

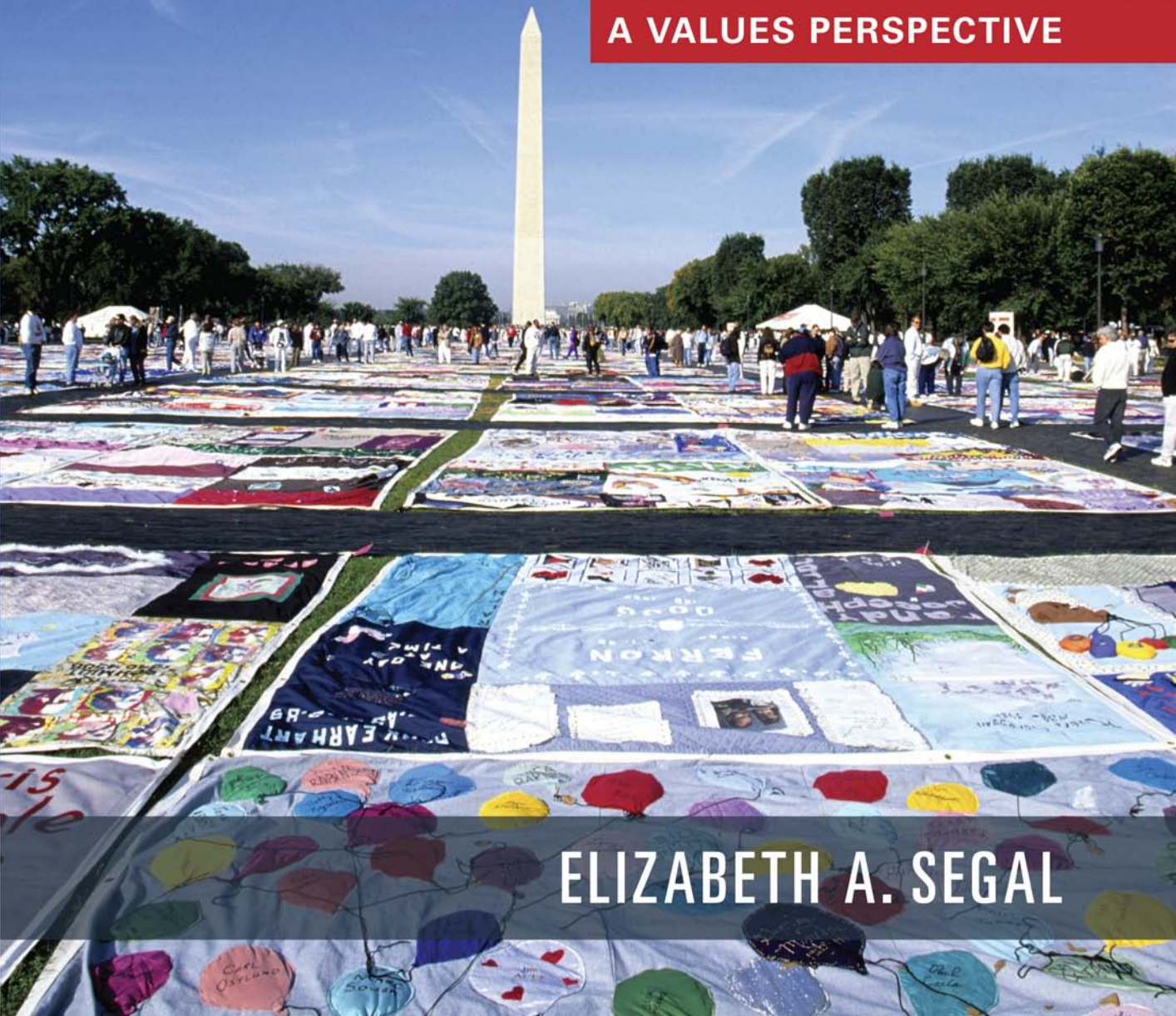


empowerment series

FOURTH EDITION

SOCIAL WELFARE POLICY AND SOCIAL PROGRAMS

A VALUES PERSPECTIVE



ELIZABETH A. SEGAL

Final 2015 Educational Policy, March 2015

Social Work Competencies



The nine Social Work Competencies are listed next. Programs may add competencies that are consistent with their mission and goals and respond to their context. Each competency describes the knowledge, values, skills, and cognitive and affective processes that comprise the competency at the generalist level of practice, followed by a set of practice behaviors that integrate these components. Practice behaviors represent observable components of the competencies, while the preceding statements represent the underlying content and processes that inform the behaviors.

Competency 1—Demonstrate Ethical and Professional Behavior

Social workers understand the value base of the profession and its ethical standards, as well as relevant laws and regulations that may impact practice at the micro and macro levels. Social workers understand frameworks of ethical decision-making and how to apply principles of critical thinking to those frameworks in practice, research, and policy arenas. Social workers recognize personal values and the distinction between personal and professional values. They also understand how their personal experiences and affective reactions influence their professional judgment and behavior. Social workers understand the profession's history, its mission, and the roles and responsibilities of the profession. Social workers recognize the importance of life-long learning and are committed to continually updating their skills to ensure they are relevant and effective. Social workers also understand emerging forms of technology and the ethical use of technology in social work practice. Social workers:

- 1a. make ethical decisions by applying the standards of the NASW Code of Ethics, relevant laws and regulations, models for ethical decision-making, ethical conduct of research, and additional codes of ethics as appropriate to context;
- 1b. use reflection and self-regulation to manage personal values and maintain professionalism in practice situations;
- 1c. demonstrate professional demeanor in behavior; appearance; and oral, written, and electronic communication;
- 1d. use technology ethically and appropriately to facilitate practice outcomes; and
- 1e. use supervision and consultation to guide professional judgment and behavior.

Competency 2—Engage Diversity and Difference in Practice

Social workers understand how diversity and differences characterize and shape the human experience and are critical to the formation of identity. The dimensions of diversity are understood as the intersectionality of multiple factors including but not limited to age, class, color, culture, ethnicity, gender, gender identity and expression, immigration status, marital status, physical and mental ability, political ideology, race,

(Continued)

religion/spirituality, sex, sexual orientation, and tribal sovereign status. Social workers understand that, as a consequence of difference, a person's life experiences may include oppression, poverty, marginalization, and alienation as well as privilege, power, and acclaim. Social workers also understand the forms and mechanisms of oppression and discrimination and recognize the extent to which a culture's structures and values, including social, economic, political, and cultural exclusions, may oppress, marginalize, alienate, or create privilege and power. Social workers:

- 2a. apply and communicate understanding of the importance of diversity and difference in shaping life experiences in practice at the micro and macro levels;
- 2b. present themselves as learners and engage clients and constituencies as experts of their own experiences; and
- 2c. apply self-awareness and self-regulation to manage the influence of personal biases and values in working with diverse clients and constituencies.

