard to financial assistance?" It should be emphasized that this study was made in order to receive a clear understanding of the role that the New Bedford Child and Family Service is taking in granting financial assistance. In this final chapter I will consider whether its policy in regard to financial assistance is being consistently applied in practice, and if its policy is in accordance with the standards of most Family Agencies.

CHAPTER II

HISTORICAL BACKGROUND

This chapter will describe the development of New Bedford and its people from a mere handful of individuals to an important city on the Eastern seaboard. In the second half of this chapter the development of the Child and Family Service Agency will be described from its historical beginning to its present place in the community. Consideration will be given also to special funds received as endowments and the thought behind such philanthropies.

New Bedford

Bedford, the first permanent settlement on the site of the present day city, was established in 1760. It comprised a small number of families which had whaling as their sole occupation, with the exception of a small number of merchants. During the American Revolution many privateers sailed out of Bedford. In retaliation a British force attacked the town in 1778, reducing most of it to ashes. The remaining townspeople, with the spirit of pioneers, rebuilt their homes and in 1787, Bedford was incorporated as a town and given its present name of New Bedford.

During the first half of the 19th century, New Bedford developed into the principal whaling port in the United States and a center of the fishing industry. By 1857, ten years after New Bedford was chartered as a city, the whaling fleet alone had a total of over three hundred vessels.⁴ It was also the scene of important shipbuilding activity. In 1767, the "Darthmouth" was launched. This was one of the ships whose cargo of tea was emptied into the Boston Harbor by patriots dressed as Indians during the famous Boston Tea Party. During the Civil War, New Bedford became an important depot of the Underground Railway by smuggling slaves to safety via Canada.

After the Civil War whaling declined in importance due to the onset of the industrial revolution and textile manufacturing became a leading industry. With this the population continued to grow by leaps and bounds and by 1920, New Bedford had a total of 121,217 inhabitants with over 30 per cent employed in mills.⁵

During the depression of 1930, fishing again gained prominence with the curtailment of manufacturing and it is now still an important port.

⁴ Daniel Ricketson, The History of New Bedford, pp. 372-373.

⁵ William M. Emery, An Historical Sketch, p. 5.

New Bedford is adjacent to Buzzards Bay, and about fifty miles south of Boston. Today it is considered a leading fishing and textile manufacturing center. Its present population is a little over 109,000⁶, showing a decline in recent years due to its lack of diversified industry and loss of some of its textile plants to Southern communities. In recent years a number of sewing shops have come into existence in New Bedford which demand women employees. With the employment of a great many women in the textile industry, there was a marked effect on family life in New Bedford. In many instances when the husband was unable to find employment the wife would work, contrary to the normal expectancy in our society, and the man would play the part of the housewife.

New Bedford can be termed a cosmopolitan community because of its many nationality groups. Over 25 per cent are foreign born and close to 4 per cent are Negro.⁷ Some areas of New Bedford are heavily populated with one nationality group. New Bedford can be classified as a metropolitan district⁸ with its dominant function as a production

6 Interstate Publishing Co., Inc., New Bedford Directory and Information, p. 4.

7 The Morning Mercury, March 19, 1942, p. 13.

8 Noel P. Gist and L. A. Halbert, Urban Society, p. 51.

center.

The New Bedford Child and Family Service

The New Bedford Child and Family Service as it is today came about with the merging of the New Bedford Children's Aid Society and the New Bedford Family Society on July 16, 1945.⁹ This unified the administration of both agencies in order to achieve a closer co-ordination of their services and to prevent the duplication of services which had occurred prior to this merger.

The Family Welfare society began as the Charity Organization Society of New Bedford and was incorporated in October, 1900. The purpose of this society was to be a center of intercommunication between the various churches and charitable agencies in the community, to check the evils of overlapping relief, to provide visitors who would attend cases needing counsel and advice, to obtain from the proper charities and charitable individuals adequate relief, to procure work for persons who were capable of employment, to discourage begging and expose imposters, to work out plans for helping families help themselves and thereby become independent, and finally to promote the general welfare by showing the need for reform in connection

⁹ Edna M. Carlson, Annual Report of the Children's Aid and Family Welfare Society, 1946.

with the relief of the poor.

One of its outstanding principles was not to give relief from its treasury except in cases of emergency, pending investigation, and therefore to retain its fund for relief purposes and special purposes.¹⁰

By 1916, a confidential Registration Bureau was operated and maintained by this organization.¹¹ In 1919, the Society's name was changed to the Family Welfare Society. Through this Society and other interested agencies it helped to organize the New Bedford Community Chest in 1920. The Chest included seventeen participating agencies which gave way to a council of Social Agencies and the United Fund in 1950. This gave more encouragement to its agencies in order to meet the changing needs and social demands in a city which has always had agencies interested in its people and their welfare.

The Child and Family Service is situated near the center of the city occupying the first floor of a historical mansion of New Bedford, called the Rodman House. The rest of the building is occupied by other social

¹⁰ Charity Organization Society of New Bedford, Constitution and By-Laws, 1915, pp. 4-5.

¹¹ New Bedford Charity Organization Society, Annual Report, 1916, p. 3.

service agencies. The staff consists of an executive, who has the responsibility of administration and supervision of casework, five trained caseworkers, and two students. One student is affiliated with Boston College and the writer with Boston University. An office manager handles the supervision of the clerical staff.

The Child and Family Service is well represented in national and local organizations, boasting membership in the Family Service Association of America, The Child Welfare League of America, Travelers Aid, Massachusetts Conference of Social Work, National Conference of Social Work, and the United Fund of Greater New Bedford.

The main function of this agency through its casework program is an offering of services to persons who are experiencing difficulties in their family relationships and their social adjustment. The medium of help is casework based upon the casework relationship in order that the client can achieve a better adjustment in his environment.

The Child and Family Service and its organization before merger have been fortunate in receiving a number of bequests. Due to the fine community services it has rendered through the years and its important leadership in bringing about other social services, the agency has been

remembered as evidenced by these bequests. A survey of seventeen of these bequests to the Child and Family Service or the Family Welfare Society, revealed that sixteen gave funds outright without any stipulation for their use. One of these sixteen donors specified only that it was to go to the organization which maintains a fund for the poor and sick of the city of New Bedford. The donor who stipulated a condition explained in his bequest that it would be honored only if the stated purpose of the Society was not changed and that a permanent fund with this money was to be established in his name.

The beginning of the Charity Organization of New Bedford was in the tradition of the work of Reverend S. H. Gurteen.¹² In 1877, after drawing on his experiences with the London Charity Organization, he established the First Charity Organization in the United States. This Organization had the same principles and aims that the New Bedford Charity Organization later adopted. Even though the original development of this type of agency had its beginning in England, it is important to remember that through the interest of a few enlightened individuals as early as 1900, the city of New Bedford has derived many services and benefits in the agency's fifty-five years of existence.

¹² Arthur Fink, Field of Social Work, p. 102.

CHAPTER III

GENERAL PRINCIPLES OF FINANCIAL ASSISTANCE IN NEW BEDFORD

As background for this study it will be useful to outline the present policies and procedures relating to financial assistance, both in the private agency in which the study was undertaken and in the agency whose chief function is the administering of this type of assistance in New Bedford, that is the Board of Public Welfare. It will be well to bring into this discussion generally accepted principles and practices in both the private and public social service field as related to the topic of study. Consideration will not be given to such agencies as the Catholic Welfare Bureau, Volunteers of America, and the Salvation Army, the latter two of which give only relief in kind.¹³

The word "maintenance" in this field requires definition since it may be interpreted in many different ways. For the purpose of this thesis, I will use the term "basic maintenance" to include food, shelter, fuel and utilities.

¹³ Special Committee of the Council of Social Agencies, Directory of Social Agencies of Greater New Bedford, pp. 19,35,38.

The term "full maintenance" will include food, shelter, fuel, personal care items, clothing, and household supplies.

Child and Family Service

As indicated earlier, when the Charity Organization of New Bedford was founded, one of its written policies was to give emergency relief, pending investigation, and also to obtain from the proper charities and charitable individuals adequate relief. Under a proper interpretation of this written policy a case was only referred when a short study indicated the need for future financial assistance. Emergency assistance was given only in order that an appropriate referral could be made. It is interesting to note that this original policy, written in 1900, remained in existence until 1948, when the Board of Directors of the Child and Family Service adopted a new written policy. It is assumed that in the forty-eight years between the statements of these two policies, the different directors had their own interpretation of financial assistance and administered funds accordingly. During the depression of 1929, much was done in providing food, shelter, and clothing by this Organization. In 1947, a case-work committee composed of members of the Board of Directors of the Child and Family Service was designated to study the agency's financial assistance program. Their

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findings and recommendations were accepted in 1948, and this has become the most recent written policy of the agency concerning financial assistance. This policy, which is still in existence today, is that the Child and Family Service uses its money only as a resource to help people with their special needs and to buttress the quality and helpfulness of its case-work services. The committee's report went on to say that in the current scheme of thinking it is the responsibility of the government agencies with vast tax resources to see that people in need obtain adequate material assistance to meet their basic needs. They recognized that a few thousand dollars by a voluntary agency can never make up for public assistance inadequacies and that the private agency cannot justify the supplementation of income to make up for inadequacies of public assistance. This policy is consistent with accepted principles which have been in existence a number of years in private family agencies. ¹⁵ The use of private agency funds in order to keep a family together and to strengthen family relationships in a case work relationship has proven

14 Case Work Committee, Report on the Findings from the Study of the New Bedford Child and Family Service on Agency's Financial Assistance Programme, April 16, 1948.

15 Cora Kasius, Editor, Relief Practice in a Family Agency, p. 24.

to be a sound principle and well worth the money expended. The use of funds for special needs, if used to strengthen the individual or family, can be quite beneficial in a case work relationship. However, if these funds are given only as a means of solving the immediate problem on a brief service interview, chances are very little for resultant benefit. Every request for assistance has psychosocial significance. Giving of funds without aiding the client with the problems related to his request is not appropriate in a case work agency. The intake interview should be used primarily to gain an understanding of the client's problem, and, if possible, to initiate with him the proper steps towards a solution of his problem.¹⁶ As indicated by Gordon Hamilton, this is just the beginning of the case work process and, therefore, if financial assistance is given, it should be with the full intention of both parties to follow through in working toward alleviating the psycho-social factors involved in the request. To use a crude but realistic example, giving a poor unfortunate individual ten cents because he requests it for coffee does not solve any problem.

Another practice which has been gaining acceptance

¹⁶ Gordon Hamilton, Theory and Practice of Social Case Work, p. 63.

in social agencies throughout the country is fee charging in private agencies. Some agencies have changed from a relief giving agency to an exclusive fee charging agency within a five year period.¹⁷ It must be remembered that social service was developed historically to meet the needs of the underprivileged. The field of case work is still gaining status as a relatively new profession. As early as 1922, Mary Richmond pointed out that the skills in social case work can be utilized quite as well in the homes of the rich as in those of the poor.¹⁸ The writer feels that positive community opinion is of paramount importance in order to introduce the idea of fee charging for services. This practice will change the pattern of social services and at present New Bedford does not seem ready for this type of service.

New Bedford Board of Public Welfare

In this study public welfare policies and procedures in regard to Old Age Assistance, Disability Assistance, and Aid to Dependent Children will not be considered. The great majority of requests for financial assistance at the Child and Family Service are due to temporary illness,

¹⁷ Nathan Berman, "From Relief Giving to Fee Charging," Highlights, 8:118, October, 1951.