Competency 3—Advance Human Rights and Social, Economic, and Environmental Justice

Social workers understand that every person regardless of position in society has fundamental human rights such as freedom, safety, privacy, an adequate standard of living, health care, and education. Social workers understand the global interconnections of oppression and human rights violations, and are knowledgeable about theories of justice and strategies to promote social and economic justice and human rights. Social workers understand strategies designed to eliminate oppressive structural barriers to ensure that social goods and responsibilities are distributed equitably and that civil, political, environmental, economic, social, and cultural human rights are protected. Social workers:

- 3a. apply their understanding of social, economic, and environmental justice to advocate for human rights at the individual and system levels; and
- 3b. engage in practices that advance social, economic, and environmental justice.

Competency 4—Engage in Practice-Informed Research and Research-Informed Practice

Social workers understand quantitative and qualitative research methods and their respective roles in advancing a science of social work. Social workers know the principles of logic, scientific inquiry, and ethical approaches to building knowledge. Social workers understand that evidence that informs practice derives from multi-disciplinary sources. They also understand the processes for translating research findings into effective practice. Social workers:

- 4a. use practice experience and theory to inform scientific inquiry and research;
- 4b. engage in critical analysis of quantitative and qualitative research methods and research findings; and
- 4c. use and translate research findings to inform and improve practice, policy, and service delivery.

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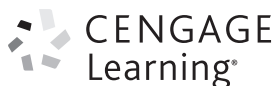


FOURTH EDITION

Social Welfare Policy and Social Programs

A Values Perspective

Elizabeth A. Segal, Ph.D.
Arizona State University



Australia • Brazil • Mexico • Singapore • United Kingdom • United States

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Brief Contents

PART I | Understanding Social Welfare

- CHAPTER 1** Social Welfare Policy and Underlying Values 1
- CHAPTER 2** Historical Foundations of Social Welfare in America 27
- CHAPTER 3** Conceptual Foundations of Social Welfare Policy 59
- CHAPTER 4** Analyzing and Researching Social Welfare Policies 82
- CHAPTER 5** The Delivery of Social Welfare Services 122

PART II | Critical Concerns That Affect All Arenas of Social Welfare

- CHAPTER 6** Social Justice and Civil Rights 143
- CHAPTER 7** Poverty and Economic Inequality 182
- CHAPTER 8** Economics, Employment, Budgets, and Taxes 211

PART III | Key Social Welfare Policies and Programs

CHAPTER 9 Social Insurance 248

CHAPTER 10 Aging and Social Welfare Policy 271

CHAPTER 11 Children and Families 292

CHAPTER 12 Health Care Policy 323

PART IV | Building on Our Knowledge of Social Welfare Policy and Social Programs

CHAPTER 13 United States Social Welfare Policies and International Comparisons 357

CHAPTER 14 Policy Practice and the Impact of Social Welfare Policy 383



Contents

PREFACE xvii

PART I | Understanding Social Welfare

CHAPTER 1	Social Welfare Policy and Underlying Values	1
	What Is Social Welfare?	2
	Why Study Social Welfare?	3
	Premises for Studying Social Welfare	3
	<i>Each Person Is a Part of the Social Welfare System</i>	5
	<i>Provision of Social Welfare Services</i>	6
	<i>Approaches to the Provision of Social Welfare</i>	6
	Residual Versus Institutional Approaches	7
	Universal Versus Selective Provision of Services	7
	Blending Social Welfare Policy Approaches	8
	<i>How Are People Involved? Public and Private Efforts</i>	9
	Why Do We Have a Social Welfare System?	10
	Values and Beliefs as the Cornerstone of Social Welfare in America	10
	<i>Religious Values</i>	11
	<i>Personal Values</i>	13
	<i>Social Values</i>	13
	Conflicting Values and Beliefs in Social Welfare Policy	15
	<i>Undeserving Versus Deserving</i>	16
	<i>Personal Failure Versus System Failure</i>	17
	<i>Individual Responsibility Versus Social Responsibility</i>	17

<i>Individual Change Versus Social Change</i>	18
<i>Self-Sufficiency Versus Social Support</i>	18
<i>Entitlement Versus Handout</i>	18
<i>Aid to Those We Know Versus Aid to Strangers</i>	19
<i>Religious and Faith-Based Practice Versus Separation of Church and State</i>	19
<i>Crisis Response Versus Prevention</i>	19
<i>Sympathy Versus Empathy</i>	20
<i>Trust Versus Suspicion</i>	20
<i>Rationality Versus Emotions</i>	20
Values and Beliefs Guide Policy Making	21
Changing Demographics and the Need for Social Welfare Policies and Programs	22
Final Thoughts	23

CHAPTER 2 Historical Foundations of Social Welfare in America 27

Colonial Period (1690–1800)	28
<i>Impact of the Colonial Period</i>	31
<i>Conflicting Beliefs of the Colonial Period</i>	31
Pre–Civil War Period (1800–1860)	31
<i>Impact of the Pre–Civil War Period</i>	32
<i>Conflicting Beliefs of the Pre–Civil War Period</i>	32
Civil War and Postwar Period (1861–1874)	32
<i>Impact of the Civil War and Postwar Period</i>	33
<i>Conflicting Beliefs of the Civil War and Postwar Period</i>	34
Progressive Era (1875–1925)	34
<i>Charity Organization Societies</i>	35
<i>Settlement Movement</i>	35
<i>Impact of the Progressive Era</i>	35
<i>Conflicting Beliefs of the Progressive Era</i>	36
The Great Depression and the New Deal (1925–1940)	36
<i>Impact of the Great Depression and New Deal Era</i>	39
<i>Conflicting Beliefs of the Great Depression and New Deal Era</i>	40
World War II and the Postwar Era (1940–1960)	40
<i>Impact of World War II and the Postwar Era</i>	41
<i>Conflicting Beliefs of the World War II Era and the Postwar Era</i>	42
Social Reform (1960s–1970s)	42
<i>Impact of the Social Reform Period</i>	43
<i>Conflicting Beliefs of the Social Reform Period</i>	43