¹⁸ Mary Richmond, What is Social Case Work?, p. 221.

unemployment, or non-support, situations which might be considered eligible for General Relief.

In Massachusetts the General Relief program is under the direct control of the local community. Although settlement is a complex outmoded concept¹⁹ it is used in Massachusetts. All funds expended for settled cases are paid by that community. In unsettled cases, although the amount spent by the community is reimbursed by the State, the Commonwealth has no lawful right to recommend or suggest in what manner the case should be handled. The only flexibility the State has in these unsettled cases is either to deny or approve the reimbursement.

The administering of General Relief at the New Bedford Public Welfare is under the direction of a Board appointed by the Mayor. A Welfare Agent has the responsibility of carrying out the policies and procedures of this Board. The Board of Public Welfare has no written policy available concerning General Relief, and since my year of experience in social service in the community had not given me adequate knowledge of their basic eligibility requirements, a personal contact was made with the Welfare Agent. In response to my questions I learned that eligibility

¹⁹ Anne E. Geddes, "Public Assistance," Social Work Year Book, 11:374, 1951.

for General Relief was based on need. Assistance was not given on a budget basis but as a flat rate depending on the number in the household. The flat rate included only "basic maintenance" items for adults. School children received shoes in addition, and the pre-school children did so at times depending on the circumstances. When a client had been on aid very recently and made a re-application, re-investigation was not always conducted and aid was sometimes given immediately, but this depended on the circumstances. For rules of emergency assistance I was referred to Chapter 117 of the General Laws which states that every town shall support all poor and indigent persons when they stand in need. The Welfare Agent interpreted this need as being a factor only after eligibility is established. He did say however, that emergency assistance was given at times.

From this conversation it would seem that the policies of the New Bedford Board of Public Welfare in regard to General Relief are not rigidly set, and that a great deal of flexibility exists in the administering of this assistance. This agency has a maximum of \$34.00 per week for a family of seven; if the family is any larger the

20 Mass. G. L. Ch. 117, s. 1, p. 47.

grant will be the same. The General Relief applicant or recipient, in Massachusetts, has no power of appeal.²¹ If it is felt by him that he is not receiving his rights under the state statute, his only defense is through the courts, and of course if he can afford that expense he is not in need.

In 1937, four relief administrators, from Chicago, St. Paul, Cleveland, and Virginia, stated that their primary function in their relief administration was that of providing relief to needy persons, including employable and unemployable families, and unattached persons of both resident and non resident status. They had no limitations of eligibility due to age, sex, religion, or color; acceptance was determined only on the basis of the financial resources of the applicant.²² This attitude is not as yet prevalent in the state of Massachusetts. This understanding method of approach by these men can be readily understood since they were members of the Family Welfare Association of America and were presumably familiar with methods of case work.

21 Office of the Commissioner of Public Welfare, Manual of Public Assistance, November 1, 1943, p. 198.

22 Margaret Wead, The Function of Family Case Work Agencies, May 22, 1937, p. 10.

The Massachusetts State Department of Public Welfare recommends to the communities that they use the standard of assistance which includes all the maintenance items.²³ The city of Boston, in 1951, adopted the use of "all maintenance" items with families that had received General Relief for six months continuously.²⁴ Their reason for this was based on a trend in welfare practice towards meeting a client's needs through a standard budget rather than by an allowance program which is calculated by the size of the family.

In this worker's public welfare experience in Massachusetts, he has seen and used the budget plan in two different communities. My first experience was with the Attleboro Board of Public Welfare which utilized the "all maintenance" budget. This was a most useful tool in making work with the family less punitive and in using the relationship to help the family strive towards independence. My most recent experience in public assistance was with the Fall River Board of Public Welfare. Here the basic maintenance budget was given with no maximum set.

²³ Office of the Commission of Public Welfare, op. cit., p. 248.

²⁴ Overseers of the Public Welfare in the City of Boston, "Modified Budget Plan for Relief Families," 89th Annual Report, 1952, p. 20.

This experience showed that this type of budget was quite adequate in working with the emergency and short term client. But in working with the long term client, certainly the ones who were too old to work and yet too young for Old Age Assistance, this "Basic Maintenance" budget gave them a bare existence over a long period of time.

When economic independence and family and community relationships are threatened, individuals may be unable, at least temporarily, to cope unaided with their own affairs. In some instances, the public agency's acceptance of responsibility for making financial assistance readily available is the essential stabilizing factor, and may cause other problems to subside. In many instances it is the manner in which financial assistance is made available that determines whether the individual is weakened or strengthened in the recovery of his self-reliance. As in all social services, adequate financial assistance must be given and in such a way as to maintain the dignity and respect of the individual.

CHAPTER IV

FINANCIAL REQUESTS AT INTAKECollection of Data

Since this study makes use of data from the intake interview, the procedure of the Child and Family Service in the client's first experience with the agency will be outlined here.