Retrenchment: Social Welfare Pullback Starting in the 1970s and Through the 1990s	43
<i>Impact of the Retrenchment Years</i>	47
<i>Conflicting Beliefs of the Retrenchment Years</i>	47
The New Century	48
<i>Tragic Events Trigger Policy Changes</i>	48
<i>Social Needs Emerge and Gain Attention</i>	49
<i>Impact of the Early Years of the New Century</i>	53
Conflicting Beliefs of the New Century	53
Final Thoughts	54
CHAPTER 3 Conceptual Foundations of Social Welfare Policy	59
Ideologies of the Social Welfare System	60
<i>Cause and Function</i>	61
<i>Blaming the Victim</i>	61
<i>The Culture of Poverty and the Underclass</i>	62
<i>Conservative and Liberal Political Perspectives</i>	63
<i>Biological Determinism</i>	63
<i>Social Welfare Services as a Right</i>	64
Theories of the Evolution of the Social Welfare System	64
<i>Industrialization and the Social Welfare System</i>	65
<i>Cycles of History</i>	65
<i>Social Control</i>	66
<i>Elite Power Theory</i>	67
<i>Economics as a Determinant of Social Welfare Policy</i>	67
<i>Critical Theory</i>	70
<i>Postindustrialization and Globalization</i>	70
Paradigms of the Social Welfare System	71
<i>Social Construction</i>	71
<i>Critical Analysis</i>	73
<i>Models of Justice</i>	74
<i>Strengths-Based Model</i>	75
<i>Social Empathy</i>	76
<i>Social Work Professional Paradigm</i>	77
Conflicting Values and Beliefs and the Theoretical Foundations of Social Welfare Policy	78
Final Thoughts	78

CHAPTER 4 Analyzing and Researching Social Welfare Policies 82

What Is Policy Analysis?	83
The Dynamics of Social Welfare Policy Development	83
<i>Rationalism in Policy Making</i>	84
<i>Incrementalism in Policy Making</i>	84
<i>Window of Opportunity in Policy Making</i>	85
<i>Magnitude in Policy Making</i>	86
<i>Implementation of Policies</i>	86
<i>Street-Level Bureaucrats</i>	87
<i>Critical Analysis of Social Welfare Policy</i>	87
How Is Social Welfare Policy Created?	88
<i>Congress and How Laws Are Made</i>	89
<i>Executive Orders</i>	92
<i>Judicial Process</i>	93
<i>State and Local Governance</i>	94
<i>Tribal Governance</i>	94
<i>The Impact of Multiple Levels of Government</i>	95
Models of Social Welfare Policy Analysis	95
<i>Policy Analysis in General</i>	95
<i>Using Critical Theory as a Foundation for Social Welfare Policy Analysis</i>	98
<i>The Impact of Values and Beliefs on Social Welfare Policy</i>	99
<i>Social Welfare Policy and the Political Arena</i>	101
The Dynamics of Social Welfare Policy: Application of the Model	101
<i>Critical Theory Policy Analysis Model Applied—Two Examples: Immigration and Welfare Reform</i>	101
<i>Immigration</i>	102
<i>Welfare Reform</i>	104
<i>Impact of Values and Beliefs</i>	108
Social Welfare Policy Research	108
<i>Data and Statistics Sources</i>	113
<i>Government Agencies</i>	114
<i>Government Research Sources</i>	115
Legislative Information	116
<i>Advocacy Groups</i>	117
<i>State and Local Sources</i>	118
Final Thoughts	118

CHAPTER 5	The Delivery of Social Welfare Services	122
	The Professionalization of Social Welfare Services	123
	<i>History of Social Work</i>	123
	<i>Professional Contributions of the Charity Organization Societies and Settlement Movement</i>	125
	Charity Organization Societies	125
	Settlement Movement	126
	Public and Private Providers of Social Welfare Services	128
	<i>Government Roles</i>	128
	Federal Government	128
	State Governments	129
	Local Governments	130
	Tribal Governments	130
	<i>Should the Federal Government Provide Social Services?</i>	130
	<i>The Invisibility of the Federal Government</i>	132
	<i>Private Agencies</i>	133
	Nonprofit Organizations	134
	For-Profit Organizations	134
	Forms of Social Welfare Assistance	135
	<i>Public Assistance and Social Insurance</i>	135
	<i>Cash Assistance Programs</i>	136
	<i>In-Kind Benefit Programs</i>	136
	<i>Vouchers</i>	137
	<i>Entitlement</i>	137
	<i>Social Investment</i>	137
	<i>Economic Development</i>	138
	Conflicting Values and Beliefs	138
	Final Thoughts	139

PART II | **Critical Concerns That Affect All Arenas of Social Welfare**

CHAPTER 6	Social Justice and Civil Rights	143
	Barriers to Social Justice and Civil Rights	144
	The Constitution: Cornerstone of Civil Rights	145
	The History of Voting Rights in the United States	147
	<i>Voting Rights for African American Men</i>	148
	<i>Voting Rights for Women</i>	149
	<i>Voting Rights for Indigenous People and Policies of Exclusion</i>	150
	<i>Mexican Immigration and Latino Voting Rights</i>	150

Protection from Discrimination and Oppression 151

- Protection from Racism* 152
- Hate Crimes Legislation* 155
- Affirmative Action* 156
- Women’s Rights* 158
 - Equal Rights Amendment 158
 - Equality in Education: Title IX 159
 - The Abortion Controversy 161
 - Violence against Women 163
 - Employment Protection 165
- The Rights of People with Disabilities* 165
- Lesbian, Gay, Bisexual, and Transgender Rights* 166
- Native Americans and Civil Rights* 170
- Civil Rights and Immigration* 172

Conflicting Values and Beliefs 174

Final Thoughts 175

CHAPTER 7 Poverty and Economic Inequality 182

Defining Poverty and Economic Need 183

- Measures of Poverty* 183
- How Many People Are Poor?* 187
- Who Are the Poor?* 188
 - The Working Poor 188
 - Women and Poverty 190
 - Children and Poverty 191
 - Race and Poverty 191
 - Homeless People 192
- What Causes Poverty?* 193

Antipoverty Policies and Programs 194

- Programs to Ensure Economic Stability* 194
 - Temporary Assistance for Needy Families 194
 - Supplemental Security Income 198
 - Earned Income Tax Credit 198
 - Minimum Wage 199
- Programs Providing In-Kind Support* 200
 - Supplemental Nutrition and Assistance Program 200
 - Supplemental Food Program for Women, Infants, and Children 201
 - Public Housing 201
- Relative Poverty and Feelings of Economic Decline* 202