As a person comes to this agency at the "Rodman House," the first agency representative he comes in contact with is the receptionist. Since this is the potential client's initial experience with this agency it is important that the receptionist should be well trained and have a liking for her work. The Child and Family Service has such a person. Her main duties are of a clerical and not case work nature. In a cordial and accepting manner she is the person who completes, for the client, the application request for service. Therefore, the client's first experience with the agency consists primarily of a question and answer contact to assure the obtaining of all the necessary and required information. The intake slip provides an outline for this information. Through this medium the name and address of the applicant, the family composition, the

source of referral (either self, agency, or another person), and the type of assistance or service requested is recorded. Elaboration may be made in regard to the client's problem depending on the client himself. He may have decided exactly what his problem is, such as a need for financial assistance, marital difficulty, eviction, behavior problem of a child, placement of a child, etc., and what service he expects of this agency. On the other hand, he may be rather vague as to the nature of his problem, knowing only that he needs and wishes assistance and hopes he can obtain it here. Whichever the case, the receptionist makes note of it on the intake slip as stated by the client himself. She does not present her opinions of or attitudes towards the matter. After the completion of this intake application, it is explained to the client that a case worker will see him shortly, and he is directed to the waiting room. The receptionist then checks the agency's Master File to determine whether or not this applicant had previously received services from this agency, and then clears with the local Social Service Index Bureau, which is in the same building. With all the requirements for the application completed by the receptionist she then turns over to the intake case worker the completed application, and her important role in the

intake process is terminated.

In rotation, each case worker has one day of intake per week. The intake worker sees the client and from this interview the service requested may be completed. If continued services are indicated, in most instances the intake case worker for the day will follow through with the necessary services. However, in the case of a specialized request that should be handled by another worker, the application is presented to the Executive Director, and she in turn assigns the case to the specified worker. An example, to clarify this point, is in the case of a female case worker who has been given an application regarding the behavior problem of an adolescent boy. In this agency it is felt that such a problem can be better handled by a male case worker. Knowing this, the female case worker presents this fact to the Executive, and the Executive sees that a male worker is assigned to that particular case.

In this study I have considered only those applications which indicated a request for financial assistance at the initial intake interview. All such requests were included regardless of whether the case was later accepted, rejected, referred, or no action was taken.

The initial source of data for this study was the

intake application slips. The intake slips in the agency are arranged by each individual month in alphabetical order. It was necessary to consider all application slips for service during 1954. During that year there was a total of 623 applications for services made at the Child and Family Service. After eliminating the initial requests which did not pertain to financial assistance, it was found that 225, or 36.12 per cent of the total initial requests were financial. A sampling procedure was used to select cases for this analysis. By keeping the intake slips containing requests for financial assistance in alphabetical order by each month, and by taking every fourth case, a representative sample of 57 cases was accumulated.

The Clients and Their Requests

One significant finding in this study is that there are a great number of requests that are made for financial assistance at the Child and Family Service. Since the percentage of such requests seems so large, it would appear that this is one of the main functions of the agency. In order to come to a satisfactory interpretation of just what place this type of request has in relation to other requests, it is necessary to show their relationship to each other at intake. Table I gives this information.

TABLE I.
 REQUESTS MADE AT INTAKE APPLICATION,
 CHILD AND FAMILY SERVICE, 1954

Request	Number of Requests	Per Cent of Requests
For financial assistance	225	36.12
For help with personal interrelationships	124	19.90
Marital difficulties	52	
Behavior problems of children	44	
Unwed mother	28	
For personal problems	42	6.74
To adopt children	41	6.58
To board children	41	6.58
To place children	31	4.98
For travelers aid	24	3.85
For employment	18	2.89
For legal services	10	1.61
For housing	10	1.61
For help in locating relatives	6	.96
For summary	3	.48
Incidental requests	<u>48</u>	<u>7.70</u>
Total	623	100.00

The classification of personal interrelationship was used to include behavior and personality adjustment problems that are the main interest of this agency. The classification "incidental" was used here due to a great number of requests which are difficult to classify. They range from lost persons to aid in obtaining birth certificates.

There is no question that the people of New Bedford turn to the Child and Family Service for a solution to a wide variety of problems, but what about financial assistance, and how does it compare to the other services which they are seeking? During 1954, the four leading requests for services were: financial assistance, requested in 36.12 per cent of the 623 cases in 1954; help with personal interrelationships, requested in 19.90 per cent; and help with personal problems, 6.74 per cent; and requests to adopt children and to board children, each having 6.58 per cent. The latter four leading requests total 39.80 per cent, which is 3.68 per cent more than the requests for financial assistance alone in 1954. The logical conclusion is that the citizens of New Bedford feel that the major service of the Child and Family Service of New Bedford is financial assistance.

The next obvious question is, who are these citizens

that seem to be so much in need? First of all, we see that out of the fifty-seven cases studied that made such a request at intake, forty-one were women, nine were men, and seven were man and wife. The marital status of these applicants, which has a bearing on a person's economic security, is also a factor to be considered here. We do know that the unwed mother, the family of a deserting husband, and persons with marital discord are often in economic distress. Table II presents the marital status of the applicants in this study.

TABLE II.

MARITAL STATUS OF THE APPLICANTS
FOR FINANCIAL ASSISTANCE

Marital Status	Number of Applicants
Married	31
Separated	11
Divorced	6
Widowed	3
Unwed mother	3
Single	2
Husband deserted	<u>1</u>
Total	57

We notice in Table II that over half requesting financial assistance are married with man and wife both in the household, but a large proportion, 45 per cent, are

not living in a complete conjugal family. Closely related to the marital status of the applicant is the family composition. Are these individuals seeking aid for themselves or is it because of others that they are in need? Table III is used for this purpose.

TABLE III.

FAMILY COMPOSITION OF 57 APPLICANTS
FOR FINANCIAL ASSISTANCE

Marital Status and Dependents	Number in this Classification
Husband and wife and children	28
Husband and wife	3
Wife with children	17
Wife alone	4
Unwed mother with children	3
Alone (single man)	1
Alone (single woman)	<u>1</u>
Total	57

We can see here that all but six of the fifty-seven applicants are members of some type of family unit. Of the thirty families that have children it was found that there was a total of one hundred and fifty children, or an average of over three children in each of these thirty-seven households. The person who is single, as shown in Table II, and the person who lives alone, see Table III,

are the ones that very seldom make requests for financial assistance.

Of the fifty-seven applicants that made financial requests at intake in 1954, twenty-six had previous contact with the agency and their cases were re-opened. The thirty-one remaining were new applicants. It is interesting that of the twenty-six re-applicants, fourteen were what could be called chronic cases. They had previously requested, on at least three different occasions, financial assistance and received it from the agency.

The source of referral of people to the social agency usually shows the understanding that other agencies and different individuals in the community have of the agency. Table IV shows the sources of the referrals in this study.

TABLE IV.

SOURCE OF REFERRAL OF 57 APPLICANTS FOR
FINANCIAL ASSISTANCE

Source	Cases Referred
Social service agency	
Veterans Benefit	2
Red Cross	1
SPCC	1
Veterans Administration	1
Boston Children's Hospital	1

Source	Cases Referred
Other sources of referral	
Self	29
Friends	7
United Fund	5
Relatives	5
Mayor of New Bedford	2
School attendance officer	1
Attorney	1
Aerovox management	<u>1</u>
Total	57

In this table we see that only six of the fifty-seven were referred by social service agencies. This would seem to signify that agencies of New Bedford have a good understanding of the policy that the Child and Family Service has in regard to this type of assistance. This would further imply that this same understanding exists in the other social service agencies in this city. Three of the six cases referred by the five social agencies were already receiving some type of public assistance which was inadequate; another had no utilities due to overobligation; another, while receiving unemployment compensation, had an outstanding medical bill for a sick child; the sixth requested supplementation which actually was only a budget problem. We received no referral from the Board

of Public Welfare in this group, which could possibly mean that referrals are not made by that agency, or that special needs are taken care of there.

In the non-agency referrals, we see that twenty-nine were self referred. In this number are included most of the twenty-six re-applications which were discussed earlier. Friends and relatives also seem to play an important role, having referred twelve. The United Fund, which through their fund drive is our agency's major support, referred five clients to the agency. The Mayor referred two cases, one for maintenance relief and the other due to inadequate contribution from a separated husband. This is an interesting sidelight in that as chief executive of the city, he is supposed to have some sort of control over general public assistance.

Now the question is: "Are the requests for financial assistance in line with the written policy of the agency?" The answer will show whether the citizens of New Bedford understand the policy of this agency in regard to this type of service. The requests are listed in Table V.

TABLE V.
 REQUESTS AT INTAKE OF 57 APPLICANTS
 FOR FINANCIAL ASSISTANCE

Service Requested	Number of Applications
Maintenance	
Food	13
Food and rent	8
Rent	5
Clothing	5
Food and medical needs	2
Rent and furniture	1
Special or emergency needs	
Financial concern due to debts	8
Medical expenses	3
Utility overobligation	3
Seek referral for financial assistance	2
Furniture	1
Toys for Christmas	1
Shoes and Christmas assistance	1
Request not specific	4
Total	57

We find, in this table, that thirty-four of the fifty-seven requests were for maintenance items. In other words, almost fifty-nine per cent of the requests were for services which the written policy of this agency does not provide for. This would indicate that a good number of the citizens of New Bedford do not understand the function

of this agency.

What are the reasons stated for financial distress at this time? In other words, what was the motivation that caused them to come to the Child and Family Service with their requests? Table VI is used for this purpose.

TABLE VI.

REASONS GIVEN BY 57 APPLICANTS FOR
NEEDING FINANCIAL ASSISTANCE

Classification	Number of Requests
Overobligation	13
No resources or income	12
Unemployment	12
Inadequacy of income	11
Allotment not received	2
Seeking referral for financial assistance	2
Inability to go to BPW due to prev. experience	2
In order to keep illegitimate child	1
Hurricane damage	1
Refusal of BPW	1
Total	57

Among the reasons for financial requests, twenty-four were given as no resource and unemployment, This no doubt means that some type of financial assistance was needed, and again it would seem that a good number of the requests were not within the scope of the actual written policy of the agency. In this table, we note that twenty-

four requests were due to no income at all, and another twenty-four were due to lack of adequate income.

Now that we have a picture of the typical requests for financial assistance at the Child and Family Service and why these clients seek such assistance, we will turn to the agency. In the rest of this chapter we will see just what action is taken by the agency in the handling of these requests. In this way we will obtain the answer to the question of this study, which is: "What is the actual role of the New Bedford Child and Family Service in regard to financial assistance?" It can also be decided from this material whether the written policy of the agency is being adhered to in regard to the granting of financial assistance.

The Agency's Action

Of the fifty-seven cases, it was found that financial assistance was granted to thirty-two cases at intake. Twenty-three were given no assistance, and two cases were extended relief in kind at Christmas. In Table V, we found that eight clients were merely concerned about over-obligation and not requesting financial assistance and that two were only seeking referral. Therefore, only thirteen did not receive financial assistance when they made a direct request for it.

The method used by the worker in deciding what action would best suit the client's need and the agency's function is shown in Table VII.

TABLE VII.

CASE ACTION AT INTAKE ON 57 FINANCIAL ASSISTANCE REQUESTS

Disposition of Request	Number of Applicants
Given financial assistance	
Given financial assistance	18
Given assistance in kind	2
Given financial assistance and referred	14
No financial assistance given	
Rejected and referred	18
Rejected - no action	3
Accepted for other service only	<u>2</u>
Total	57

The question now raised is, "Under what circumstances was assistance used?" In the thirty-four cases in which aid was given, a total of \$479.00 of the agency's funds was expended at intake.

Ten of the thirty-four cases were granted aid at intake due to emergency needs. Four of these ten had applications, pending investigation, at the Board of Public

Welfare. One was given aid after contact by the worker when the Board of Public Welfare disclosed that they did not give emergency aid without investigation. The other five cases were given assistance and referred to the Board of Public Welfare.