Conflicting Values and Beliefs 202

<i>Undeserving Versus Deserving</i>	203
<i>Personal Failure Versus System Failure</i>	203
<i>Self-Sufficiency Versus Social Support</i>	204
<i>Those We Know Versus Those Who Are Strangers</i>	204
<i>Sympathy Versus Empathy</i>	204
Final Thoughts	205

CHAPTER 8 Economics, Employment, Budgets, and Taxes 211

Ideological Differences between Social Work and Economics	212
<i>Competitive Marketplace</i>	212
<i>Cost/Benefit Emphasis</i>	213
<i>Mathematical Calculations</i>	213
Benefits from Understanding Economics	214
Key Economic Concepts and Factors	214
<i>The Economic Marketplace</i>	215
<i>The Multiplier Effect</i>	216
<i>Government Spending and the Multiplier Effect</i>	216
<i>Employment and Unemployment</i>	219
Types of Unemployment	220
Effects of Unemployment	221
<i>Impact of Race and Gender on Employment and Economic Well-Being</i>	222
<i>Employment and Job Creation</i>	222
<i>Taxes</i>	226
Major Economic Social Welfare Programs Tied to Economic Conditions	228
<i>Unemployment Insurance</i>	228
<i>Minimum Wage</i>	230
<i>Earned Income Tax Credit</i>	232
Impact of the Federal Budget on Social Welfare Policy	233
<i>What Is the Federal Budget?</i>	233
<i>What Are Federal Budget Surpluses and Deficits?</i>	234
<i>Consequences of the Deficit</i>	236
<i>Budget Priorities</i>	236
Corporate America	238
Changes in the Workforce	239
The Economic Impact of Housing and Mortgages	240
Conflicting Values and Beliefs	242
Final Thoughts	242

PART III | Key Social Welfare Policies and Programs

CHAPTER 9 Social Insurance 248

- What Is Social Insurance? 249
 - History of Social Security* 249
- The Twofold Purpose of the Social Security Act 252
 - Social Insurance* 253
 - Public Assistance* 254
 - How the OASDI Program Works* 254
 - Public Perceptions of Social Security* 257
 - How Important Is Social Security?* 258
 - Limitations of Social Security* 258
 - Changes in the Social Security Program* 261
- The Future of Social Security 262
 - Solvency of the Trust Fund* 264
 - Privatization of Social Security* 265
- Conflicting Values and Beliefs 266
- Final Thoughts 266

CHAPTER 10 Aging and Social Welfare Policy 271

- History of Social Welfare Policies Related to Aging 272
- Services for Promoting and Protecting Elderly People 273
 - Older Americans Act of 1965* 273
 - Protective Services for Elderly People* 274
 - Age Discrimination in Employment Act* 275
- Financial Security 277
 - Income Assistance: Supplemental Security Income* 277
 - Retirement Security* 277
 - Social Security 278
 - Pensions 279
 - Private Savings 280
 - Employment after Retirement 281
 - Variability in Financial Security by Race and Gender* 281
- Health Care for an Aging Population 283
 - Health Expenses* 283
 - Medicare* 283
 - Long-Term Care* 284
 - Medicaid* 285
 - Types of Caregiving and Caregivers* 285

Political Power	286
<i>Voting</i>	286
<i>Intergenerational Relations: Conflict or Cooperation?</i>	287
Conflicting Values and Beliefs	288
Final Thoughts	288

CHAPTER 11 Children and Families 292

Overview of Current Conditions	293
The Child Welfare System	295
Historical Development of Child and Family Policy	296
<i>The Progressive Era</i>	299
<i>The Great Depression and the New Deal</i>	300
<i>The War on Poverty</i>	300
<i>The 1970s and Child Protection</i>	301
<i>The 1980s and 1990s: Welfare Reform and Preserving Families</i>	302
<i>The New Millennium</i>	303
Major Federal Programs Providing Aid and Services to Children and Families	305
<i>Income Assistance</i>	305
Temporary Assistance for Needy Families (TANF)	305
Child Support Enforcement	306
<i>Food and Nutrition</i>	307
<i>Health Care</i>	307
Medicaid	307
Children's Health Insurance Program	307
Maternal Health Care	308
<i>Child Protective Services</i>	309
Abuse and Neglect/Maltreatment	309
Foster Care and Adoption	310
<i>Education</i>	313
Children with Disabilities	314
Head Start	315
No Child Left Behind Program	315
Emerging Social Concerns	316
Conflicting Values and Beliefs	317
Final Thoughts	318

CHAPTER 12 Health Care Policy 323

Historical Overview of Health Care Policy in the United States	324
<i>Medicare and Medicaid</i>	325

COBRA	326
<i>Proposals for National Health Insurance</i>	326
CHIP	327
<i>Expansion of Medicare—Prescription Drug Coverage</i>	327
<i>Expanded Coverage and the Affordable Care Act</i>	327
Historical Overview of Mental Health Care Policy in the United States	331
Major Health Programs	333
Medicare	333
Medicaid	335
CHIP	336
<i>The Affordable Care Act</i>	336
Immunization	337
Disability Insurance	338
Supplemental Security Income	338
Community Mental Health Centers	339
Emerging Health Care Delivery Concerns	340
Lack of Health Insurance Coverage	341
High Cost of Medical Care	341
Health Insurance Exchanges	342
Managed Care	342
Health Conditions of Concern	344
HIV Infection and AIDS	344
Incidence of HIV Infection and AIDS	344
Social Policy Efforts	345
Alcohol and Illegal Drugs	345
Alzheimer's Disease	347
Diabetes	348
Obesity	348
Health Needs of Veterans	349
Global Transmission of Disease	350
Conflicting Values and Beliefs	350
Final Thoughts	351

PART IV | Building on Our Knowledge of Social Welfare Policy and Social Programs

CHAPTER 13	United States Social Welfare Policies and International Comparisons	357
	Forced Relocation and Enslavement	358