Another five of these thirty-four cases stated that need existed for subsistence items. There were eight other cases which were given assistance due to inadequacy of income, and four due to inadequacy of general relief grant.

The remaining seven cases were given assistance because of emergency needs. These were due to eviction, hurricane, union dues, grocery bill, and necessity of cab fare.

Of the thirty-four cases that were given some sort of financial assistance at intake, only nine were classified as continuous service, and twenty-five as brief service, which meant that no case work planning was considered in twenty-five cases that were given financial assistance.

Since it is important to know how many of the thirty-four who received assistance would be eligible for some form of public assistance, the writer studied each of the thirty-four cases in order to judge which ones it would

be fair to assume would be eligible for public funds. Four of the thirty-four that received assistance were active clients of the General Relief program and one was receiving Aid to Dependent Children. Two of the others were receiving Veterans Benefits. Of the remaining twenty-seven eight were judged ineligible by the writer for any type of public assistance.

There was a good probability that one was eligible for Veterans Benefits. Four appeared to meet the eligibility requirements for Aid to Dependent Children, which would also mean eligibility for General Relief temporarily. Another, because of low income and a large family, would possibly be eligible for supplementary assistance, and, if not, medical attention when needed. There were thirteen that possibly would be eligible for General Relief. In other words, nineteen of the thirty-four cases could be classified as probably eligible for some type of public assistance which they were not presently receiving. After a careful study of the intake interviews regarding the eligibility of these nineteen cases for public assistance, twelve were referred by the particular worker to public assistance, one to Veterans Benefits, and another to the Red Cross. The five which were not referred, but received assistance, were all given aid for "basic maintenance"

items only.

The number of referrals and the method of referral made in these assistance requests is illustrated in Table VIII.

TABLE VIII.
REFERRAL ACTION ON APPLICANTS
FOR FINANCIAL ASSISTANCE

Agency to which Referred	Number Referred	Method of Referral	
		Direct	Indirect
Board of Public Welfare	22	11	11
Legal Aid	2	1	1
Veterans Benefits	2	1	1
Volunteers of America	1	1	0
Gas and Electric Co.	1	0	1
Housing Authority	1	0	1
Red Cross	1	1	0
Private parties	<u>2</u>	<u>2</u>	<u>0</u>
Totals	32	17	15

Thirty-two of the fifty-seven cases were referred. The Board of Public Welfare, as would be expected, received the greatest number of referrals, which was twenty-two. As shown earlier, twelve of the thirty-four extended aid by the Child and Family Service were referred to the Board of Public Welfare. Therefore, ten intake applicants that were not given aid by this agency were referred to the Board of Public Welfare. Referrals to

all of the other agencies were few in number.

In Table VIII the term "direct" was used to signify referrals in which the worker made a direct contact with the agency, which in all these requests was via telephone. The term "indirect" indicated referrals in which a client was told to go to the agency without a contact by the worker. A little more than half were accomplished by the direct method. This indicates the agency's preference for this method. Only the pressure of work which is usually found in a family agency, prohibits the continued employment of the direct method for referrals.

In discussing a financial problem with a client who has an income, the management of this income is most important. A necessary tool in aiding the client in this difficulty is budgeting. In only eight of the intake interviews where the request was for financial assistance was budgeting used. In four cases budgeting was not used but bills of the client were discussed and forty-five did not employ budgeting at all. In Table VI, we found that twenty-four applicants had some sort of income which would indicate that budgeting was not considered in many cases in which it should have been.

We also should consider here the worker's attitude towards offering other services to the client. We know

that a majority of persons who make requests for financial assistance have a definite problem which caused this dilemma. The main function of the Child and Family Service Agency is to strengthen family life by means of case work service to families and individuals on a wide range of personal and family problems. Of the fifty-seven requests for financial assistance, in the cases of fifty applicants the caseworker did not signify that case work service was needed. In five cases the worker indicated the need for this type of service. In one it was felt that case work service should be attempted at a later date and a worker indicated that one client was incapable of case work service. It is felt that the areas of budgeting and case work services could have been more adequately explored in the intake interview.

CHAPTER V

CASES ILLUSTRATING FINANCIAL ASSISTANCE AT INTAKE

This chapter will contain illustrations of intake when the request was for financial assistance. It will include three examples taken from the fifty-seven intake applications which were considered for this study. These examples were chosen to illustrate the intake situation when the request was for financial assistance, and the important points in the foregoing analysis of requests. Other services given to the client at this particular intake period will also be considered. It is felt that in this manner the reader will be afforded a fuller picture of how the agency is carrying out its policy in regard to financial assistance.

The first case illustrates a "basic maintenance" request, which is not a proper function of this agency, and therefore the case was referred to the Board of Public Welfare. Satisfaction of a special emergency need is illustrated in Case II. In compliance with the policy and function of this agency, this need, brought about through a catastrophe, was satisfied only after exhaustion of other possible solutions. Case III deals with

the meeting of a special need along with a referral to the Board of Public Welfare for further financial assistance that was requested. It is evident that the policy of this agency was adhered to in all three cases.

Case I

Mrs. D was first known to our agency in 1949, when she was referred to our agency by Legal Aid. She was concerned at that time with the lack of support from her husband, who was employed out of town. Assistance was not granted at that time, and Mrs. D was referred to the Board of Public Welfare. Her next contact was in 1953, when she requested financial assistance. Her husband was employed out of town and she had not received any funds from him for a number of weeks. Adequate maintenance assistance was given for one week, with no referral, and the case was immediately closed. Four months later she again made application for financial assistance, her motivation being that Mr. D was at home, unemployed, and there had been no funds for four weeks. Mrs. D was promised employment in a week. Before this contact, Mrs. D had been to the Board of Public Welfare and claimed she was told that she could not receive help there because she had a prospect of employment in a week or two. Worker made no contact or referral and gave her a food allowance for one week. Case was immediately closed.