Immigrants and Refugees	359
Globalization	364
Border Policies between Mexico and the United States	366
How Does the United States Compare with Other Nations?	368
<i>Social Welfare Policies Supporting Work</i>	368
<i>Social Welfare and Health</i>	370
Health Care Spending	370
The Globalization of Diseases	372
<i>Social Security Programs</i>	372
<i>Poverty</i>	373
<i>Climate and Natural Disasters</i>	374
<i>International Relations</i>	375
Conflicting Values and Beliefs	377
Final Thoughts	378
CHAPTER 14	Policy Practice and the Impact of Social Welfare Policy 383
How Important Is Social Welfare Policy to Social Workers?	384
The Power of Social Welfare Policy	385
<i>Addressing Racial Discrimination</i>	386
<i>Addressing Gender Discrimination</i>	386
<i>Securing Retirement</i>	386
<i>Ensuring Public Safety</i>	387
<i>Providing Public Education</i>	387
Limitations of Social Welfare Policy	389
Policy Practice	389
<i>The Influence of Advocacy Groups</i>	391
<i>Clean Elections</i>	393
<i>The Power of Voting</i>	394
<i>Ballot Initiatives</i>	397
<i>Advocacy—Getting One’s Voice Heard</i>	398
Lobbying	398
Letter Writing	399
Email	399
Telephone Calls	399
Organized Letter-Writing Campaigns	400
In-Person Meetings	400
Town Halls or Community Meetings	401
Electronic Communication and Organizing	402
<i>Social Action</i>	402

Conflicting Values and Beliefs: Where Do We Go from Here? 403

Social Empathy 403

How Do We Build Social Empathy? 405

Final Thoughts 407

GLOSSARY 411

INDEX 417



Preface

Every day of our lives we are confronted by social welfare issues. On a typical day in America the news might include reports that the president and Congress cannot agree on how to balance the national budget ... the number of people with Alzheimer's disease is growing ... states are voting on whether or not to recognize same-sex marriages ... elected officials are debating whether to quarantine people exposed to diseases in other countries ... jobs are lost in the United States because another factory moved overseas ... the economy is not growing or is growing too fast.... These are all social welfare concerns. Every time you receive a paycheck, dollars are withheld to pay taxes and you become an active participant in our social welfare system. When you drive your car on public roads or visit a public library, you are benefiting from government services. Social welfare policy touches every facet of our professional and personal lives.

This book is a comprehensive introductory social welfare policy text for both undergraduate and graduate students who are new to social work and human services. The book is designed to help students to understand what drives social welfare policy and how it affects people's lives, and to gain insight into key issues of social concern. Unique to this social welfare policy text is a discussion of the values and beliefs that drive our social welfare system. These conflicting values and beliefs are presented throughout the book and help to explain the divergent approaches used to address social concerns. By emphasizing the conflicting values and beliefs that people hold, it is possible to better understand the motivations behind our social welfare policies. This book guides the reader through areas of social policy concern, including poverty, health care, child welfare, and aging, with a foundation of ideologies, theories, values, and beliefs to help explain our social welfare system. Each area is updated to reflect the latest policy developments.

This new edition includes detailed discussions of the key policies that have been enacted in recent years. The skills and resources necessary for teaching policy analysis are provided early in the book to better prepare students for analysis of the critical concerns that affect all aspects of social welfare policies and programs as they read through the rest of the book. Infused throughout the book are references to the Council on Social Work Education's Educational Policy and Accreditation Standards (EPAS).

Newcomers to the study of social welfare policy will find this book extremely helpful. The American system of social welfare is so broad and complex that it would be impossible to include in-depth coverage of every policy issue. Instead, this book serves as a

comprehensive overview of the social welfare policy arena, with depth in critical areas of concern to social workers related to social and economic justice. The text is designed to help the reader to feel comfortable with social welfare policy concepts and to serve as a guide for conducting social welfare policy analyses. This text examines the major social welfare policies and programs in the United States from colonial times through the 2014 legislative year. Reading through the entire book will help students to become “policy literate”—able to understand, analyze, and influence public policies, and to engage in advocacy through policy practice.

NEW TO THE FOURTH EDITION

- Critical data on poverty, health care, child welfare, aging, and economic conditions are updated using the most recent information available at the time of publication.
- This edition includes detailed discussions of recent policies that have been passed including the Affordable Care Act and the executive action taken to create the Deferred Admission for Childhood Arrivals program.
- An additional new policy analysis example using the issue of immigration is provided that applies the critical theory policy analysis model.
- The impact of economic stimulus efforts taken during the economic downturn is examined.
- Policy practice concerns of campaign finance reform are expanded to reflect recent Supreme Court decisions.
- This edition includes callouts to the newly revised Educational Policy and Accreditation Standards (EPAS) from the Council on Social Work Education. The EPAS document is revised in periodic intervals not to exceed seven years. The latest revisions will not be officially accepted by CSWE until the summer of 2015. This book reflects the draft number 3 version (2014) of the new EPAS.

This book reflects my experiences teaching undergraduate and graduate social work students for almost 30 years. I am deeply indebted to my students for their honest appraisal of my teaching and for their feedback on the content in this book. The organization of the book follows the best method I have found for teaching the material. However, I encourage users of this book to arrange the order of the chapters that best suits their flow. I have organized the chapters to build on each other, but I have also tried to format them to stand-alone should an instructor prefer a different order. I owe a great deal to my students for helping me to shape this text. I have tried to respond well to their questions, comments, and suggestions. I have also been blessed with wonderful colleagues and friends who, over the years, have indulged my thinking out loud to craft so many of the ideas reflected in this book. Of course, the content is solely my doing, and I take total responsibility for the accuracy and presentation of all the material.

Publishing a book involves many people behind the scenes, some directly and some indirectly. I am grateful to the staff at Cengage for all their efforts to turn a manuscript into a beautiful, bound book. I would also like to thank the reviewers for making valuable suggestions and comments. I appreciate the time and effort they took to carefully review the manuscript.

And I especially want to thank my parents, who taught me the power of social welfare policy to promote social change. I am eternally grateful to them for giving me the gift of education, providing support and role modeling to follow a lifetime of learning, and awakening in me the commitment to social justice. Their memories continue to be a blessing.

*Liz Segal
Phoenix, Arizona*



Chapter

1

Social Welfare Policy and Underlying Values



Jim West/Alamy

How often do you drive on an interstate highway? Did you attend a public school? Did you file an income tax form with the Internal Revenue Service this year? All these actions involve you in social welfare policies and programs in the United States. Have you ever held a job and received a paycheck and found that part of your earnings was deducted for something called FICA? If so, you are part of the largest social welfare program in America, commonly known as **Social Security**. Almost every job in this country is part of the Social Security system. The **Federal Insurance**

Contribution Act (FICA) requires an employer to withhold a percentage of an employee's salary for the **Social Security Trust Fund**. How much do you know about FICA? Do you know the exact percentage that is withheld from your paycheck? Do you know what you will receive in return for this contribution? Should you know? And if so, why? Social Security is just one of the many social welfare policies and programs that are part of Americans' daily lives. Take the test in Box 1.1 and see what you know about U.S. social welfare policies.