The next contact was in 1954, which was the intake application pertaining to this study. Mrs. D came into the office requesting financial assistance. The household then consisted of herself and two children, ages six and three. Mr. D was out of town seeking employment. She had not received any income for one week, the last being from Mr. D's unemployment compensation check which they no longer received. She explained that she had been to the Board of Public Welfare earlier in the day, where she had been refused assistance, or even the opportunity to explain her situation. She understood that she was refused Public Assistance because Mr. D was out of town. The worker explored the possibility of the availability of assistance from relatives. When this proved to be no solution, Mrs. D's permission was received to phone the Board of Public Welfare. It was agreed with them that she would

make a general relief application the following day, and if emergency aid would be needed they would see that she received it the same day. This was with the understanding that this agency would aid her overnight. Three dollars was given, and she agreed to go to Public Assistance the following day. The next day Mrs. D returned to the office, and explained that she had been to the Board of Public Welfare and made the application, but a visitor would not be able to call at her home for four days, and therefore, no aid would be given until then. The worker again contacted that office and was told to have the client come to that office and she would be given aid on that day.

In this interview we see a client with a definite need, a woman who had been left by her husband to care for herself and her children. She had easily stated her problem but had no apparent solution. By first contacting the Board of Public Welfare, she showed that she knew that financial assistance was the function of that agency. Through her previous experience, she also knew that assistance was granted at this agency. The worker in this interview showed an understanding of her agency's function and went to the limit in carrying out its policy on financial assistance. The contact with the Board of Public Welfare after exploring other areas of possible resources, such as relatives, showed understanding of social work policy in regard to this type of assistance. Under the circumstances the future needs of the client in regard to assistance should be cared for by the Board of Public Welfare, and the three dollar grant was consistent with the policy of the Child and Family Service since it

was directed towards satisfying future needs of the individual through case work services in the appropriate agency.

Five months later, Mrs. D was again in the office requesting supplementary assistance and the worker made a direct referral to the Board of Public Welfare, who agreed to take the application.

All of Mrs. D's applications to the agency were only requests for financial assistance. It was understandable why she continued to return to the agency when in her second and third contacts, assistance was readily given without referral. Therefore, it was safe for her to assume that this was a function of the agency. Prior to the intake interview, and of interest to this study, the action taken does not seem consistent with the policy of the agency in regard to financial assistance. Action in the last two intake applications which showed direct referral to the proper agency, was consistent with the policy of this agency. In the five years that she came to the agency, Mrs. D never requested or was offered other services. Therefore, this referral should help prevent Mrs. D from becoming a chronic dependent on this agency, for a service it is not able to perform.

Case II

Mrs. C made application for financial assistance, having been referred by her sister, a client of the agency. She was divorced, having custody of her two children, ages eleven and ten. She was receiving Aid to Dependent Children. Here the request stemmed from a recent hurricane which left her family homeless and all their furniture and clothing soiled by salt water. The American Red Cross made it possible for them to get into the Housing Project and purchased the necessary furniture for them. All their clothing was sent to be cleaned and laundered, and the bill for this amounted to \$150.00. She had managed to get everything except the winter clothes, and this they now needed. The amount needed was \$50.00. The worker, exploring possible resources, found that her relatives could not aid in this situation. She then contacted the Red Cross who explained that the case had been closed. The Aid to Dependent Children was consulted, and they could not help in this situation. The worker having explored every possible avenue in order to satisfy this request decided to satisfy this need. As a last resort an attempt was made by phone to have the cleaning establishment reduce its charges, but this was impossible. Therefore, a grant of \$50.00 was given in order to meet this special need. The worker assured the client of the availability of other services of the agency, but she felt that the only service needed had been satisfied.

Here was a client on her first and only contact with the agency. She outlined the necessity of a special need which came about due to a natural catastrophe. This need was recognized by the worker who also explored the possibility of other resources. When the worker found no other solution the policy of the agency became realistic, and a very special need was cared for. From the first attempt to have the need satisfied by other resources to the actual expending of this aid, the policy and procedure of the agency were followed. This case was a good example

of applying the policy of this agency.

Case III

Mrs. K was referred by an attorney in 1941, for financial assistance, due to Mr. K's being hospitalized. They had two children, ages one and three months. Financial assistance was given over a period of a year while the case was open on a continuous basis. Since that period up to the intake application of interest in this study, financial assistance for "basic maintenance" items was given forty-four times. The case was closed from 1948 to 1953, when it was re-opened for brief service due to financial request. Substantial assistance was given in answer to this request with noreferral. Six months after this, Mr. K made a re-application. They were being evicted due to a misunderstanding with the landlord. At this time they were referred to Legal Aid. A month later Mrs. K came to the office requesting financial assistance. Funds had been spent on a prescription needed for the baby, and now money was needed for food. Mr. K was employed. The worker indirectly referred Mrs. K to the Board of Public Welfare for medical care. Money for food was given and the case was closed. The next contact with the K family was four months later, which was the intake application pertaining to this study.

Mrs. K came to the office with a request for financial assistance. They had ten children. Mr. K was unemployed and they were receiving the maximum amount of \$31.00 per week from the Board of Public Welfare. Mr. K did work relief for this amount. Her problem was that the gas, which was her only means of cooking for the family, had been shut off by the Company due to non payment. Her balance there was \$50.00, and she paid \$10.00, which left a balance of \$40.00, of which half had to be paid before the gas would be turned on by the Company. No relatives would aid them and the Board of Public Welfare had agreed to grant \$3.00 more per week in order that payment could be made regularly on this necessity. They would not do so until the gas was turned on. With the approval of the client, the worker phoned the Gas Company who explained that \$20.00 was needed on the account before they could do anything. The worker phoned the Supervisor of General Relief who agreed that it must be hard for a family of twelve to live on \$31.00 per week, but said they were receiving the maximum allowance. He accepted the plan that

Child and Family Service would help with the down payment so that this utility could be turned on. The worker figured the budget for food alone for a family of twelve, which came to \$53.95. Twenty dollars was given for the gas bill. Worker explained that assistance was not a function of this agency and they could not aid regularly.