WHAT IS SOCIAL WELFARE?

In the term *social welfare*, “social” speaks to the collective nature of U.S. society. Citizens are all part of many systems, and those systems combine to form the larger society. For example, a person is part of his or her family, neighborhood, school or workplace, and social class. Each person is also defined by different identities, such as ethnicity, race, gender, religion, physical and mental abilities, sexual orientation, and age. “Welfare” speaks to well-being, the state of a healthy balance for people. Therefore, **social welfare** means the well-being of society.

The maintenance of the well-being of society is the domain of **social welfare policy**. Social welfare policy is the collective response to social problems. Policy implies assuming a position, but that position does not necessarily require action. It can be an all-out effort to eradicate a social problem or a choice to ignore a social problem. For example, from 1983 to 1990 the federal government did not have any

BOX 1.1

MORE ABOUT SOCIAL WELFARE POLICIES

Test Your Knowledge

1. What percentage of your paycheck does the law require to be withheld under the Federal Insurance Contribution Act (FICA)?
2. What percentage of children under 18 years of age are living in poverty?
3. How many members of Congress are there?
 - a. How many are in the House of Representatives?
 - b. How many are in the Senate?
4. What is the name of the federal medical assistance program for the poor?
5. What is the name of the federal medical insurance program for the elderly?
6. What is the federal/state cash assistance program that has been designed to aid poor children?
7. What major social welfare legislation did Congress pass in 1935?
8. Which social welfare program is the most costly for the federal government?
9. What is the current amount of the minimum wage?
10. How many judges sit on the U.S. Supreme Court?
11. If you need to take time off to care for a sick child, how much time are you entitled to by law?
12. Is this paid leave or unpaid leave?

Answers:

1. 2015—7.65 percent 2. 2013—almost 22 percent 3. 535 a. 435 b. 100 4. Medicaid 5. Medicare 6. Temporary Assistance for Needy Families (TANF) 7. The Social Security Act 8. Social insurance or Social Security 9. 2015—\$7.25 10. 9 11. 12 weeks under the Family and Medical Leave Act of 1993 12. It is unpaid leave.

public policy related to AIDS. Although the illness had been documented as a growing national concern since 1983, no federal legislation was enacted until 1990. In part, this inaction represented a federal decision to let local communities and social service agencies deal with AIDS. It also reflected a decision not to treat AIDS as a national concern. The choice *not* to intervene on the federal level also represented a policy. Thus, social welfare policy is a position to act, or not to act, on a social issue or problem on behalf of society. And these efforts, or lack of efforts, can be found in federal, state, tribal, and local government agencies; nonprofit and for-profit organizations; religious institutions; and community groups.

Social welfare programs are the products of social welfare policies. As mentioned previously, an example of a social welfare program that touches all of us is social insurance, or what we commonly refer to as Social Security. This program began as a response to the economic and social conditions of the Great Depression, which was a time of economic insecurity for millions of people. Something had to be done to correct the imbalance in the economy and provide some level of economic support for people. The solution was passage of the **Social Security Act of 1935**.

As is so often the case, the public was aware of the problem long before policies and programs addressed it. Decades went by before social insurance was established. In 1935, the force of government legislation created a social economic safety net. The result was the foundation of today's Social Security and public assistance programs. Although this example is simplified, it demonstrates the process by which social concerns lead to social welfare programs.

WHY STUDY SOCIAL WELFARE?



EP 3a

To understand the social welfare system is to gain power—the power to question, advocate for change, and make good decisions about people's lives. If you know the strengths and weaknesses of social programs, you can better plan for your future. As a professional in the field of human services, you can be a better leader and a better source of information for clients.

Social work, by its nature and professional ethics, is concerned with the well-being of all members of society. According to the National Association of Social Workers Code of Ethics, “Social workers should promote the general welfare of society.” Section 6.04(a) states that “Social workers should be aware of the impact of the political arena on practice and should advocate for changes in policy and legislation to improve social conditions in order to meet basic human needs and promote social justice” (National Association of Social Workers, 2008).

The study of social welfare policy, programs, and practice is therefore imperative for preparing to become a social worker.

PREMISES FOR STUDYING SOCIAL WELFARE

This book is based on several general principles. First, each person is a part of the social welfare system. At different times in your life your role will vary, but simply by being a member of society you are automatically part of the system.

Second, this book is posited on the idea that all Americans are both providers and recipients of social welfare. Every time you earn a paycheck, taxes are withheld

so that the government can pay to provide services. Each year you are required by law to file income tax returns and to report and pay federal and state taxes. Every purchase made that requires the payment of a sales tax provides dollars that pay for public services. Many of those services, such as interstate highways and public parks, are used by everyone. Some services, such as literacy training or home-delivered meals, are used only by those who need them. When the government uses tax dollars to provide social welfare services, it is taking on a **provider** role. Every time you drive on a public road, take a book out of the public library, rely on fire or police protection, or go to school, you are receiving public social welfare services and are taking on a **recipient** role. For example, most universities and colleges, public or private, receive some government assistance. Whether it is in the form of state tax dollars, federal money for financial aid, or a tax-exempt status as a nonprofit institution, social welfare provides benefits to schools, which are recipients.

Third, there are a number of different approaches to providing social welfare services. Social programs vary according to the approach used. Examination of the principles that underlie social services helps us to understand the social welfare system.

Fourth, public and private efforts contribute to social welfare. Citizens are involved in making social welfare policy. Participating in an election contributes to the making of social welfare policy because the officials elected develop and enact public laws. Not voting is also a way of participating in policy making because a nonvoter is letting those who *do* vote make the choice. Private efforts are also part of the overall social welfare system. The United Way or a shelter for physically abused women is an example of a private service that promotes societal well-being. Private efforts usually are intertwined with public services, adding to the breadth of the social welfare system.

The fifth and final premise of this book concerns the influence of values and beliefs on the U.S. social welfare system. Social welfare efforts are based on social values and beliefs that shift over time. A **value** is the worth, desirability, or usefulness placed on something, whereas a **belief** is an opinion or conviction (*New Oxford American Dictionary*, 2010). Values and beliefs join together when people feel that something is worth an investment or commitment of money, time, or public awareness. Because people's values and beliefs are individual forms of expression, getting a consensus for a national commitment is difficult. Just as values have changed over time, so too have the policies and programs that have been shaped by those values. For example, some people once considered slavery to be an acceptable social order that should be enforced by public policies and laws. Others did not think that slavery was acceptable and waged a civil war to end it and change the policies and laws enforcing it. Even after slavery was abolished, conflicting values and beliefs fueled dissent over racial issues. This book explores the conflicting values and beliefs that shape social welfare policies and programs. Understanding the underlying values and beliefs that have shaped the social conscience of America illuminates the current state of the social welfare system.

The newcomer to social work and social services will find this book of great assistance in understanding the social welfare system. The book begins with a history of social welfare policies in America and provides a theoretical foundation for



EP 1

the U.S. social welfare system. The importance of social justice and civil rights is discussed. The tools needed to analyze policy are covered, followed by key areas of social concern. The book concludes with a discussion of the impact of social welfare policy. This book serves as a guide to understanding the overall structure of the U.S. social welfare system and as a resource to help you effect change in the system.

A word of caution is necessary here in regard to terminology. The word *system* suggests an organized, standardized, cohesive set of policies and programs. This is far from the reality of social services in the United States. The network of social services includes a variety of programs based on different policies, developed over decades, often without cohesiveness or connection. Keep this caveat in mind as you study this system.

EACH PERSON IS A PART OF THE SOCIAL WELFARE SYSTEM

People are members of different social, political, cultural, and economic groups. Within each of these groups, a person has a different role and responsibility. Therefore, each person must navigate a complex social network. Ideally, navigation would occur smoothly, but in reality, this is not the case. Values and priorities within each domain vary and conflict. For example, on the individual level, a person's role as a parent may conflict with his or her role as an employee. Can a person care for children and be active in the workplace at the same time? Sometimes the conflicts are on a larger scale. Can a person earn enough to live on at the same time that his or her employer earns enough to make a profit? What happens when the employer needs to pay less in wages? The employer may move to a new geographic location in which wages are lower, and jobs may be eliminated in the original location. Conflicts are inevitable in the social system, and interventions are needed to lessen or minimize their impact. The goal is to create a sense of well-being in society. Because systems often conflict and many of these systems are extensive, there is a need for intervention on a broad scale. Social welfare policies and programs are created to fulfill this need.

Our **social welfare system** consists of the organized efforts and structures used to provide for societal well-being. In its simplest form, the system can be conceptualized as having four interrelated parts: (1) social issues, (2) policy goals, (3) legislation and regulation, and (4) social welfare programs. The social welfare system starts with identified social issues. Once an issue has been recognized as a social concern, policy goals must be articulated. When these goals have been defined, a public position can be created through legislation or regulation. Finally, legislation is translated into action through the implementation of a social welfare program (Figure 1.1). Typically, these steps flow in linear fashion. That is, first an issue is identified as a social concern before there is a public response.

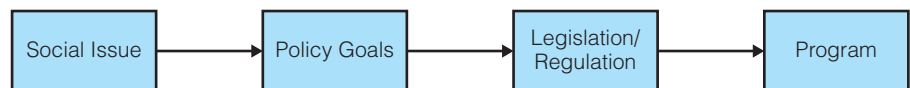


FIGURE 1.1 SOCIAL WELFARE SYSTEM

During the early years of President George W. Bush’s first administration, the public was concerned about the high cost of medications for senior citizens. Many elderly people on fixed incomes could not afford to pay for their medical prescriptions. This issue was identified as a problem in need of social intervention. Politicians responded in 2003 by developing legislation to amend the Medicare program and expand coverage to include prescription drugs. The legislation created a new program for seniors. However, as the program evolved there proved to be gaps and problems, which were addressed in 2010 when President Obama shepherded new health care legislation through Congress. The 2010 plan was designed to fix those problems by 2020. There may be additional changes and attention given to the problem of the high cost of medications. This example demonstrates the flow of the social welfare system over time.

The following questions are important when studying the social welfare system. The term in parentheses is often used to describe the intent of the question:



EP 5a; 5b

What is the issue of concern? (Problem identification)

What would we like to change or achieve? (Goals)

How have we mandated a response to this issue? (Legislation or regulation)

What programs and services have resulted from this mandate? (Service delivery system)

To understand the American social welfare system, these questions must be asked and the answers analyzed. Chapter 4 presents an in-depth way to analyze the system. In the above example, the extent to which the changes in Medicare have alleviated the problem of high costs for medication for seniors requires social policy analysis.

PROVISION OF SOCIAL WELFARE SERVICES

All Americans are providers *and* recipients of social welfare services. The roles change from situation to situation. The foundation of a social welfare system is people contributing to care for others and for themselves. The system exists for two primary reasons: (1) to create a “safety net” for all people, and (2) to provide services that individuals cannot provide for themselves, such as fire protection and interstate highways. Obviously, individuals cannot easily pave their own roads or protect themselves from emergencies such as fires. The larger society needs a system to economically and efficiently provide for social needs. Analysis of social welfare policy allows people to assess whether the system has achieved this goal. At times, problems arise that demonstrate that the system is not effective. Through social welfare policy analysis we can determine what works, what does not, why a program is not working, and how we might change the system. This ability to analyze social welfare policy is an integral part of the social work profession.

APPROACHES TO THE PROVISION OF SOCIAL WELFARE

Several key concepts form the foundation of social welfare services. These concepts include residual, institutional, universal, and selective approaches to the development of social welfare policies and programs.

Residual Versus Institutional Approaches Historically, changing economic and social conditions moved the country from reliance on private social welfare programs to acceptance of public social welfare programs. This shift was characterized by two competing conceptions of social welfare policy: *residual* and *institutional* approaches (Wilensky & Lebeaux, 1965). The first concept, **residual social welfare policy**, calls for organized public intervention only when the normal resources of family and marketplace break down. Social welfare services are called into play *after* a problem is identified and cannot be addressed through a person's own means. Social services become available in an emergency. The focus is on individual behaviors and responsibility. The second concept, **institutional social welfare policy**, calls for the existence of social welfare programs as part of the social structure and as part of the normal function of society. Social welfare programs are seen as a preventive effort built into the social system. Institutional policy is based on the premise that providing services is a legitimate function of society. The complexities and difficulties of modern life are ever present. Therefore, it is normal for individuals at times to require the assistance of social institutions. Institutional social welfare policy focuses on prevention and collective responsibility.