This case shows the unfortunate position of a large family in a situation which they could not manage, a family of twelve with no facilities for cooking or heating water so that clothes could be washed. None of the community resources explored was willing to aid the situation. This showed the unfortunate effects of the policy of having maximum grants in a public agency. Under this policy of assistance a family of four children receives the same amount as one of ten. If Mr. K was reasonably incapacitated, this family would be eligible for Aid to Dependent Children and instead of the \$134.00 received each month under General Relief, the family would be eligible for about \$400.00. This would be due to Federal and State participation which requires "full maintenance" budgets.

The worker in this intake interview considered all possible resources and aid was given only after it was found that no other aid was available to them. Although the written policy of the agency maintains that no aid should be given in order to make up for the inadequacies of the

public assistance agencies, the amount given in order to have this necessary utility turned on could be considered as a special need.

In tracing the financial assistance requests made by this family since its first application we see many requests for this type of service. It can be assumed that up to 1948, the agency was quite liberal in the giving of financial assistance. Aid was given with no apparent plan on most contacts during that period. Referral was never made and maintenance items made up most of the assistance given. There was a lapse from 1948 to 1953 with no reason for this stated in the case.

This case indicated that the Child and Family Service will assume the responsibility for meeting a need that cannot be met elsewhere. With this philosophy, there is some question whether the community will ever assume its full responsibility when it is known that "an agency with a heart" exists at the Rodman House.

CHAPTER VI

SUMMARY AND CONCLUSIONS

This study has attempted to ascertain what the actual role of the New Bedford Child and Family Service is in regard to financial assistance. For a specific answer some of the material presented will be reviewed. Approximately thirty-six per cent of the requests made for services at the Child and Family Service during the year studied were for financial assistance. In 1954, almost as many requests were made for financial assistance as for the next four leading requests combined. Over 85 per cent of the persons applying for this service were women; over 85 per cent had children, and a little less than 50 per cent had had previous contact with the agency. The social agencies referred less than 10 per cent of the applicants for this type of service and over 50 per cent of the referrals were self made. We found that 59 per cent of the requests were for "basic maintenance" items. In considering the reasons for these financial requests, over 40 per cent were found to be due to lack of any income.

Analysis of the agency's handling of these requests

showed that over 55 per cent were given assistance at intake. Twenty-three applicants were given "basic maintenance" items and four were given supplementation to public assistance grants. Only seven were given aid for special needs.

From this summary we can now answer the two questions posed for this study. 1. "What is the actual role of the New Bedford Child and Family Service in regard to Financial Assistance?" From this study it was learned that the New Bedford Child and Family Service is playing a large role in services connected with the administering of financial assistance. The citizens of New Bedford seem to assume that a major service of the Child and Family Service is financial assistance, according to the evidence of a high percentage of such requests in relation to the other services requested. Financial assistance is granted in cases of special need or for emergency maintenance assistance.

2. "Is the written policy in regard to financial assistance being consistently applied in practice?" It will be remembered that the written policy which has been in effect since 1948 stated that financial assistance was to be given only for a special need and to buttress the quality and helpfulness of the agency's case work practices.

It also stated that supplementation should not be given due to the inadequacy of public assistance. Of the fifty-seven cases studied, four General Relief recipients were granted supplementary aid. Twenty-five of these cases were given maintenance relief and classified as brief service which indicated that no case work planning was considered. Of the fifty-seven cases requesting financial assistance, twenty-nine, or more than 50 per cent, were given financial assistance which did not seem to be consistent with the written policy of the agency. It is felt that the failure of the Child and Family Service to work within the limits of its stated function in services connected with financial assistance is due to its acceptance of temporary assistance requests. The reason for this seems to lie deeper in the attitudes of the community and its resources. It is a generally accepted principle that maintenance assistance should not be administered by a voluntary agency. The chief function of a family agency is to use case work as a principle and a method, and to restrict its function mostly to the case work helping relationship. It is felt by this writer that, as the public agency breaks away from its Poor Law tradition, case work principles will enter more and more successfully into all of the public social services. There is indeed

a place for case work methods in aiding the economically needy. Under these conditions it will be possible for such an agency as the Child and Family Service to limit its function to giving case work services to persons who are experiencing difficulties in their family relationships and their social adjustments.

*Accepted 5-26-55
Katherine Spencer
Res. Instructor*

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APPENDIX

SCHEDULE

NAME OF APPLICANT CASE # DATE AGE PLACE OF BIRTH

NEW OR REOPENED CASE BRIEF OR CONTINUOUS CASE
SEX OF APPLICANT WAS APPLICANT ALONE?
MARITAL STATUS FAMILY COMPOSITION

WHAT WAS FINANCIAL REQUEST?
WHAT MOTIVATION FOR SUCH A REQUEST?
SOURCE OF SUPPORT
SOURCE OF REFERRAL

WAS CASE ACCEPTED, REJECTED, REFERRED, OR NO ACTION? WHY?

WAS FINANCIAL ASSISTANCE GRANTED? IF SO WHAT AMOUNT?
WAS OTHER SERVICE OFFERED? ACCEPTED OR REJECTED

WAS OTHER AGENCY APPLICATION PENDING?
WAS CLIENT POSSIBLY ELIGIBLE FOR PUBLIC ASSISTANCE OR
OTHER BENEFITS?

DISPOSITION
REMARKS