Examination of a social concern helps to illuminate the differences between a residual and an institutional approach to social welfare policy and programs. For example, politicians, the public, and social service providers often view teenage pregnancy as a social problem. Becoming a mother at an early age may limit a young woman's opportunities for education and employment. Opportunities may also be limited for the children born to young mothers because the parent and children may experience emotional, economic, and social stress. A residual approach to the social issue of teenage pregnancy would focus on providing services *after* the teenager becomes pregnant. Residual programs might include specialized prenatal care for teenage mothers, school programs held on weekends and nights, and parenting skills classes. An institutional approach would be to help teenagers *before* pregnancy occurred. Institutional programs might include establishing school family planning courses that stress delaying parenthood and providing access to birth control resources.

The difference between the residual and institutional approaches is a good example of the struggle in developing social welfare policy and programs. To what extent should individuals be responsible, and to what extent should society be responsible? For the most part, social welfare policy in this country has followed the residual approach. Most social programs were created to respond to an identified need after it occurred. The result of this approach is a categorization system used to identify who should receive services and who should not.

Universal Versus Selective Provision of Services The principle of **universality** calls for social services that provide benefits to *all* members of society, regardless of their income or means. **Selectivity** means that services are restricted to those who can demonstrate need through established eligibility criteria. A major difference between universal and selective programs is the extent of the stigma attached to receiving services. Universal services are available to all, whereas selective services are available only to recipients who are identified as incapable of providing for themselves.

The advantage of universal coverage is that everyone receives the benefit, which prevents many social problems. A major disadvantage of such an approach is its cost,

because people who may not need the service or benefit receive it anyway. Selective coverage ensures that only those most in need will be covered. Such targeted coverage is less expensive, but it stigmatizes the recipient and can be too narrow. Those who do not fit the prescribed criteria exactly will not receive anything.

Blending Social Welfare Policy Approaches How do the concepts of residual and institutional approaches fit with universal and selective approaches? Figure 1.2 demonstrates how some common programs fit these conceptions of social welfare policy. Most social services are residual and selective, are developed in response to breakdown, and are available only to those who demonstrate a need. Examples of selective residual services include public cash assistance and most other aid given to those who are poor. Very few residual services are universal. One residual program that is universal is administered by the Federal Emergency Management Agency (FEMA). The services are available in a crisis such as an earthquake, regardless of whether a person has financial means. Of course, the effectiveness of those services depends on the quality of the agency, as Hurricane Katrina demonstrated in New Orleans when FEMA was not responsive in an effective way. In spite of poor response, the design of FEMA is to universally respond to an emergency, which is a residual approach.

The clearest examples of universal institutional services are public education and fire and police protection, which are available to all regardless of income. Some institutional services are selective. Many may argue that the program commonly referred to as Social Security is a universal institutional program. The program is actually a selective institutional program: Only those who have worked in covered employment are eligible to receive benefits, and benefits are determined according to the person's history of contributions. It feels universal because today almost 97 percent of all workers are covered. The structure of the Social Security program is discussed in greater detail in Chapter 9.

Some social welfare programs can be defined as institutional and universal, yet the actual implementation of many of these programs suggests otherwise. For example, public education is available to all, although the resources and quality of education vary by region and community. Jonathan Kozol, in *Savage Inequalities: Children in America's Schools* (1991), argued that there has been a long history of inequality in the educational system. He found that school spending on children in the suburban communities outside of New York City, for example, has been more than twice as high as spending for children in city schools. Across the nation, there is great variability. For example, teaching salaries average highs of \$70,126 in

	Residual	Institutional
Universal	Federal Emergency Management Agency (FEMA)	Public education Fire and police protection
Selective	Temporary Assistance for Needy Families (public cash assistance program for poor families)	Social Security

FIGURE 1.2 SOCIAL WELFARE POLICY BLEND

California and \$73,736 in Massachusetts to lows of \$40,023 in South Dakota and \$42,187 in Mississippi, and per pupil expenditures vary greatly, from almost \$18,000 in New Jersey and Connecticut to less than half that, about \$7,000 in Arizona and Utah (National Education Association, 2014). Such variability has helped to create misconceptions about public education, including the myth that money and resources do not matter. Any parent who has visited schools to decide about which best may suit their children can tell you that differences in resources in schools do make a difference, and research supports this point (Berliner & Glass, 2014). Disparity in resources for public education demonstrates that although all children in this country are entitled to public education, they do not necessarily receive the same education.

Finally, there is a flow between residual and institutional approaches in the development of social welfare policies. Let us return to the example of public education. We have been discussing it as a universal institutional social welfare program, but it has not always fit into this category. Public education began as a residual response to the problem of juvenile crime and idleness. If young people were required to attend school, they would be off the streets and would become better socialized for work and participation in society. Public education was not originally conceived of or developed as an institutional program; rather, it evolved into one. Many institutional social welfare policies and programs evolved out of residual policy responses.

HOW ARE PEOPLE INVOLVED? PUBLIC AND PRIVATE EFFORTS

Participation in the social welfare system may be as simple as driving on a publicly funded highway, attending a public school, visiting a county hospital or library, mailing a letter, or working for the city, state, or federal government. It includes paying taxes on items we buy and wages we earn, taxes that help fund the social welfare system.

Corporations also receive public support. Private sports teams, for instance, which are owned by companies or groups of investors, often receive large tax breaks and even public dollars so they can build stadiums. Many private companies depend on federal government projects to keep their businesses solvent. States provide tax deferrals, tax abatements, and low-interest loans to corporations. These efforts are not new. Even during periods of economic growth, the federal government developed tax-free enterprise zones for businesses and created rules that allow tax breaks (e.g., companies can subtract the costs of their equipment before the equipment actually wears out) (Abramovitz, 2001). When deep financial stress hit in 2007 and 2008, the demand for federal government intervention strengthened. The federal government provided loans or became shareholders of private companies through the **Troubled Asset Relief Program (TARP)**. The program used billions of dollars of public funds to keep private financial institutions and corporations afloat. Although initially it was seen as a bailout—from 2008 to 2013 the federal government had disbursed over \$425 billion in aid to private organizations—most of that was in the form of loans, the majority of which have been paid back with interest. Estimates place the actual cost to the program at \$27 billion, and possibly less if all the loans are successfully repaid (Congressional